

# **Risk Management Skills as Correlate of Entrepreneurial Disposition among Business Education Postgraduate Students' in Rivers State Universities.**

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## **Abstract**

*The study examined Risk Management Skills as Correlate of Entrepreneurial Disposition among Business Education Postgraduate Students in River State Universities. Three specific objectives, research questions and null hypotheses respectively were posed and formulated for the study. correlational design was adopted for the study and the population comprised 129 postgraduate Business Education Students from Rivers State Universities. Out of the 129, 47 were from Rivers State University and 82 from Ignatius Ajuru University of Education. The population is small and considered manageable hence there was no sampling rather it was taken as a census. The instrument use for the study was a self-structured questionnaire titled: "Postgraduate Business Education Students' Competencies in Utilizing Artificial Intelligence for Learning and Research Risk Management Skills as Correlate of Entrepreneurial Disposition among Business Education Postgraduate Students Questionnaire (RMSCEDABEPS)". The instrument was validated by three (3) experts in the faculty of Education; two Business Educators and one measurement and Evaluation expert. The reliability of the instrument was measured by the test-retest method using Pearson product Moment Correlation Coefficient (PPMC) which resulted in a reliability index of 0.86, 0.78, 0.81, 0.71, and 0.87. Out of the 129 copies of the questionnaire distributed, only 115 copies were retrieved and use for data analysis. The instrument was structured on a 4-point rating scale of Strongly Disagree (1 point), Disagree (2 points), Agreed (3 points) and Strongly Agreed (4 points). Data collected was analysed using Pearson's Product Moment Correlation Coefficient (PPMCC) to answer the five (5) research questions and hypotheses at 0.05 level of significance and P value was used to test for the strength of the hypotheses. This study investigated the relationship between risk management skills and entrepreneurial disposition among Business Education postgraduate students. The findings revealed a significant positive correlation, indicating that students who possess higher levels of risk management skills tend to demonstrate stronger entrepreneurial tendencies. This underscores the vital role of risk management skills in shaping the mindset and behavior necessary for successful entrepreneurship. However, the Researcher recommends that: Business Education postgraduate programs should integrate advanced communication courses, including public speaking, business writing, and digital communication tools, to enhance students' entrepreneurial disposition.*

**Keywords:** Risk Management, Skills, Correlate, Entrepreneurial Disposition and Business Education

## **Introduction**

Institutions face a very wide range of risks that can impact the outcome of their operations; the desired overall aim may be stated as a mission or a set of corporate objectives. The events that can impact an institution may inhibit what it is seeking to achieve (hazard risks), enhance that aim (opportunity risks), or create uncertainty about the outcomes (control risks). Risk management needs to offer an integrated approach to the evaluation, control and monitoring of these three types of risk above. Risk management skills are required in relation to strategic decision making, entrepreneurially mood the students and programmes of work, as well as routine operations of the university institution. As with all management activities and processes in an institution, risk management needs to be adapted and modified to align with the core processes, and institutional culture to specifically respond to statutory obligations and the requirements of regulators. Risk management skills is rapidly transforming, requiring a combination of established competencies and flexibility to adapt to the changing risk landscape. As the risk landscape evolves in 2024, there is a need for risk managers to possess a combination of analytical, strategic and interpersonal skills (Teal, Risk Management Skills, 2024) because some institutions are challenged by a lack of understanding of risks and how they can affect sustainability (Bakker, 2016). Incorporating sustainability into risk management skills is not just a matter of best practice it is also an insurance policy against surprises and disruptions that affect employees, suppliers, communities and shareholders alike (Schaltegger & Burritt, 2016).

Generally, risk is the possibility for danger, negatively unexpected circumstance to occur (Soanes, 2014). In most of economic publications, risk refers to the negative deviation from the plan. In finance, risk is related to the hazard towards an investment, or loan. In terms of corporate and business, risk is the possibility that an event, either expect or unexpected, may create an unfavourable effect on the organizations. Risk is ubiquitous and spreads through every issue of life. To business sectors, unforeseen situations create success or severe loss exposures. Furthermore, to small-medium enterprises (hereinafter SMEs) and micro companies, where the capital background is not sufficiently strong, a catastrophe could likely lead to interruption in operational activities, financial loss, and bankruptcy. As different challenges and opportunities require new risk strategies, highlighting the need for proactive risk management skill strategies. A change in risk management strategies is needed; it's not just an advantage for dealing with the complex risks of today's world. Thus, according to Carmichael (2023), professionals should develop their skills and knowledge in the field of auditing, cyber security, emerging technologies, perception of strategic thinking and business acumen, adapting to emerging risks and building organizational resilience, acquisition of digital skills, communication and influencing skills, and understanding the regulatory environment. Maxwell (2014) opined that risks vary in size and scope, as well as across institutions. The process of risk management skills, including planning, organizing and controlling resources designed to minimize the adverse consequences of accidental losses, is fundamentally a decision-making process. According to International standard (2019), the risk management skills process must be an integral part of management, integrated into the culture and practices and in accordance with the institutions' processes. Its scope includes the following main stages: establishing the context; risk identification; risk analysis; risk assessment and risk treatment; monitoring; presentation, communication.

Conversely, in the context of entrepreneurial success, skill refers to the academic knowledge and practical competencies which are fundamental to the establishment and sustainable operation of the institutions (Ezenwafor & Onokpaunu, 2017). Skills go a long way in helping managers of institutions become successful because they would do what is best for the growth and development of the system. Thus, Ezenwafor and Olaniyi (2017) reported that human relation skills and problem-solving skills among others are required for entrepreneurial success. Correspondingly, Olusegun (2016) highlighted other skills such as financial, management, communication, risk-taking and decision-making skills as important for business education graduates desiring to be successful entrepreneurs.

Entrepreneurial skills equip youths with different skills which enables them to think creatively of new ideas or adding value to existing products. The development of the nation depends largely on the kind of skills that the graduates of its educational institutions are equipped with. Skill acquisition refers to the process of acquiring or gaining effective and ready knowledge in developing ones' attitude and ability in a particular field. Kawarsky (2024) posited that the introduction of entrepreneurship programmes to education will enhance student's attitudes and further develop awareness of entrepreneurial opportunities and skills to form entrepreneurial ventures. Communication is the transmission of meaning from one person to another or too many people, whether verbally or non-verbally. Agus, Rakib, Jufri, Utani and Sudarmi (2021) found out that information literacy partially has an effect on entrepreneurial intentions and entrepreneurship education in family and information literacy has positive significance on the entrepreneurial interest of students. Success of communication depends on several factors, transmission of message by the process of encoding and decoding the message which may result in short-term perception, for the success of communication. Effective communication according to Stroh (2022) is between individuals (the sender and the receiver) involves many steps, including encoding, decoding, and feedback. There are three standard models of communication process: Linear, interactive, and transactional, and each offers a slightly different perspective on the communication process.

Shageeva, Gorodetskaya, Kraisman and Ivanov (2018) noted human relation skills are to be developed in the course of the educational process. These skills are necessary in solving problems in human resource management, conflict resolution and information processing among others. Human relation skills focus attention mostly on human interaction in the work environment with the hope of understanding fellow workers and clients; relating and dealing harmoniously with them and adapting to environments or situations as they come so as to facilitate the achievement of the goals of individual employees and the organization. Human relations skills are the life skills we use every day to communicate and interact with other people, both individually and in groups. People who have worked on developing strong human relation skills are usually more successful in both their professional and personal lives (Contreras, 2023). Developing more harmonious relationships with others is generally encouraged by society as doing so facilitates all sorts of agreements and transactions either commercial or non-commercial – and has been even tied with better health and emotional well-being.

Financial knowledge management skills as explained by Richard, Gary and Larry in Agada (2018) are skills needed by entrepreneur to understand the financial matter that will ventures. The authors stated further that it involves where to find capital, how to secure it, how to plan cash flow, how to keep effective financial and how to foresee future financial needs. Finance according to Osuala in Agada (2018) is the process of getting the fund a firm needs and putting the fund into use. It is the lifeblood of every business organization and as such is vital to the existence of business. Finance is the propeller that keeps the engine of business organization running. Thus, financial management skills help entrepreneurs to get fund needed on favourable terms and use the fund effectively.

Business education is an educational programme tailored to meet the needs and demands of the entire labour market requirements by equipping students with workplace skills and competencies for national development. According to Etonyeaku (2019), business education is an aspect of vocational and technical education which is used to refer to those educational processes involving the study of techniques, related sciences, acquisition of practical skills attitudes and knowledge relating to occupation in vocational sectors of economic and social life.

Igboke (2015) and Koko and Amadi (2023) stated that the objectives of business education at all levels of education are to enable recipients develop basic skills for personal use in the future; acquire basic knowledge and skills of business education; relate the knowledge and skills acquired to national development; develop basic skills in office occupations; prepare students for further training and provide orientation and basic skills with which to start a life of work for those who may not undergo further training.

Entrepreneurs do not operate in a vacuum. They operate under a business environment that requires certain skills which are varied and can be acquired through different training programmes. As Cooper (2015) puts it, entrepreneurship has grown in legitimacy, particularly in business schools. Awojobi (2021) opined that business education strives to fulfil the function of entrepreneurship development and to this effect; entrepreneurship therefore cannot be isolated from business education. Koko (2019) asserted the Business Education is an academic field that provides students with the methods, strategies, fundamentals and essentials require for doing business effectively. It serves society by enabling individuals to develop competencies in accounting, business law, career development, communication, computation, economics and personal finance as well as entrepreneurship, information technology management and marketing.

In Nigeria, Business Education covers a wide spectrum of accounting, business studies, computer education, secretarial studies, and office technology as well as business teacher education. The Federal Republic of Nigeria (2014) outlined business education courses to include stenography, typewriting, store keeping, book keeping, and office practice. Graduates of business education have the comparative advantage of becoming employees in the labour market, entrepreneurs and employers of labour who are also the functions of entrepreneurship.

### **Statement of the Problem**

Risk management skills is a virtue an entrepreneur needs to possess as they are dynamic economic process geared towards promoting and maintaining monetary resources of business minded individuals in any society. The ultimate benefit of setting up of entrepreneurship ventures is to tackle unemployment. According to Aremu and Adeyemi (2021), many entrepreneurship ventures die within their first five years of existence while some go into extinction between the sixth and tenth years due to lack of appropriate risk management skills. This leaves only a few of these ventures to survive and become successful.

Also, many of these graduates are searching for corporate and government jobs thereby increasing the already high unemployment rate in Rivers State despite the abundant entrepreneurship opportunities feasible in the State. The problem of this study, therefore, is that business education post graduate students in Rivers State universities do not appear to be thriving in entrepreneurship as expected possibly due to lack of relevant risk management skills among other factors. Researchers and authors have outlined communication skills, human relation skills, management skills, financial knowledge skills and problem-solving skills as correlate of entrepreneurial disposition among others as necessary for entrepreneurial success. However, the extent each of these set skills are needed is likely to differ from one location to another. Hence, the studies on risk management skills as correlate of entrepreneurial disposition among business education postgraduate students in River State Universities.

### **Purpose of the Study**

The aim of this study was to determine Risk Management Skills as correlate of Entrepreneurial Disposition among Business Education Postgraduate Students in River State Universities. Specifically, the study sought to:

1. Ascertain the ways communication skills relate to entrepreneurial disposition among Business Education postgraduate students in River State Universities.
2. Assess the ways human relation skills relate to entrepreneurial disposition among Business Education postgraduate students in River State Universities.
3. Determine the ways financial skills relate to entrepreneurial disposition among Business Education postgraduate students in River State Universities.

### **Research Questions**

The following research questions guided the conduct of the study:

1. What are the ways communication skills relate to entrepreneurial disposition among Business Education postgraduate students in River State Universities?
2. What are the ways human relations skills relate to entrepreneurial disposition among Business Education postgraduate students in River State Universities?
3. What are the ways financial skills relate to entrepreneurial disposition among Business Education postgraduate students in River State Universities?

### **Hypotheses**

The following hypotheses were formulated and tested at 0.05 significant levels:

1. There is no significant relationship between communication skills and entrepreneurial disposition among Business Education postgraduate students in River State Universities.
2. There is no significant relationship between human relation skills and entrepreneurial disposition among Business Education postgraduate students in River State Universities.
3. There is no significant relationship between financial skills and entrepreneurial disposition among Business Education postgraduate students in River State Universities.

## Methods

The study adopted correlational research design. The population of the study was 129 postgraduate Business Education students for 2024/2025 academic session. There was no sampling as the entire population was used for the study, the reason was that the population size is manageable. Two questionnaires that was self-structured by the researcher was used for data collection; the instrument was titled "Risk Management Skills as Correlate of Entrepreneurial Disposition among Business Education Postgraduate Students". The instrument was validated by three experts, one in Measurement and Evaluation and others from Business Education department. The instruments were structured on a 4-point likert scale of Strongly Agree, Agree, Disagree and Strongly Disagree. In order to establish the reliability of the instrument that was used for the study, test re-test method was adopted, scores obtained were correlated using Pearson Product Moment Correlation Coefficient and it yielded a reliability coefficient of 0.78 and 0.86 which revealed that the instruments are suitable for the study. Data collected was analyze using Pearson's Product Moment Correlation Coefficient to answer research questions and hypotheses at 0.05 level of significance using SPSS version 28.

## Results

### Research Question 1

What are the ways communication skills relate to entrepreneurial disposition among business education post graduate students in River State Universities?

**Table 1: Calculated r of the Relationship that exists between communication skills and entrepreneurial disposition among business education post graduate students in River State Universities (N= 115)**

		Communication skills	Entrepreneurial disposition among business education post graduate students
	Correlation Coefficient	1.000	.414
Pearson Correlation	Sign. (2-tailed)		.012
	N	115	115
	Correlation Coefficient	.414	1.000
Entrepreneurial disposition among business education post graduate students	Sig. (2-tailed)		.012
	N	115	115

Correlation is significant at the 0.05 level (2-tailed).

**Source: SPSS 21.0 Data Output, 2025**

Table 1 presents the calculated coefficient (r) value based on responses among Business Education postgraduate students in Rivers State Universities, examining the relationship between communication skills relate to entrepreneurial disposition among business education post graduate students. The table indicates a calculated r value of 0.414, which exceeds the table value of 0.179. This result signifies that there is a positive relationship communication skills and entrepreneurial disposition among Business Education postgraduate students in River State Universities.

### Research Question 2

What are the ways human relations skills relate to entrepreneurial disposition among business education post graduate students in River State Universities?

**Table 2: Calculated r of the Relationship that exists between human relations skills and entrepreneurial disposition among business education post graduate students in River State Universities (N= 115)**

		Human relations	Entrepreneurial disposition among business education post graduate students
	Correlation Coefficient	1.000	.411
<b>Human relations</b>	Sign. (2-tailed)	.	.001
Pearson Correlation	N	115	115
	Correlation Coefficient	.411	1.000
<b>entrepreneurial disposition among business education post graduate students</b>	Sig. (2-tailed)	.001	.
	N	115	115

Correlation is significant at the 0.05 level (2-tailed).

**Source: SPSS 21.0 Data Output, 2025**

Table 2 presents the calculated coefficient (r) value based on responses among Business Education postgraduate students in Rivers State Universities, examining the relationship between human relations skills and entrepreneurial disposition among Business Education postgraduate students. The table indicates a calculated r value of 0.411, which exceeds the table value of 0.179. This result signifies that there is a positive relationship human relations skills and entrepreneurial disposition among Business Education postgraduate students in River State Universities.

### Research Question 3

What are the ways financial skills relate to entrepreneurial disposition among business education post graduate students in River State Universities.

**Table 3: Calculated r of the Relationship that exists between financial skills and entrepreneurial disposition among business education post graduate students in River State Universities (N= 115)**

		Financial skills	Entrepreneurial disposition among business education post graduate students
	Correlation Coefficient	1.000	.718
<b>Financial skills</b>	Sign. (2-tailed)	.	.041
Pearson Correlation	N	115	115
	Correlation Coefficient	.718	1.000
<b>Entrepreneurial disposition among business education post graduate students</b>	Sig. (2-tailed)	.041	.
	N	115	115

Correlation is significant at the 0.05 level (2-tailed).

**Source: SPSS 21.0 Data Output, 2025**

Table 3 presents the calculated coefficient (r) value based on responses among Business Education postgraduate students in Rivers State Universities, examining the relationship between financial skills and entrepreneurial disposition among Business Education post graduate students. The table indicates a calculated r value of 0.718, which exceeds the table value of 0.179. This result signifies that there is a positive relationship between financial skills relate to entrepreneurial disposition among Business Education post graduate students in River State Universities.

### Hypotheses Testing

The hypotheses for this study were tested as follows:

**Hypothesis 1:** There is no significant relationship between communication skills and entrepreneurial disposition among business education post graduate students in River State Universities

Two variables were identified in this hypothesis as follows:

1. Communication skills; and
2. Entrepreneurial disposition among business education post graduate students

**Table 4: Relationship communication skills and entrepreneurial disposition among business education post graduate students (N= 115)**

		Communication skills	Entrepreneurial disposition among business education post graduate students
	Correlation Coefficient	1.000	.414
<b>Communication skills</b>	Sign. (2-tailed)		.012
Pearson Correlation	N	115	115
	Correlation Coefficient	.414	1.000
<b>Entrepreneurial disposition among business education post graduate students</b>	Sig. (2-tailed)	.012	
	N	115	115

Correlation is significant at the 0.05 level (2-tailed).

**Source: SPSS 21.0 Data Output, 2025**

From the result in table 4, it is shown that a positive, moderate and significant relationship exists between communication skills and entrepreneurial disposition among Business Education postgraduate students. The calculated coefficient (r) value 0.414 indicates a positive, moderate and significant relationship, it is also significant at  $p=0.012 < 0.05$ . Therefore, based on empirical findings, the null hypothesis earlier stated (i.e.  $H_0$ ) is hereby rejected. Thus, there is a positive, moderate and significant relationship between communication skills and entrepreneurial disposition among Business Education post graduate students in River State Universities.

**Hypothesis 2:** There is no significant relationship between human relation skills and entrepreneurial disposition among business education post graduate students in River State Universities

Two variables were identified in this hypothesis as follows:

1. Human relation skills; and
2. Entrepreneurial disposition among business education post graduate students

**Table 5: Relationship between human relation skills and entrepreneurial disposition among business education post graduate students**  
(N= 115)

		Human relations	Entrepreneurial disposition among business education post graduate students
	Human relations	Correlation Coefficient	1.000
		Sign. (2-tailed)	.411
Pearson Correlation		N	.001
	entrepreneurial disposition among business education post graduate students	Correlation Coefficient	.115
		Sig. (2-tailed)	1.000
			.001
		N	
			115
			115

Correlation is significant at the 0.05 level (2-tailed).

**Source: SPSS 21.0 Data Output, 2025**

The results shown in table 5 above, with the calculated coefficient (r) value of 0.411, means that there is positive and significant relationship between human relation skills and entrepreneurial disposition. The association is also significant at  $p = 0.001 < 0.05$  significance level. This means that the previously stated null hypothesis (i.e.  $H_0$ ) is hereby rejected and this implies that there is a positive and significant relationship between human relation skills and entrepreneurial disposition among Business Education postgraduate students in River State Universities.

**Hypothesis 3:** There is no significant relationship between financial skills and entrepreneurial disposition among business education post graduate students in River State Universities.

Two variables were identified in this hypothesis as follows:

1. Financial skills; and
2. Entrepreneurial disposition among business education post graduate students

**Table 6: Relationship between financial skills and entrepreneurial disposition among business education post graduate students**  
(N= 115)

		Financial skills	Entrepreneurial disposition among business education post graduate students
	Financial skills	Correlation Coefficient	1.000
		Sign. (2-tailed)	.718
Pearson Correlation		N	.041
	entrepreneurial disposition among business education post graduate students	Correlation Coefficient	115
		Sig. (2-tailed)	1.000
			.041
		N	
			115
			115

Correlation is significant at the 0.05 level (2-tailed).

**Source: SPSS 21.0 Data Output, 2025**

The results shown in table 6 above, with a calculated coefficient (r) value of 0.718, means that a positive, very strong and significant relationship exist between financial skills and entrepreneurial disposition among Business Education postgraduate students. The association is significant at  $p = 0.041 < 0.05$  significance level. This means that the stated null hypothesis (i.e.  $H_04$ ) is rejected. This implies that there is a positive, very strong and significant association between financial skills and entrepreneurial disposition among Business Education postgraduate students in River State Universities.

## Discussion of Findings

This study saw a positive association between communication skills and entrepreneurial disposition. The rho value of 0.414 indicates a positive association. It is also significant at  $p = 0.012 < 0.05$ . Therefore, based on empirical finding, the null hypothesis earlier stated (i.e.  $H_01$ ) is hereby rejected. Thus, a positive and significant association exists between communication skills and entrepreneurial disposition among business education post graduate students in Rivers State Universities. In support of the above, Agus, Rakib, Jufri, Utani and Sudarmi (2021) opined that Communication serves as a channel for the exercise of leadership or for the maintenance of international linkages and interaction between different parties. Communication involves intents and efforts from both the sender of the message and the receiver. Also, Agboola and Ademiluyi (2021) observed that communication is more than passing information to a receiver and involves dialogue and social exchange. Communication can only be effective when the intended message is received, correctly interpreted and understood, accepted and appropriately acted upon by the receiver and confirmed by feedback

This study saw that the r value of 0.011 recorded, means that a positive and significant association exist between human relation skills and entrepreneurial disposition. This association is also significant at  $p = 0.000 < 0.05$  significant level. This means that the previously stated null hypothesis (i.e.  $H_02$ ) is hereby rejected and this implies that there is a positive and significant association between human relation skills and entrepreneurial disposition among business education post graduate students in Rivers State Universities. Corroborating the above finding, Contreras (2023) human relations skills are the life skills we use every day to communicate and interact with other people, both individually and in groups. People who have worked on developing strong human relation skills are usually more successful in both their professional and personal lives. Nwosu (2016) also affirmed that human relation is the interaction and integration of people into a work situation that motivates them to work together productively, co-operatively and with economic, psychological and social satisfaction.

This study saw that the r value of 0.718 recorded, means that a positive and significant association exist between financial skills and entrepreneurial disposition. This relationship is also significant at  $p = 0.041 < 0.05$  significant level. This means that the previously stated null hypothesis (i.e.  $H_04$ ) is hereby rejected, this implies that there is a positive and significant association between financial skills and entrepreneurial disposition among business education post graduate students in Rivers State Universities. This finding was corroborated by Fatoki (2017) financial management involves planning for the future of a business enterprise to ensure a positive cash flow. Meanwhile, Brinckmann, Salomo and Gemueden (2021) financial management as managerial activities that concern the acquisition of financial resources and the assurance of their effective and efficient use. Fatoki (2017) also posited that financial management involves planning, organizing, directing and controlling the financial activities such as the procurement and the utilization of funds of the enterprise. Financial risk management is considered a specialization of risk management.

## Conclusion

This study investigated the relationship between risk management skills and entrepreneurial disposition among Business Education postgraduate students. The findings revealed a significant positive correlation, indicating that students who possess higher levels of risk management skills tend to demonstrate stronger entrepreneurial tendencies. This underscores the vital role of risk management skills in shaping the mindset and behavior necessary for successful entrepreneurship. As entrepreneurship becomes increasingly important in today's dynamic and uncertain economic landscape, the ability to assess, mitigate, and manage risks is no longer optional but essential. For Business Education postgraduate students, many of whom are future educators, business leaders, and innovators for developing robust risk management skills enhances not only their entrepreneurial readiness but also their capacity to navigate the complexities of the modern business environment effectively.

## Recommendations

Based on the findings of the study the following recommendations were made:

1. Business Education postgraduate programs should integrate advanced communication courses, including public speaking, business writing, and digital communication tools, to enhance students' entrepreneurial disposition.
2. Institutions should organize regular workshops and team-based projects to foster interpersonal relationships, collaboration, and emotional intelligence among postgraduate students.
3. Business Education postgraduate curricula should place strong emphasis on financial literacy, including budgeting, investment analysis, and financial decision-making, to leverage the strong correlation with entrepreneurial disposition.

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