

# **1 Financial Well-Being, Psycho-Social Abilities and Sale or 2 Distribution of Asian and U.S.A. Food Supplements by Public 3 and Private Sector Graduate Employees in South-South Nigeria**

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## 8 Abstract

9 An ex-post facto research design was employed to determine the composite and relative  
10 correlation between financial well-being of poor salary demoralized private and public sector  
11 graduate employees in South Africa? South Nigeria and the sale, or distribution of Asian and  
12 U.S.A. brand of food supplements. A purposive sampling technique was used to select 361  
13 University, College of Agriculture, College of Education, Polytechnic and Theological  
14 Seminary graduate employees. These, for each of these institutions, were in the category of  
15 the unemployed, self employed, private sector employed, and government employed. The  
16 causal models were tested through data collected through five instruments: Entrepreneurship  
17 Characteristics Self Rating Questionnaire (ECSRQ); the Common Business Practice  
18 Questionnaire (CBPQ); the Personality Trait Job Creation Questionnaire (PTJCQ); the  
19 Gender Role stereotype Job Creation Questionnaire (GRJCQ); and the Curriculum Outcome  
20 Work Behaviour Inventory (COWBI).

*Index terms*—

## 23 1 Introduction

igeria 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, ??dem & 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). 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). Although the output and services of these labour graduates are outstanding measurable aspects of the Nigerian labour market productivity

## 2 II. CONCEPTUAL/THEORETICAL FRAMEWORK

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

51 The erstwhile clamour order for formal and organized private sector jobs is virtually lost. This is to the point  
52 that old timers in the jobs tend to blame themselves when they run into their colleagues who were either truant,  
53 delinquent, frustrated or academically less capable in school and took to other trades ??Aderinoye,2001). For  
54 emancipation, they engage in extra activities and work involving storage, processing, marketing, supply and  
55 transportation of food supplements like KEDI, GNLD, TASLY AFRICA, FOREVER LIVING PRODUCTS,  
56 EDMARK, SWISS-GUARD, TIANSI, GREEN WORLD, DYNNAPHARM, HUASHEEN, BELL HEALTH etc.  
57 The labour and entrepreneurship involved in these activities invisible as they may be, infringe upon their official  
58 duty periods and the country's Gross National Product (GNP) ??Edem & Eteng, 1996). Yet apart from improving  
59 their financial status, it improves their self confidence, self concept, psycho-social self image, decision-making skills  
60 and leadership enhancement footholds. It makes them aware of their social, fundamental abilities nd legal rights;  
61 enable them to have a say in the running of the affairs of their families, and communities; and makes them  
62 confident to work towards equal participation in the process of development and social change. The activities  
63 enable them acquire knowledge, attitude, skills and opportunities to discuss and reflect on all issues related to  
64 their life, work, concerns, interest and aspirations (Fadeyi, 2001).

## 65 2 II. Conceptual/Theoretical Framework

66 The framework is networking and word-ofmouth marketing. The producers of these food supplements constitute  
67 small businesses which find financially demoralized graduate employees individuals they can work with for mutual  
68 benefits. They are the satisfied customers, best sales force, business, professional or service organisations through  
69 which they meet lots of other people who send business their way as they network with them and make it worth  
70 their while. They are only one, or very few individuals considered good for business networking. This strategy  
71 enables producers of the said food supplements not to spend all Producers of the food supplements decide who  
72 to allow to join the network, or be part of its social functions. They achieve this by considering the likelihood  
73 of (i) meeting persons who would buy their product through the person chosen or (ii) referring customers to  
74 them. Consequently, it becomes implicit that the producers choose individuals whose business compliments  
75 theirs. Their products and services are in this case those likely to want or need the food supplement of choice.  
76 Even where the food supplement of choice goes head-to-head with the products and services of the network  
77 participant there could still arise chances for mutual gains. The network participant and the food supplement  
78 producer could have an agreement by which the former books business for the later in return for compensation.  
79 Or the former may have an informal agreement by which he or she refers the later to customers for no pay. This  
80 way, producers of food supplements outsource the marketing of their products to demoralizing Nigerian graduate  
81 employees who advertise, sell and distribute them in exchange for financial gains. Such financial gains normally  
82 remain designator as either retail profit, direct bonus, indirect bonus, leadership bonus, fast developing award,  
83 or honourable award (Tourism, brand new cars, villa, etc) depending on the status of the network participant on  
84 the marketing plan ??Lebeouf, 1996; ??asly Africa, 2001).

85 The key is for producers to find graduate employees with a marketing muscle and expertise to sell what they  
86 have produced and then convince them that partnering with them is a win/win for both of them (Brassfield,  
87 2008).

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

94 Another concept in use is usually, collaboration; with this concept, producers and the financially demoralized  
95 graduate employees hold marketing meeting to support the chain of their downliners ??KEDI, 2001) or  
96 distributors (GNLD). The meetings reflect upon how the relationships among and between producers and the  
97 graduate labour distributing the food supplements in question could be improved upon significantly ??Haritigan,  
98 1995).

99 Often, however, the composition of participants attending the marketing meetings demonstrate this improve-  
100 ment. The meetings remain common place venues where graduate employees prodded by poor working conditions  
101 increasingly turn to producers of the food supplements in question in order to fight their deplorable salary and  
102 wage situations. Therefore, two major economic policy shifts make collaboration a basis for survival of the  
103 cordial relationship between producers of KEDI, GNLD, TASLY, FOREVER LIVING, EDMARK, etc. food  
104 supplements and the demoralized Nigerian graduate employee. First, as formal and organized private sector

105 employers' attention towards their employees' welfare and working conditions continues to shrink, the employees  
106 increasingly narrow their role in the satisfaction of basic domestic and labour needs, and so turn to producers  
107 of the food supplements in question to make up the difference. Second, the Structural Adjustment Programme  
108 embarked upon by the Babangida administration to reshape the Nigerian economy also adversely affected the  
109 Nigerian graduate labour force, by having it morale and finance bankrupt.

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

116 Where, however, the food supplement producers are much more than service providers, they at their best are  
117 development institutions motivated first and foremost by the more equitable values and vision they share of the  
118 world with the workers. Their objective, in this instance, remains that of catalyzing the demoralized graduate  
119 work force and its local community, or community organization for empowerment and self-reliance (Hartigan,  
120 1995).

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

126 Food supplement producers clearly play unique roles. Being deeply rooted in the life and community of the  
127 demoralized Nigerian graduate worker, they are both the most sensitive of income and service providers and  
128 the most clearly sighted of policy definers. To this end, they increasingly acquire technical assistance through  
129 institutional strengthening and acquisition of management and analytical skills necessary in the provision of  
130 developmental programming, education and care in their food supplements distribution, or sale. ??Hartigan,  
131 1995).

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

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

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

154 To ensure the capacity building efforts continue after the partnership programme, producers of the affected  
155 food supplements would normally work with regional or country based organizations to develop centers of  
156 excellence. These see to policy training, communication development and communication, and distribution skills  
157 development. The affected workers capacities are simultaneously developed, individually, organizationally, and  
158 institutionally and their sustainability enhanced. The food supplement producers and the centers of excellence  
159 adopt a curriculum, originally designed for appropriate technology in distribution of the food supplements to  
160 address training needs identified through discussions with participants.

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

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

## 4 STATEMENT OF THE PROBLEM

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

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

182 Having a dependable collaborator is also essential to excellence, or success in capacity building. Such a  
183 collaborator is normally one who is open-minded about the process. He is one who readily helps to orient other  
184 project staff to see and appreciate collaboration to be an opportunity for self development, aversion of crises,  
185 learning a great deal from counterparts and colleagues, reducing resistance of appeals for technical assistance,  
186 making experience more valuable, development of quality materials and effective methodology as standards for  
187 future courses, and exposure to qualified staff who take care of the meticulous preparations and coordinations  
188 for each training (Burian, 1995). Collaborators disseminate marketing or distribution messages, but transfer  
189 knowledge, attitudes and skills to affect the public and private sector. The graduate employees learn to conduct  
190 community outreach sessions and to educate people about how to use the food supplements from them. They also  
191 work with existing community networks, including youths, groups and unions to encourage them to integrate the  
192 food supplements in question into their nutritional activities. In this process, they strengthen relationships among  
193 community members, link community networks and empower people towards better understanding of community  
194 nutrition problems and development of their own opinion and conclusion towards the food supplements of their  
195 disposal (Ventmiglia, 1995).

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

## 201 3 III.

## 202 4 Statement of the Problem

203 It is common phenomenon in Nigeria to, at the visit of the public and private sector, see piles of Asian and  
204 U.S.A. made food supplements on the desks of workers. Such food supplements always have their brand names  
205 as GNLD, TASLEY, TIANSHI, KEDI, FOREVER LIVING PRODUCT, EDMARK, SWISS-GUARD, GREEN  
206 WORLD, DYNNA-PHARM, HUASHEEN, BELL-HEALTH etc. Though most of these workers are often neither  
207 nutritionists, or medical personnel, they always display expertise in the distribution, prescription and sale of  
208 these products. They also always exhibit seeming abilities on the winning of others, sometimes designatory  
209 as down-lines into a network of distributors, or retailers. The excuse remains always their use of common  
210 business practices, gender role stereotypes, personality traits, and previous schools, curriculum outcomes; and  
211 entrepreneurial abilities arising from empowerment of these workers by producers of these food supplements. The  
212 latter is achieved often through knowledge, attitudes and skills on the working of these scientifically products;  
213 through (i) person -to-person support; and simple, time-proven tools, which allow them to self reliant cognitive,  
214 affective and psychomotor growth, and (ii) responsibilities and financial benefits which optimize their health, self  
215 improvement and financial well-being. This media always flourish as aftermath of collaborations networkings,  
216 workshops, talkshops, centre of excellence, follow-ups and the Yin Yang theory. Therefore, the imminent  
217 question remains the following: How do common business practices, curriculum outcomes, and psycho-social  
218 abilities entrepreneurially predict the distribution of the food supplements in question to the affected poor salary  
219 demoralized graduate workers' implied financial wellbeing?

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

223 The study, therefore addressed three basic questions: graduates, they afforded the researcher an opportunity  
224 to identify variables whose contribution to the entrepreneurship enhanced distribution or sale of Asian and U.S.A.  
225 brand of food supplements may vary across graduates. There was no significant different between these groups  
226 on tertiary institution-type and employment status;  $X^2 (12) = 40.62$ ,  $P < 0.5$ . What

227 V.

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## 228 5 Sampling Procedure

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

## 235 6 Volume XIII Issue W III Version I

## 236 7 VII. Results

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

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

247 Results from the hierarchical regression analysis done according to levels and stages described above were in  
248 table 4 as follows; The first stage and first level analysis for University graduate employees was significant  $F(136)$   
249 = 2.572; Adj R 2 = 0.044; R = 0.269; R 2 = 0.072, with all four (4) independent variables obtaining significance  
250 ( $P < 0.041$ ). The first stage and first level analysis for College of Education graduate employees was equally  
251 significant,  $F(85) = 11.448$ ; Adj R 2 = 0.330; R = 0.601; R 2 = 0.361, with all four (4) independent variables  
252 remaining significant ( $P < 0.00$ ); the first stage and first level analysis for College of Agriculture graduate employees  
253 was also significant  $F(32) = 39.811$ ; Adj R 2 = 0.829; R = 0.922; R 2 = 0.850, the four independent variable being  
254 significant ( $P < 0.000$ ); but the first stage and first level analysis for Theological Seminar graduate employees as  
255 not significant.  $F(44) = 1.671$ ; Adj R 2 = 0.058; R = 0.378; R 2 = 0.143. The four (4) independent variables not  
256 being significant ( $P > 0.176$ ). Likewise, the first stage and first level analysis for Polytechnic graduate employees  
257 was not significant,  $F(59) = 0.634$ ; Adj R 2 = -0.025, R = 0.210; R 2 = 0.044, the four (4) independent variables  
258 being none significant ( $p > 0.641$ ). Of the five graduate employee groups, the four (4) independent variables  
259 were reduced to non-significance in the Theological Seminary and Polytechnic groups. And although significant,  
260 the four (4) independent variables only made small amount of additional explained variance in the University  
261 graduate employee group.

262 For the second stage -first level analysis, the regression model for each of the five graduate employee groups  
263 increased the independent variables from four (4) to nine (9). The model was not significant for (i) University  
264 graduate employees  $F(136) = 1.822$ ; Adj R 2 = 0.052; R = 0.338; R 2 = 0.114, with none of the nine independent  
265 variables being significant, ( $p > 0.070$ ), (ii) Theological Seminary graduate employees,  $F(44) = 1.548$ ; Adj R 2  
266 = 0.101; R = 0.534; R 2 = 0.285; and (iii) Polytechnic graduate employees,  $F(59) = 1.989$ ; Adj R 2 = 0.131; R 2  
267 = 0.264; R = 0.513. None of the nine independent variables was significant. The model was, however, significant  
268 for (i) College of Education graduate employees,  $F(85) = 5.334$ ; Adj R 2 = 0.315; R = 0.622; R 2 = 0.387, with the  
269 nine independent variables being significant ( $P < 0.000$ ) and (ii) for College of Agriculture graduate employees,  $F(32) = 16.952$ ; Adj R 2 = 0.818; R = 0.932; R 2 = 0.869. All the nine independent variable were significant ( $P < 0.000$ ).  
270 These analyses provide answers to research question 1.

271 To reveal the role played by individual independent variables vis-a-viz the constant in each of the given  
272 categories of graduate employees, a first stage-second level analysis was done. The beta weight of the four  
273 (4) independent variables were computed. For the University graduate employees, beta weight for gender  
274 rolestereotype, personality traits, and curriculum outcomes were negative. ( $=-0.120$ ;  $P > 0.05$ ;  $=0.114$ ;  $P > 0.05$ ;  
275  $=0.052$ ;  $P > 0.05$  respectively). Only that of common business practice was positive ( $=0.219$ ;  $P < 0.05$ ). College of  
276 Agriculture graduate employees had only the beta weight of personality traits ( $=0.086$ ;  $P < 0.03$ ) and curriculum  
277 outcomes ( $=0.040$ ;  $P < 0.05$ ) and gender rolestereotype ( $=0.280$ ;  $P < 0.05$ ) positive. That of common business  
278 practice was rather negative ( $=-0.066$ ;  $P > 0.05$ ). For College of Education graduate employees, while the beta  
279 weight of gender rolestereotype ( $=-0.003$ ;  $P > 0.05$ ), curriculum outcomes ( $=0.038$ ;  $P > 0.05$ ) were negative; those  
280 of personality traits ( $=0.375$ ;  $P < 0.05$ ) and common business practices ( $=0.371$ ;  $P < 0.05$ ) were positive. Beta  
281 weight of gender rolestereotype, personality traits, common business practice and curriculum outcomes were for  
282 Theological Seminary graduate employees all negative ( $=-0.236$ ;  $P > 0.05$ ;  $=-0.224$ ;  $P > 0.05$ ; common business  
283 practice  $=0.247$ ;  $P > 0.05$ ; and  $=-0.244$ ;  $P > 0.05$  respectively). Graduate employees of Polytechnics also had  
284 negative beta weight for gender rolestereotype ( $=-0.084$ ;  $P > 0.05$ ); personality traits ( $=0.224$ ;  $P > 0.05$ ); common  
285 business practices ( $=0.062$ ;  $P > 0.05$ ); and curriculum outcomes ( $=-0.056$ ;  $P > 0.05$ ).

286 An effort was made to determine what variables in the model were functioning as suppressors. This was  
287 done by applying the second stage -second level analysis technique. For University graduate employees, apart

## 7 VII. RESULTS

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289 from common business practices, every other independent variable was broken down into its sub types. At  
290 that, introvert personality traits ( $=0.222$ ;  $P<0.05$ ) alone minus extrovert personality trait ( $=0.032$ ;  $P>0.05$ )  
291 had positive beta weight. That of common business practices which initially was, became eliminated ( $=0.219$ ;  
292  $P<0.05$  as against  $=0.173$ ;  $P>0.05$ ). In any case, either as continuous or discrete independent variables, the beta  
293 weights of curriculum outcomes, and gender rolestereotype still remained negative. For the College of Agriculture  
294 graduate employees, only extrovert personality trait minus introvert personality trait had significant beta weight  
295 ( $=0.298$ ;  $P<0.05$ ). The second stage -first level positive beta weights for curriculum outcomes were eliminated ( $=0.040$ ;  
296  $P<0.05$  as against  $=0.190$ ;  $P>0.05$ ;  $=0.203$ ;  $P>0.05$ ;  $=0.057$ ;  $P>0.05$ ; and  $=0.057$ ;  $P>0.05$ ). However, the  
297 beta weights of common business practices ( $=0.135$ ;  $P>0.05$ ; and  $=-0.022$ ;  $P>0.05$ ) and gender roletterestypes  
298 ( $=0.280$ ;  $P>0.05$  and  $=0.345$ ;  $P>0.05$ ; and  $=-0.110$ ;  $P>0.55$ ) still remained negative. College of Education  
299 graduate employees had positive beta weight as they did with the second stage -first level analysis ( $=-0.371$ ;  
300  $P<0.05$  and  $=0.385$ ;  $P<0.05$ ). But personality traits lost their initial positive beta weight ( $B=0.375$ ;  $P<0.05$  as  
301 against  $=0.270$ ;  $P>0$ ). Financial Well-Being, Psycho-Social Abilities, and Sale or Distribution of Asian and U.S.A.  
302 Food Supplements by Public and Private Sector Graduate Employees in South-South Nigeria  $0.05$ ;  $= 0.024$ ;  $P>$   
303  $0.05$ ,  $= -0.109$ ;  $P > 0.05$  and  $=0.009$ ;  $P > 0.05$ ) still remained negative. So were those of gender rolestereotypes ( $=0.003$ ;  
304  $P > 0.05$  and  $= 0.114$ ;  $P > 0.05$ ; and  $=-0.106$ ;  $P > 0.05$ ). For Theological Seminary graduate employees,  
305 only cognitive curriculum outcomes ( $=0.520$ ;  $P < 0.005$ ) of all the sub types of curriculum outcomes had positive  
306 beta weights. Gender rolesterotypes, personality traits, common business practices and affective, psychomotor  
307 and experience curriculum outcomes maintained their initial negative beta weights. Graduate employees from  
308 the Polytechnic recorded positive beta weights for masculine gender rolesterotypes ( $= 0.464$ ;  $P < 0.05$ ), feminine  
309 gender rolestereoyte ( $= 0.431$ ;  $P < 0.05$ ) and psycho-motor curriculum outcomes ( $= -0.554$ );  $P < 0.05$ ). Gender  
310 rolestereotypes totally eliminated their negative beta weights, while curriculum outcomes, with via psycho-motor  
311 curriculum outcomes terminated a fraction of it. However, personality trait ( $= 0.224$ ;  $P > 0.05$  and  $= 0.187$ ;  
312  $P > 0.05$  and  $= -0.043$ ;  $P > 0.05$ ) common business practices ( $= 0.062$ ;  $P > 0.05$  and  $= -0.013$ ;  $P > 0.05$ )  
313 and cognitive curriculum outcomes ( $=-0.182$ ;  $P > 0.05$ ) affective curriculum outcomes ( $= -0.284$ ;  $P > 0.05$ )  
314 and field experience curriculum outcomes ( $= -0.219$ ;  $P > 0.05$ ) still retained their negative beta weights. These  
315 analyses answer research question 2. Each of these suppressor effects suggest the importance of context in  
316 determining how contextual and personality factors operate in relation to the financial well-being accruing from  
317 entrepreneurial distribution, or sale of Asian and U.S.A. brand of food supplements by public and private sector  
318 graduate employees.

319 In the second stage -first level analysis only five independent variables, in their continuous forms predicted the  
320 constant. These under the University was common business practices ( $= 0.188$ ;  $t = 2.575$ ;  $P < 0.05$ ); College of  
321 Agriculture, personality trait ( $=0.112$ ;  $t = 2.235$ ;  $P < 0.05$ ) and curriculum outcomes ( $B = 9.950$ ;  $t = 2.502$ ;  $P <$   
322  $0.05$ ); College of Education, personality trait ( $B = 0.164$ ;  $t = 3.726$ ;  $P < 0.05$ ) and common business practices ( $B$   
323  $= 0.321$ ;  $t = 3.954$ ;  $P < 0.05$ ). To this end, for University only common business practices College of Agriculture,  
324 personality trait and curriculum outcomes; College of Education, personality trait and common business practices  
325 were entered into the prediction equation. Their probabilities were below 0.05; and they alone had significant t  
326 values. But with second stage -second level analysis, a number of alteration abound. Under University, common  
327 business practices lost their fraction to introvert personality trait ( $=0.817$ ;  $t=2.312$ ;  $P < 0.05$ ); under College  
328 of Agriculture, only extrovert personality trait ( $= 0.354$ ;  $t=2.250$ ;  $P < 0.05$ ) made significant prediction of the  
329 constant. Introvert personality trait, and curriculum outcomes, in all their discretion, lost their significance. For  
330 College of Education, only common business practices maintained ( $=0.332$ ;  $t = 3.703$ ;  $P < 0.05$ ) its significance.  
331 Both units of the personality traits were reduced to non-significance; though with extrovert personality trait  
332 showing some very slight significance ( $=0.202$ ;  $t = 1.978$ ;  $P > 0.052$  and  $=0.122$ ;  $t = 1.493$ ;  $P < 0.140$ ). Under  
333 Theological Seminary, only cognitive curriculum outcomes ( $= 0.248$ ;  $t = 2.243$ ;  $P < 0.05$ ) than all other units  
334 of curriculum outcomes made a small additional amount of explained significant prediction of the constant. It  
335 unlike other three independent variables, reduced its nonsignificance. For Polytechnic graduate employees, overall  
336 gender rolestereotype ( $= -2.507$ ;  $t = -0.554$ ;  $P > 0.05$ ), had its non-significance eliminated by the significant  
337 predictions of the constant by masculine gender rolestereotype ( $= 0.258$ ;  $t = 2.439$ ;  $P < 0.05$ ) and feminine gender  
338 rolestereotype ( $= -0.250$ ;  $t = -2.361$ ;  $P < 0.05$ ). Overall curriculum outcomes reduced also their non-significance  
339 through significant prediction of the constant by psycho-motor curriculum outcomes ( $B = 0.243$ ;  $t = 2.496$ ;  $P <$   
340  $0.05$ ). Each of these suppressor effects suggests the importance of context in determination of how contextual and  
341 personality factors operate in relation to implied financial well-being of poor salary demoralized graduate workers  
342 through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements. When  
343 the independent variables were considered to be four continuous variables respectively taken together against  
344 the constant for each of the five groups of graduate employees a number of findings were made. For College of  
345 Education graduate and College of Agriculture employees there was positive correlation for College of Education  
346 graduates indicated stronger relationship and possible group predictions which were accurate enough. It reveals  
347 a very small margin of errors ( $R=0.601$ ). For College of Agriculture graduate employees correlation was high  
348 ( $R=0.922$ ) indicating a close relationship with the constant. It indicated the measures used for prediction to  
349 contribute about 72% variance in the constant being predicted; for University ( $R=0.269$ ), Theological Seminary  
350 ( $R=0.378$ ) and Polytechnic ( $R=0.210$ ) graduate employees, correlations were very slight, although statistically  
351 significant. They showed that only 4% of the variance was made of the constant by the independent variables

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352 of concern (Cohen and Manion, 1985). Respective equations for University, College of Education, and College of  
353 Agriculture graduate employees formed significant sets of predictors. Fratios for University were ( $F=2.572$  df =  
354 4,136;  $P < 0.05$ ); College of Education ( $F=11.448$ ; df =4,28;  $P < 0.05$ ) and College of Agriculture ( $F= 39.811$ ;  
355 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  
356 be high.

357 When the independent variables were viewed to be nine discrete variables taken together against the constant  
358 for each of the five groups of graduate employees, they recorded (i) very slight relationship for University graduate  
359 employees ( $R=0.338$ ), although statistically significant; and showed only about 4% variance in the constant to  
360 be attributable to them; (ii) stronger relationship and possible group predictions, which were accurate enough  
361 for statistically significant variance in the constant ( $R= 0.622$ ) within a very small margin of errors for College  
362 of Education graduate employees; (iii) very high and close relationship to variance in the constant ( $R = 0.932$ )  
363 with about 72% of variance in the constant attributable to them for College of Agriculture graduate employees;  
364 (iv) moderately high correlation with constant for Theological Seminary ( $R=0.534$ ) and Polytechnic ( $R=0.513$ )  
365 graduate employees.

366 Respective equations only formed significant sets of prediction for College of Education and College of  
367 Agriculture graduate employees ( $F = 5.335$ ; df = 9,85;  $P < 0.05$ ) and ( $F =16.952$ ; df = 9,32;  $P < 0.05$ );  
368 and respectively 31.5% and 81.8% variance in the constant. These findings may have derived from the fact that  
369 the continuous composition of the independent variables reflect the fundamental direction of the constant and its  
370 broad objectives; while their discrete compositions reflect its operational and reactionary dimensions. The discrete  
371 composition makes the constant systematically and rationally developed and derivative of a broader framework  
372 of initiative, accountability, integration, sensitivity and activity. It creates room for operationalization of the  
373 constant on the basis of strategic, long-range and intermediate plans and reactions to unforeseen circumstances.  
374 The effects are as paramount as those of short term and long term plans and centralization and decentralization  
375 (DuBey, ??dem and Thker, 1979; ??nuoha, 1991). The findings reinforce those of Hoy, Newland and Blazovsky  
376 (1977) that centralization reduces morale; while increased formalization improves attitudes towards work. The  
377 findings by Arikpo, Oden, Edem and Kolawole (2009) that common business practices, introvert personality trait  
378 and extrovert personality traits are associated with entrepreneurship was confirmed. The position of Orlosky  
379 and Smith ??1978) and Onwuka (1996) that curriculum outcomes concern themselves with what learners do  
380 with them, as cited by Olofu (2003) was substantiated among College of Agriculture, Theological Seminary and  
381 Polytechnic graduate employees. Forrest's (1994) and ??rikpo's (2003) findings that gender rolestereotype are  
382 associated with entrepreneurship were also confirmed. The findings also arose from the fact that networking is a  
383 process by which two or more individuals collaborate to achieve common goals.

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

## 389 8 Conclusion

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



Figure 1:

1

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)					

Figure 2: Table 1 :

2

Category	( Graduate labour 1989-1991)				
	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%	

Figure 3: Table 2 :

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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; 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 graduates; 13(28.89)

S/No Employment status of graduates Per tertiary institution workers 1. Universit

Government employed

2. College of Agriculture  
Unemployed Self employed Private sector employed

Government employed

3. Polytechnic

Unemployed

Self employed Private sector employed Government employed College of Education Unemployed Self employ

**3**

Members of the sample completed five (5) 20-item questionnaires. The questionnaires were the Entrepreneurship Questionnaire (ECSRQ); the Common Business Practice Questionnaire (CBPQ), Personality Trait Job Creation Questionnaire (PTJCQ), the Gender Rolestereotype Job Creation Questionnaire (GRJCQ), 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.

CharSelRatings

Figure 5: Table 3 :

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.

Step 2

Predictor variables

Se.B	T-ratio	Sig.t				
Gender Rolestereotype	Personality traits	Curriculum outcomes	Common business practices	0.149	0.076	Mase

Multiple R	0.338
Adjusted R 2	0.052
F-Value	1.822
Multiple R 2	0.114
Standard Error of Estimate	9.390
Significant F	0.070

[Note: G Year 2013 © 2013 Global Journals Inc. (US) G Year 2013 © 2013 Global Journals Inc. (US)]

Figure 6: Table 4 :

understanding

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

entrepreneurship and beta measures of financial well-being, significant new understanding are apparent.

The study has made contributions to  
of psycho-social abilities as

of psycho-social abilities  
vis-  
à-  
vis

Figure 7:

393 College of Agriculture, College of Education and Theological Seminary graduate employees; introvert of Asian  
394 and U.S.A. brand of food supplements; and x = extrovert personality trait; (iii) College of Education: Y 1  
395 =  $36.926 + 0.332x$ ; where Y 1 = implied financial well being of poor salary demoralized graduate workers or  
396 employees, through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements;  
397 and x = common business practices; (iv) Theological Seminary : Y 1 =  $77.694 + 0.248x$ ; where Y 1 = implied  
398 financial well being of poor salary demoralized graduate workers or employees, through entrepreneurship enhanced  
399 distribution or sale of Asian and U.S.A. brand of food supplements; and x = cognitive curriculum outcomes; and  
400 (v) Polytechnic: Y 1 =  $77.078 + 0.258x + -0.250x + 0.243x$ ; where Y 1 = implied financial well-being of poor  
401 salary demoralized graduate workers, or employees through entrepreneurship enhanced distribution, or sale of  
402 Asian and U.S.A. brand of food supplements; and x = masculine gender rolestereotype, feminine rolestereotype,  
403 and cognitive curriculum outcomes, constitute the prediction equation. They alone have significant t values and  
404 their probabilities, below 0.05. These findings answer question 3.

405 The contribution of each of the independent variables to the constant varies according to their status as either  
406 continuous or discrete. As a continuous independent variable the contribution of gender rolestereotype to the  
407 constant ranked second among

## 408 .1 VIII. Discussion

409 A variety of contextual and personality factors contributed to the entrepreneurship which enhanced the  
410 distribution, or sale of the Asian and U.S.A. brand of food supplements to the implied financial well-being of  
411 poor salary demoralized graduate workers or employees. No one factor accounted for a large amount of variance.  
412 Different factors emerged as significant for the five groups of poor salary demoralized graduate employees, or  
413 workers according their feature as either continuous or discrete. For University graduate employees, common  
414 business practices, College of Agriculture curriculum outcomes and personality traits, and College of Education  
415 personality trait and common business practices; emerged as distinct continuous independent variables which  
416 predicted the entrepreneurship enhanced distribution, or sale of Asian and U.S.A. brand of food supplements to  
417 the implied financial well-being of affected graduate employees, or workers. However, as discrete variables they  
418 lost their predictive capacity to introvert personality trait, among

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## 8 CONCLUSION

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