

**SOCIAL PROTECTION AND VALUE-ADDED AGRIBUSINESS AS SOLUTIONS TO
UNEMPLOYMENT AND POVERTY AMONG EDUCATED NIGERIAN YOUTHS**

PREYOR JOSEPH TIMIPRE

**A thesis submitted to the University of Gloucestershire in accordance with the
requirements of the degree of Doctor of Philosophy in the School of Business
and Technology**

April 2022

Word Count: 80,682

Abstract

Introduction: Poverty and unemployment are global challenges that affect two-thirds of Nigeria's population. Across the population, 63.1% of youths and about 25 million of young graduates are affected. Government driven social protection measures such as youth enterprise programmes (YEPs) may be a mechanism to address these problems.

Aim: This research examines the impact of educated youths' social assistance or entrepreneurship programmes on beneficiaries and the local economy in Delta State, Nigeria by examining the performance of the YAGEP (agriculturally based) and STEP (industrial based) programmes through the lens of their beneficiaries.

Methodology: The research used the indices of Inclusive Growth (job creation, income growth, personal development and value added to products) to measure the impact of the programmes on beneficiaries. The research data are collected using structured and unstructured questions in a paper-based questionnaire, administered to 320 beneficiaries of YAGEP or STEP, and analysed using thematic analysis (qualitative data), and univariate, bivariate and multivariate analysis (quantitative data).

Findings: The research identified business experience, training, age, education level, and business location as the five most important personal and economic characteristics that influence the personal success of entrepreneurs on the programmes. The research further determined 3-classes of entrepreneurs (necessity, opportunity, and necessity-opportunity), and the barriers (direct and indirect) and enabling factors to the successful design and implementation of YEPs and the creation of Small and Micro Businesses (SMBs). The studied programmes were found to be beneficial for delivering inclusive growth excepting with value addition to products.

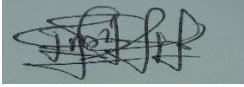
Contribution: The research through its findings proffers potential policy solutions to support governments, and the development of the design and implementation of YEPs. Adoption of these potential policies will improve the education sector, improve SMBs' performance, develop infrastructure, and lead to inclusive growth through YEPs. The research added five novel discoveries to the existing body of knowledge in relation to entrepreneurship, SMBs, and YEPs, including a structural blueprint and model for entrepreneurship programmes, which is of significant value to revising, reviewing, and developing future entrepreneurship programmes.

Keywords: Inclusive-Growth, Poverty, Unemployment, Youth-Enterprise-Programmes, SMBs, Nigeria

Author's Declaration

I, Preyor Joseph Timipre declare that the contents of this PhD thesis are in accordance with the regulations of the University of Gloucestershire and is original except indicated by specific reference. The thesis has not been submitted nor presented to any othe education institution in the United Kingdom or overseas.

The views expressed in the thesis are those of the author and do not in anyway represent those of the University.

Signed.......... Date: 21st April 2022

Acknowledgements

All the glory must be to the LORD who is worthy to be praised for making this PhD journey a possibility and a success. I deeply appreciate my lovely wife (Mrs Oluchi Okike Preyor) and my three beautiful and amazing daughters (Peretubou, Paebiere, and Peremobo-ere) for the patience, prayers, and sacrifice all through this journey. My sacrificial dad (Hon. Engr. K. O. Preyor) and awesome mum (Mrs Campaign Igbe Preyor), your encouragement, prayers and support are inexplanable, I owe you both a lot. My father in-law (late Asp. Venisius Okike), may your gentle soul rest in peace, thank you for your prayers and encouragement. My mother in-law (Mrs Augustina Okike), I sincerely appreciate your concern about me and my family. My amiable supervisors (Dr. David Bozward, Prof. Louise Manning, and Dr. Inge Hill), we have been in this journey together, and you have been amazingly supportive, I am grateful. To all my wonderful siblings (Ebizimor, Tarelayefa, Oyinmienbi, Tamaraudoubra, Tamaraudenyefa, Ebikonboere, Temeoweimiene, and Pereware), you have always been a source of encouragement, thank you. My family in Swindon, the members of Winners Chapel International Swindon, may God bless you all. My friend (Emeka Franklin Okpala), and my senior colleague (Cynthia Whiteley Angba), we finally made this journey together. In all, I give God all the glory.

Table of Contents

1.0 INTRODUCTION.....	1
1.1 Poverty in Nigeria.....	1
1.2 Unemployment and Underemployment in Nigeria.....	5
1.3 Unemployment in Nigeria and Unemployment in EU Nations.....	7
1.4 Problem Statement and Justification.....	9
1.5 Research Motivation.....	13
1.6 Research Contributions.....	15
1.7 The YAGEP and STEP Programmes Overview and Recruitment Cycle.....	16
Figure 1.1: The Programme Cycle of YAGEP and STEP.....	17
1.8 Research Aim, Objectives, and Question.....	17
1.10 Summary.....	18
2.0 LITERATURE REVIEW.....	20
2.1. Introduction.....	20
2.2 Theory of Inclusive Growth.....	21
2.2.2 Definitions of Inclusive Growth.....	22
2.2.3 Inclusive Growth in Africa.....	25
2.2.4 Limitations of Inclusive Growth Theory.....	26
2.2.5 The Adopted Concept of Inclusive Growth.....	27
Figure 2.2 Inclusive Growth.....	28
2.2.6 Application of Inclusive Growth Theory.....	28
2.2.7 Summary.....	33
2.3 Contextual or Related and Relevant Literature to the Research.....	34
2.3.1 Poverty.....	34
2.3.2 Unemployment.....	36
2.3.3 Value Addition.....	38
2.3.3.1 Value-Added Agribusiness.....	42
2.3.4 Capital.....	43
2.3.5 Social Protection or Social Assistance.....	44
2.3.6 Entrepreneurship as a Social and Economic Force.....	47
2.3.6.1 Entrepreneurship (SMBs) Job Creation and Income Growth Capacity.....	49
2.3.6.2 Entrepreneurship (SMBs) Economic Growth and Development Capacity.....	52
2.3.6.3 Necessity vs Opportunity Entrepreneurs.....	53

2.3.7 Education and Entrepreneurship	55
2.3.7.1 Formal / Informal Education and Entrepreneurship	56
2.3.6.2 TVET and its Effect through Youth Performance in Business	59
2.3.8 Youth Enterprise Programmes (YEPs) in Nigeria.....	61
2.3.8.1 Introduction.....	61
2.3.8.2 Government Initiated YEPs in Nigeria	64
2.3.8.4 National Poverty Eradication Programme (NAPEP)	70
2.3.8.5 Subsidy and Reinvestment Programme (SURE-P)	72
2.3.8.6 N-Power	73
2.3.8.7 Discussion	75
2.3.9 Sustainable Development Goals (SDGs) and YEPs	82
2.4 Summary and Conclusion	83
3.0 RESEARCH METHOD AND METHODOLOGY	86
3.1 Introduction	86
3.2 Research Philosophy and Approach	87
3.3 Research Strategy and Design	88
3.4 Location of Study and Key Characteristics.....	89
3.5 Sampling Process	91
3.6 Questionnaire Design and Piloting/Testing	92
3.7 Data Collection.....	92
3.8 Data Analysis	94
3.8.1 Qualitative Data Analysis	95
3.8.2 Quantitative Data Analysis	96
3.9 Reliability and Validity of the Research	97
3.10 Research Ethical Considerations	98
3.11 Summary.....	99
4.0 RESULTS AND DATA ANALYSIS	100
4.1 Introduction	100
4.2 Results that addressed the first Research Objective.....	101
4.2.1 Personal and Economic Characteristics of YAGEP & STEP Participants	102
4.2.1.2 Business Related Variables	108
4.2.1.3 The Demographic and Business Related Variables Association with Inclusive Growth	109
4.3 Inclusive Growth Enabler or Barrier Factors.....	111
4.3.1 Reasons YAGEP & STEP Respondents Participated in the Programmes	112

4.3.1.1 Necessity-Based Reasons for Respondents Participation in YAGEP & STEP Programmes.....	112
4.3.1.2 Opportunity-Based Reasons for Respondents Participation in YAGEP & STEP Programmes.....	114
4.3.2 Elements YAGEP and STEP Respondents enjoyed most about the programmes	115
4.3.3 YAGEP and STEP Selection of Participants	118
4.3.4 Experiences and Preferences of YAGEP and STEP Respondents.....	119
4.3.4.1 Reasons YAGEP and STEP Respondents Enjoyed Self-Employment	120
4.3.4.2 Reasons YAGEP and STEP Respondents Preferred Government Job	122
4.3.5 Barriers to the Businesses Established by YAGEP and STEP Respondents.....	124
4.3.5.1 Challenges Faced in Starting SMBs.....	125
4.3.5.2 Major Challenges to Business Growth	128
4.3.6 Enablers to YAGEP and STEP Respondents' Business / Personal Income Growth and Employment Creation.....	130
4.4 Impact of YAGEP and STEP	135
4.4.1 Income Impact of YAGEP and STEP on Participants.....	136
4.4.3 Impact of YAGEP and STEP on Job Creation and Establishment of New Businesses through the Beneficiaries of Programmes.....	141
4.4.4 Financial and Material Support for Business Start-Up.....	143
4.4.5 Support after Start of Business.....	145
4.4.6 Improved Skills and Character of YAGEP and STEP Respondents after Training	146
4.4.7 Ways YAGEP and STEP Impacted Respondents	147
4.5 Value Added Agribusiness	149
4.5.1 Value Added to Agricultural Produce.....	149
4.6 Recommendations from YAGEP and STEP Respondents on how to Improve the Programmes.....	152
4.6.2 Preferred level of Start-Up Funds for YAGEP and STEP Respondents	155
5.0 DISCUSSION OF RESULTS	159
5.1 Introduction	159
5.2 Personal and Economic Characteristics of Socially Protected Educated Youths in Nigeria	160
5.2.1 Age:.....	163
5.2.2 Gender:	165
5.2.3 Marital Status	167

5.2.4 Educational Qualification / Academic Discipline	168
5.2.5 Practical Business Experience	171
5.2.6 Entrepreneurship Family Members and Friends.....	173
5.2.7 Entrepreneurship Skills	174
5.2.8 Training and Practical Skillsets.....	174
5.2.9 Length of Time since Business Start-Up and Location of Business	176
5.3 Barriers and Enablers to the Start and Growth of SMBs of YAGEP or STEP Beneficiaries in Delta State, Nigeria	177
5.3.1 Barriers to Starting a SMB in Nigeria that is established through Government's Support	182
5.3.1.1 Economic / Financial Factors	182
5.3.1.1A. Fund/Funding.....	182
5.3.1.1B. Access to Customers	183
5.3.1.2 Human Factors.....	185
5.3.1.2A. Necessity-Based Factors	185
5.3.1.2B. Opportunity-Based Factors	188
5.3.1.2C. Business Experiences	190
5.3.1.2D. Preferences of Employment.....	190
5.3.1.2E. Passion	192
5.3.1.2F. Access to Workers	193
5.3.1.2G. Training	193
5.3.1.3 Physical Factors	195
5.3.1.3A. Access to Raw Materials.....	195
5.3.1.3B. Access to Land/Store	196
5.3.1.4 Social Factors.....	197
5.3.1.4A. Programmes Selection or Recruitment Process	198
5.3.1.4B. Access to Information on Government Policies.....	199
5.3.1.4C. Government's Inconsistency	200
5.3.1.4D. Guidance & Mentorship	200
5.3.1.4E. Implementation of Programmes	201
5.3.1.5 Natural Factors.....	201
5.3.1.6 Summary	202
5.3.2 Barriers to Growing a SMB in Nigeria that is Established through Government's Support	203

5.3.3 Enablers to the Income Growth and Employment Generation of SMBs Owned by Young Nigerians.....	204
5.3.3.1 Economic Factors.....	205
5.3.3.2 Human Factors.....	206
5.3.3.3 Physical Factors	206
5.3.3.4 Social Factors.....	207
5.3.3.5 Religious Factors.....	207
5.3.3.6 Summary	208
5.4 Impact of YEPs (YAGEP & STEP) on Inclusive Growth of Beneficiaries	209
5.4.1 Impact of YAGEP and STEP Programmes on Income Growth of Beneficiaries	209
5.4.2 Impact of YAGEP and STEP Programmes on Job Creation through the Beneficiaries.....	211
5.4.3 Impact of YAGEP and STEP Programmes on the Beneficiaries Personal Development	214
5.4.4 Value-added to Agricultural Produce by YAGEP Beneficiaries	215
5.4.5 Linking the Inclusive Impact of YAGEP and STEP to the Sustainable Development Goals (SDGs).....	217
5.4.6 Summary	218
5.5 Blueprint for a Suitable Youth Business Development Programme in Nigeria and Recommendations	219
5.5.1 Before the Programme	220
5.5.2 During the Programme	221
5.5.3 After the Programme	222
5.6 Summary of the Research's Contribution and Findings	223
5.6.1 Research objective one and Key Findings:	223
5.6.2 Research objective two:	226
5.6.3 Research objective three:.....	228
5.6.4 Research objective four:	229
5.6.5 Research objective five:	229
CHAPTER 6	234
6.0 CONCLUSION, IMPLICATIONS, LIMITATIONS, AND CONTRIBUTIONS.....	234
6.1 Introduction	234
6.3 Implications based on the Study Findings.....	234
6.4 Future evolution of YEP programmes	236
6.5 Opportunities for Government to Improve Social Impact of YEP programmes.....	238

Figure 6.2: Opportunities for Government to Improve Social Impact of YEP programmes	238
6.5 Limitations of the study and directions for further research	238
6.6 Research Contributions to Knowledge	239
6.6.1 Key Personal and Economic Characteristics of an Entrepreneur to Inclusive Growth	239
6.6.2 Classes of Entrepreneurs	240
6.6.3 Barriers and Enablers.....	240
6.6.4 YEPs and SDGs Intersect	241
6.6.5 Structural Blueprint for Entrepreneurship Programmes.....	241
6.7 Conclusion	242
7.0 REFERENCE	244
8.0 Appendices	292
Appendix A: Questionnaire.....	292
Appendix B: Personal and Economic Characteristics of the YAGEP & STEP Participants	297
Appendix C: Barriers to YAGEP & STEP Participants' SMBs	300
Appendix D: Impact of YAGEP & STEP to Inclusive Growth.....	302

CHAPTER 1

1.0 INTRODUCTION

This chapter highlights the state of poverty and unemployment in Nigeria with emphasis on youth and compares the national youth unemployment rate with a group of developed nations in the European Union (EU). Nigeria is a developing nation, therefore comparing its state of unemployment with developed nations in Europe gives a global perspective to the subject. This chapter reveals the depth and the entwined nature of poverty and unemployment in Nigeria, which this study aims to find solutions to. It equally shows that the challenge of poverty and unemployment is not restricted to Nigeria or developing nations alone, but it also affects developed nations of the world. Thus, the findings of this research can benefit both the developing and developed nations that are challenged with high poverty and unemployment rates, despite the uniqueness of the situation in each nation. The chapter further addresses the rationale for the study, and the motivation behind the research. Other areas captured in this chapter provide background knowledge to the study and show what the research aims to achieve including the research contribution, and objectives of the research together with the research questions and hypotheses.

1.1 Poverty in Nigeria

736 million people across the world were extremely poor (living below \$1.90 per day) in 2015 and 368 million of the extremely poor people lived in five (5) countries (World Bank, 2018). Three of these extreme poor nations were on the African continent. Nigeria was listed in 2015 as having the second highest number (12%) of the world's extreme poor. The COVID-19 pandemic globally, was projected to add 150 million extreme poor people in 2021 to the 736 million recorded in 2015 (World Bank, 2020).

The Nigerian population in 2019 was estimated at 201 million people (United Nations Department of Economic and Social Affairs Population Division, 2019), and about 50% of the population are estimated to be people living in extreme poverty (World Bank, 2019; World Poverty Clock, 2019). This places Nigeria as the world's focal point for poverty in 2019. The outbreak of COVID-19 has further led the World Bank to estimate that an additional seven (7) million Nigerians fell into extreme poverty in just one year, 2020.

The Nigerian government in 2019, through the Nigeria Bureau of Statistics (NBS) Poverty and Inequality Report, states that about 83 million Nigerians (40% of the population) are living below the nation's poverty line (related to the cost of basic needs) of ₦11,452.5 (\$32.72) per month at the rate of ₦350 per \$1, which is \$1.09 per day. The NBS poverty baseline \$1.09 per day is less than the World Bank poverty line of \$1.90 used in measuring poverty in this research. The NBS baseline measurement of poverty centred on the consumption expenditure of an individual or household, and was not identified as, income, as they believe that the utility level is better reflected using a consumption expenditure metric. The use of statistical measurement of poverty with a monetary term like the case of World Bank is contested, however it creates uniformity of measurement across nations, hence its adoption in this research. Nevertheless, the fact remains that the poor are deprived of access to basic amenities such as good food, assets, education, and health. Therefore, drastic, and commensurate policy measures are needed to address the poverty challenge.

The Nigeria government, from the onset of her procurement of independence in 1960 has initiated and implemented several poverty alleviation and unemployment reduction policies and programmes to curb poverty, yet poverty has persisted (Awojobi, 2014a; Iroegbo, 2009; Omotola, 2008; Elumilade, Asaolu & Adereti, 2006; Garba, 2006; Nwaobi, 2003; Obadan, 2001; Owasa, 2000). The causes of poverty are multidimensional with an interaction of psychological, social, economic, and cultural factors (Danaan, 2018). According to Omoyibo (2013), the poverty challenge in Nigeria is a paradox-poverty. Paradox-poverty because the abundant resources (human capital and natural capital) in Nigeria could change the incidence of poverty in the nation, yet poverty has persisted (Danaan, 2018). About 45% of Nigerians earned below \$1.90 per day in 2015 (Macrotrends, 2021; World Bank, 2018), which has been made worse by the COVID-19 pandemic. Dauda (2017) explains the reasons behind the paradox, as being increased unemployment, non-pro-poor growth, and the default of poverty reduction programmes to deal with the structural transformation that is needed to increase economic growth. The economic growth and the GDP per capita have not significantly driven a reduction of the income gap and have failed to create employment (Dauda, 2017). The misfocus of poverty reduction and employment creation programmes and the menace of corruption among others are major contributing factors.

The majority of these programmes, until recent times, had been focusing on women and rural farmers (Awojobi, 2014b). The average age of these rural farmers is over 60 years (FAO 2104), and the entrepreneurial capacity and activity of people retardates with age (Akulava, et al., 2020). According to the GEM Belarus, 2019/2020 report, the entrepreneurial activity of individuals is said to be most active between the ages of 25-34 and 35-44 (Akulava, et al., 2020). People between the ages of 25-34 years are largely nascent entrepreneurs, owners of small businesses or planning to start a business. The age range of 35-44 is mainly comprised of established business owners (Akulava, et al., 2020). The Kauffman Firm Survey (KFS) examined about 5,000 companies, founded in 2004, for a period of seven years in the United States of America (USA). The findings show that most of the business owners surveyed, founded them when they were in their late 30s and early 40s. If the aim in Nigeria is to solve the challenge of unemployment and poverty, then youths, majorly the schooled or educated, should be the new focus of empowerment programmes. Nelson Rolihlahla Mandela, a South African anti-apartheid revolutionary, and later national president of South Africa, opined, education is the single most powerful instrument that can transform any nation (Strauss, 2013).

Corruption within the various institutions in Nigeria poses a grave challenge in curbing poverty and unemployment (Usenata, 2022; Igiebor, 2019; Udi, & Erakpoweri, 2018; Dauda, 2017). Indeed corruption is said to have increased poverty in developing nations of the world (Usenata, 2022; Sebki, 2022). According to Usenata (2022), corruption is favourable to the wealthy or rich. Still, it deprives the poor of accessing public goods due to the diversion of public funds, misappropriation of national resources, and favouritism (nepotism), which increases financial inequality and economic stagnation (Igiebor, 2019). Corruption has negatively affected numerous initiated social protection or entrepreneurship programme (see section 2.7) and particularly Small and Micro Businesses (SMBs) and the economy of nations, including Nigeria (Ewalefoh, 2020; Okafor, 2020; Page, & Okeke, 2019; Igwe, Onjewu, & Nwibo, 2018; Muriithi, 2017; Yahaya, Geidam, & Usman, 2016).

A focus on the social protection of poor and vulnerable citizens, and structural transformation as remedies to the unemployment-poverty paradox in Nigeria, if the barriers to such programme (see section 2.7) are curbed and the enablers promoted. Bakare & Ilemobayo's (2013) assert that poverty is not reduced in Nigeria through gross domestic product (GDP) per capita growth alone as their assessment on the

impact of economic growth in the reduction of poverty in Nigeria reveals an insignificant impact. The key driver behind increased poverty during economic growth is increased unemployment (Gallie, Paugam & Jacobs, 2003), as unemployment is a major cause of poverty (Danaan, 2018; Dauda, 2017; Omoyibo, 2013), which could be reduced through well structured and implemented social protection strategies. Social protection is classified into three components, which are: **social assistance**, **social insurance**, and **labour market regulation** (Armando & Claudio, 2009; International Labour Organisation (ILO), 2005). However, this research considers the first component, social assistance that focuses on government-funded support for the poor (ILO, 2005). Government supporting her poor through entrepreneurship programmes could be the best strategy to alleviate poverty.

In addition, Danaam (2018) argues that poverty can be reduced through the empowerment of people by growing their resilience to address and overpower poverty using their abilities and available resources, thereby, highlighting the need for entrepreneurship programmes. The most impactful form of entrepreneurship programmes, trains and finances the trainees with start-up capital for the establishment of their own businesses (Cho & Honorati, 2014; De Mel et al., 2014; Patel, 2014). Additional access to capital after start-up keeps them self-employed (Martinez et al., 2016). However, more than 90% of entrepreneurship programmes do not combine the elements of training and finance (Cho & Honorati, 2014). The development and empowerment of the poor and unemployed educated youths through well-organised, structured, and delivered government supported entrepreneurial programmes that train and fund participants to own business can eliminate this long-standing dual challenge of poverty and unemployment. However, Cho & Honorati (2014) argue that until such programmes are executed by the private sector, the impact will be minimal because government is seldom known to be a 'good manager'. The detailed analysis of government-initiated programmes in the literature review of this PhD study (see section 2.3.8) reveals the barriers that can limit the impact of programmes executed by government.

Poverty increases alongside unemployment as unemployment is a major contributor to poverty (Dauda, 2017). The percentage of **unemployed** Nigerians, that is, the labour force population without a job or business or working less than 20 hours per week, and the **underemployed** (labour force population working between 20-39 hours per week) at the 1st quarter of 2015 was 24.2%, which grew to 43.3% by the 4th

quarter of 2018 (NBS, 2018; see table 1.1). The unemployed and underemployed population almost doubled between the year of 2015-2020, and COVID 2019 worsened the unemployment situation in 2020 (NBS, 2020). However, before the COVID pandemic, several factors like the fall of oil price, bad governance, corruption, recession, population growth etc. were contributory factors to the jump of the unemployment and underemployment rate (Diraditsile, 2016; Srajo & Karim, 2016; Chris, 2015). The next section further explores the context of the challenge of unemployment in Nigeria, showing the need for prompt action to curb the 'employment' challenge. This context indicates the relevance and timeliness of this PhD research.

1.2 Unemployment and Underemployment in Nigeria

The limited number of jobs in the formal employment sector creates the dual crises of high youth unemployment and poverty in most developing nations (Khaoya & Moronge, 2016). Banks and other large international globalised companies in Nigeria reduced their staff number as Nigeria approached recession in 2016. In 2018, 9.9% of the unemployed in Nigeria were unemployed because they lost their previous job, but 90.1% were looking for their first job as they have never been employed in their life (NBS, 2018). The economically active population (that is, people that are willing and able to work) that had a full-time employment during the third quarter of 2018 were about a quarter (one-fourth) of the Nigerian population (NBS, 2018). More than half of the economically active young people between the ages of 15-34 were either unemployed or underemployed. The percentage of people with employment in 2020 was 15.8% less than the record in 2018 (NBS, 2020). Unemployment and underemployment in Nigeria recorded a high increase in 2020, which affected about 63.1% of the economically active youths as they were either unemployed or underemployed.

More than one-third of educated (post-secondary or higher institution graduate) Nigerians in 2018 were either unemployed or underemployed (NBS, 2018), of which the majority were youths. Table 1.1 shows the unemployment and under-employment level among the labour force population in Nigeria in 2018 Q3. The 2018 labour force statistics in table 1.1 are used to underpin this PhD research highlighting the unemployment and under-employment challenge that is ravaging Nigerian citizens, especially youths, thereby showing the utmost necessity to research the possible solutions for Nigeria's unemployment, underemployment, and poverty. This

is important because the data collection phase of this PhD research was in 2019. The unemployment and under-employment rate of youths and educated (post-secondary or graduate) Nigerians is high compared to international rates. Graduates in the Nigerian context are considered here as people, who have successfully finished a first academic degree at higher institutions, approved by either the National University Commission (NUC) or National Board for Technical Education (NBTE) whereas, secondary school finishers are termed post-secondary. More than 25 million Nigerian graduates are trapped in the predicament of unemployment after graduating from their various institutions (Babalobi, December 2019). The over dependence of graduates on government and private company jobs without the intention of creating their own businesses is a contributing factor to the challenge of increased poverty and unemployment in Nigeria and most African nations (Meyer & Landsberg, 2015).

Table 1.1 shows that 52.5% of females and 35.7% of males between the ages of 15-64 years are unemployed and underemployed in Nigeria in 2018. This indicates that the females in Nigeria are more likely to be trapped in the predicament of unemployment and underemployment than males. Further, 34.9% of urban residents and 46.7% of rural residents are under-employed and unemployed, which could be because of the large proportion of the labour force that are resident in the rural area. Therefore, the unemployed and underemployed in rural areas might be expected to migrate to the urban areas in search of employment (having the Lee 1966 push and pull model of migration in mind) thereby generating social and economic pressures in the urban areas. The NBS (2020) second quarter report on labour force statistics shows an increase of unemployment and under-employment in Nigeria. The unemployment (23.1%) and under-employment (20.1%) rate of the whole labour force grew from 43.3% in the third quarter of 2018 to 55.7% (27.1% and 28.6% respectively) in the second quarter of 2020 (NBS, 2020). The unemployment and under-employment percentage among the rural and urban youths (15-34 years) also increased from 55.4% in 2018 to 63.1% in 2020 (NBS, 2020).

The global Coronavirus or COVID-19 pandemic among others; has majorly contributed to the recorded increase between the third quarter of 2018 and the second quarter of 2020. The outbreak of the COVID-19 pandemic in 2019 sent more people to the labour market in search of employment with the projection by the Nigerian government of about 39 million job losses. The impact of the COVID-19 pandemic notwithstanding, the labour force statistics in 2020 further reveals the urgency to

proffer solutions that should eradicate or reduce the menace of poverty and unemployment in Nigeria. However, poverty and unemployment are not confined to Nigeria as the dual challenge affects other developing nations and the developed nations of the world including nations within the European Union (EU). We have also seen the rise in the GIG economy around the world, so underemployment is an issue with poverty in the developed world too (Searle, 2019). This socio-economic problem is now considered in more detail to show that unemployment is not just a challenge for Nigeria, but a global challenge, thereby the global community could benefit from the findings of this research.

1.3 Unemployment in Nigeria and Unemployment in EU Nations

Poverty and unemployment are long term challenges for most nations of the world. From 2011 to 2014 the EU, a group of developed nations, has seen youth employment (ages 15-29) decrease by 1.8 million from 42.2 million to 40.4 million (Lupi, Bellotti, & Pineider, 2016; European Commission, 2015). In 2014, youth unemployment in EU nations was more than 8.5 million (Lupi, Bellotti, & Pineider, 2016; European Commission, 2015), which later increased in the COVID-19 pandemic, with youth unemployment in EU growing more than 18% in 2020 (Eurostat, 2021). 26.5 million people (11% of the whole population) were unemployed in the EU in 2013 (Eurostat, 2020; Eurostat, 2019). The unemployment challenge lingered in the EU nations until 2015 though levels reduced to 23 million unemployed people (9.4% of the whole population) in 2015 and less than 7% in 2019 and early 2020 before the COVID-19 pandemic (Eurostat, 2021; Eurostat, 2020).

The high unemployment rate in 2011-2012 compelled the EU to embrace youth employability as a general objective in European labour market policies from 2015, which was adopted as a policy strategy by all members of the EU (European Commission/EACEA/Eurydice, 2016). Policies by EU Member States were targeted at improving the entry of youths into the labour market by offering good and quality jobs, education, and apprenticeships or training, thereby reducing the number of unemployed to 16.5 million people (6.8% of the whole population) in 2018 and 15.5 million people (6.3% of the whole population) in 2019 (Eurostat, 2021; Eurostat, 2020; European Commission, 2017). Nigeria could adopt similar but unique practices and policies for her youths by providing access to good-quality employment, education, skill, and apprenticeship or training. Policies should also offer business start-up funds

or capital for intended entrepreneurs to start their business, and for existing entrepreneurs to grow their business. The adequate design and implementation of such policies could reduce youth unemployment rates in Nigeria by a considerable level. In addition, one in four young Europeans between the year of 2012 – 2014, the period of high unemployment, lacks confidence to find a job when they graduate from school (European Commission, 2015), with confidence lower in nations with a high percentage of youth unemployment like Nigeria. This lack of confidence in Nigeria has led to the migration of many Nigerian youths to other parts of the world, including EU nations. The lack of confidence created in young graduates and the external migration to look for work could negatively impact a nation's economy.

The present condition of youth unemployment in Nigeria outweighs the case of the EU. However, comparing the unemployment rate of the EU to Nigeria, which is a single country, does not portray a balanced argument as some countries in the EU have much higher youth unemployment rates than Nigeria. Greece had a youth unemployment rate of 55.3% in 2012 and 58.3% in 2013, and Spain's youth unemployment rate was 52.9% in 2012 and 55.5% in 2013 (European Commission, 2017). This was a higher proportion of the work force than the 2012 and 2013 youth unemployment rates in Nigeria but similar to the present condition of Nigeria or worse. Similar or worse because, the age range used by the NBS in defining youth (15-34) is broad compared to the EU age bracket for youth (15-25). The 2012 and 2013 youth unemployment rate in Greece and Spain could be higher than the given percentages if analysed using a similar age bracket of 15-34 years. The unemployment rate of the age group 15-24 years in Nigeria was 36.5% in 2018 (NBS, 2018), which is better than the rate reported in Greece (42% in January 2018) but like the rate in Spain (36.2% in January 2018) (Eurostat, 2021). These are developed EU nations, yet they have high youth unemployment rates like Nigeria which is a developing nation. This implies that both developed and developing nations face the same/similar socio-economic challenge of youth unemployment (Searle, 2019) and need to implement policy measures to address the problem and alleviate its interconnection with poverty.

Table 1.1: Nigeria Labour Force Statistics (2018 Q3)

	Labour Force Population (employment age and decided to work)	Unemployment Rate		
		Under-employment Nigeria (working less than the full-time hours of 40 hours per week)	Unemployment Nigeria (without a job or business or working less than 20 hours per week)	Total Unemployment Rate
All Groups	90,470,592	20.1	23.1	43.3
Educational Group	90,470,592	20.1	23.1	43.3
Never Attended school	26,916,045	27.0	21.8	48.8
Below primary	408,902	26.9	21.5	48.4
Primary	15,788,588	20.1	19.5	39.6
Secondary	32,812,555	17.0	23.1	40.1
Post-Secondary	14,544,501	14.3	29.8	44.0
NCE/OND/Nursing	8,095,988	14.8	33.8	48.6
BA/BSc/Bed/HND	5,915,586	13.8	25.2	39.0
MSc/MA/MAdm	460,781	11.4	19.8	31.2
Doctorate	72,146	14.1	13.6	27.7
Age group	90,470,592	20.1	23.1	43.3
Youth (15-34)	44,229,419	25.7	29.7	55.4
15-24	19,316,411	32.1	36.5	68.7
25-34	24,913,008	20.7	24.4	45.1
35-44	21,506,599	17.0	16.1	33.1
45-54	15,534,290	11.4	16.5	27.9
55-64	9,200,284	15.5	19.1	34.6
Gender	90,470,592	20.1	23.1	43.3
Male	49,776,409	15.4	20.3	35.8
Female	40,694,182	25.9	26.6	52.5
Place of Residence	90,470,592	20.1	23.1	43.3
Urban	26,477,356	13.7	21.2	34.9
Rural	63,993,235	22.8	23.9	46.7

Source: NBS (2018)

1.4 Problem Statement and Justification

Section 1.1 clearly shows that more than half of the population of Nigeria (more than 100 million Nigerians) are living in extreme poverty (living below \$1.90 per day), and the state of poverty in Nigeria is complex.

Section 1.2 reveals the high rate of unemployment and underemployment in Nigeria, especially among the youths (15-34), which comprise about 70% of the nation's population. 63.1% of these youths were recorded as either unemployed or underemployed in 2020.

Section 1.3 pinpoints that unemployment is not a challenge faced by Nigeria or developing nations alone, but both the developed and developing nations often face this menace, hence making unemployment a global socio-economic challenge.

This PhD research, therefore, aims to proffer policy solutions that will curb the rate of poverty and unemployment in Nigeria and in other nations of the world.

This research builds upon the findings of “The participation of youths in Nigerian agriculture: how can they? A case study of young people in Delta State” (Preyor, 2015:56-57). Preyor (2015) analyses primary data, conveniently collected through a structured questionnaire on 240 educated (post-secondary and higher institution graduates) youths (18-35 years of age) in the three (3) senatorial districts of Delta State, Nigeria. This age range is different to that stated in NBS data, but this study wanted to focus on young adults in particular. Findings revealed that, financial support for educated youths; training of educated youths on different agricultural techniques and managerial skills; value-added focused agricultural practice, entices educated youths to pursue careers in agriculture and continue as agriculturist/farmers (Preyor, 2015). This PhD research focuses on the performance of educated youths that are trained and financially supported in Delta State. The performance of the educated youths (18-35 years of age) that participated in the Youth Agricultural Entrepreneurship Programme (YAGEP) or Skill Training and Entrepreneurship Programme (STEP) are examined. The design of the programmes; especially the targeted group and the support system, aligned with some of the key findings and recommendations of Preyor (2015) MSc. research. Hence, the examination of the programmes’ beneficiaries to ascertain how the implementation of the recommended findings aided the youths in agribusiness and other small and micro businesses (SMBs) to reduce unemployment and poverty through income growth and employment creation.

The findings in this PhD thesis validates and extend the findings and recommendations of the MSc. research that was captured in the YAGEP and STEP programmes design. The recommended findings of the MSc. thesis stated the need to focus on educated youths, the need for adequate training in the practical aspect of business and management skills, and the need to financially support trained would-be young educated entrepreneurs. The economic capital (financial support) and the training recommended in the MSc. research and their incorporation into the YAGEP and STEP programmes studied in this PhD thesis are elements designed to enable

the youths to start a business in their skilled profession and become employers of labour through their established business.

The target of this PhD research is to determine the success of the YAGEP and STEP programmes through indirect measures such as beneficiaries' performance. The programmes unlike most entrepreneurship/empowerment programmes in Nigeria, focused strictly on unemployed youths (male and female) with a secondary school certificate as a minimum academic qualification. The MSc. research that informed and serves as foundational base to this PhD research and the programmes studied by this research, both focused on a similar group of people within the same State (Delta State). Hence, the selection of the specific programmes.

Awojobi (2019), assessed poverty reduction programmes in Nigeria, from eight publications that used mixed methods in analysing the programmes in eight Nigerian States, however, there was none from Delta State. The findings show that poverty was alleviated through the programmes in poor households, but they observed a low positive impact in relation to job creation, and increasing income, agricultural development, and standard of living. Awojobi attributed the cause of the low positive impact to improper planning and implementation. Most of the poverty alleviation or entrepreneurship programmes previously instituted in Nigeria had no focus on educated youths. This makes the YAGEP and STEP programmes unique compared to many other programmes, hence, the need to examine the impact of the programmes in this PhD study.

The programmes are worthy of study as they are the most pronounced State government-initiated youth entrepreneurship programmes since the creation of Delta State on August 27, 1991. Delta State had a poverty headcount rate of double digits before the commencement of the programmes, which has reduced to single digit in 2019 (NBS, 2019; World Bank, 2016). The programmes may have directly or indirectly impacted on this reduction, therefore there needs to be a critical assessment and evaluation. There is no single academic publication as at the commencement of this research that assessed the impact of YAGEP and STEP that have empowered more than four thousand youths in Delta State. This research, therefore, is the first to assess their impact, most especially from the viewpoint of the beneficiary's performance, and not necessarily the number of beneficiaries. The only available publications are magazines published for public enlightenment on the goodwill/social contract of the government towards/with its citizens. The PhD research critically assesses the impact

of both programmes in improving participant's income and employment creation level. There is often no dichotomy between the small or micro business income and the business owner's income in Nigeria. The number of jobs created by participants; the level of participants' income growth; and the value created in agricultural produce is analysed in this thesis. The study identifies the programme that is most inclusive (i.e., increases income, increases employment, and increases productivity) and as a result should be given more attention, by the government and organisations, for a speedy reduction of unemployment and poverty. A pressing need in Nigeria.

The research aims to reveal the level of social and economic value created by and in the educated youths that participated in the programmes. This study adds to the body of knowledge in relation to youth entrepreneurship programmes and the findings of this PhD research study can inform policy makers, governments, and non-governmental organisations (NGOs) in making better decisions and policies and formulating improved programmes for youth empowerment. The research examined indirect impact through the performance of the beneficiaries in their various enterprises, which differs from evaluating the direct impact of entrepreneurship programmes through direct programme performance metrics.

The limited number of available or attractive jobs for youths is due to:

- population growth (Surajo, & Karim, 2016; Oduwale, 2015);
- the Dutch disease [(the over-dependent of Nigeria on her oil sector) (Chris, 2015; Ucha, 2010), and the under-utilisation of the lagging industry sectors in terms of growth (agriculture, service, and manufacturing) (Ayide, 2008)]; and
- the mind-set of aspiration for white-collar jobs instilled in youths during their studies, leading to low acquisition of practical and entrepreneurial skills by graduates.

These contribute majorly to poverty and unemployment among Nigerian youth (Akor, et al., 2016; Surajo, & Karim, 2016; Oduwale, 2015). The job crisis did not only result in poverty, but also has led to an increased youth restiveness and psychological trauma (Adekoya, Ayuba & Sokunbi, 2018; Surajo, & Karim, 2016; Oduwale, 2015; Audu, Kamin & Balash, 2013; Salami, 2013; Akintoye, 2008). The agricultural sector of Nigeria can accommodate most of the unemployed educated youths through a focus on value added agribusiness in comparatively advantaged agricultural production (Adekoya, Ayuba & Sokunbi, 2018; Adesina, 2018; Osabohien, et al.,

2018), which is one of the recommendations of the MSc. research. The study of Diao, Hazell, & Thurlow (2006) and World Bank (2015) affirm agricultural growth as more effective in creating employment and reducing poverty. However, while Diao et al., (2006) acknowledge the industrial sector in driving a nation's economy they stated it lacks the ability to create adequate room for employment. Dorosh & Thurlow's (2018) study on the sectoral poverty-growth elasticity of five countries demonstrates a relative effectiveness of both non-agricultural and agricultural sectors in reducing poverty. Assessing the impacts of the YAGEP (agricultural sector) and the STEP (industrial sectors) programme in income growth and employment creation may attest to or contest the above statements.

Educated youth's capacity in Nigeria could be harnessed through entrepreneurial empowerment to create jobs and reduce poverty (Dewangan, 2018; Awojobi, 2019; Swain, 2015; Deane & Harre', 2014; Deane & Harre', 2013; Herrera, Dubois & Grossman, 2013; Matlay, Jones, & Colwill, 2013; DuBois, et al., 2011; Schwartz, et al., 2011; Durlak, Weissberg, & Pachan, 2010). The International Bank for Reconstruction and Development / World Bank (2011), states that in most countries like China, an increase in educational attainment is key to speedy economic growth and increase in per capital wealth, and the utilisation of natural and produced capital. *Ceteris paribus*, harnessing the strength of the millions of unemployed educated Nigerian youths into agribusinesses or entrepreneurship through entrepreneurial programmes will transform the nation's agricultural, manufacturing, and service sector, leading to rapid per capita income growth like most middle-income countries. The rate of unemployment and poverty will drastically be reduced, and resources will be utilised efficiently, thereby making the growth of the country and citizens inclusive. This research also explored the value added to the agricultural produce of YAGEP participants, which showcases the level of value created in agricultural produce by educated youths. Also, it revealed the agropreneurship capacity of small-scale young educated Nigerian farmers that is currently underexploited in the sector.

1.5 Research Motivation

The passage of the scripture in Acts (Acts 4:32-35) was part of the foundation that motivated the quest for this research. The author of the research encountered this story on the 5th of April 2015. It is a live story that took place among a group of Israelites. The story in this passage of the scripture fired an undying passion to resolve

the challenge of poverty in Africa. According to the story, many of the people that had possessions of land or houses, sold them, and brought the proceeds (money in cash) of the things they had sold, and it was distributed to the needy according to each person's need. Therefore, none of the people lived in lack or poverty. The distribution exercise carried out in the story above connotes a form of social protection or social assistance programme that was adequately executed. The first learning point is that the fight against poverty is a collective responsibility that should not be left in the hands of government alone, hence, my zeal to contribute my quota in alleviating poverty, which has equally led to this PhD study. Secondly, the programme had a targeted group, which were the paupers (poor) among them. Thirdly, the design of the programme was able to recognise and captured the exact desire and need of the targeted group. This shows the need for policy makers to undertake adequate research before designing and implementing a need-based programme. Fourthly, the funds that were raised in the programme were judiciously expended on the target group as captured in the design of the programme with transparency and accountability. The programme was a success as the needy or poor, were no longer poor at the end of the programme. This shows the potential to initiate programmes that will lift the poor, in developing and developed nations, out of poverty.

The findings and recommendations of this PhD research will lead to the design of programmes that will empower the poor to create wealth and not just escape poverty. The programmes can operate at a range of levels i.e., a community, State/County, country can adopt similar strategies to eradicate poverty within them. Furthermore, the people in the story neither borrowed from external bodies nor were they dependent on others for their rescue. They simply made do with what was within them, and every one of them were satisfied. This implies that every nation, community, or people have enough resources within them that could meet the needs of each person, if there is oneness of mind and exclusion of greed.

The policy approach calls for governments to design and create policies and programmes that will promote "commonwealth" (common well-being) among citizens of a nation. Policies that promote commonwealth must have the capacity to curb inequality, promote productivity, and foster sustainability. A programme that is designed and implemented in similar fashion could reduce the poverty and unemployment level in Nigeria and in most African nations to a minimal level. It could equally help developed nations of the world to combat unemployment in the post

COVID era. These considerations have fuelled the quest for the PhD study. The PhD study driven by the research motivation through observations and research findings has designed a blueprint and model for more impactful youth entrepreneurship and empowerment programmes that will curb poverty and reduce unemployment optimally. The designed structural blueprint and the recommendations of this thesis will enhance the economies of nations that adopt them.

1.6 Research Contributions

This research makes several contributions: it adds deeper insights into the inextricable link of unemployment and poverty, and proffers solutions for the programmes and policies to curb the dual menace. Such programmes and policies should focus on:

- wealth creation (income growth and job creation),
- bridge the gap between the poor and the rich (inequality),
- promote productivity (value addition to human and products), and
- encourage sustainability.

The findings of this research support and disagree with previous findings on social assistance programmes. This PhD study adds to the existing body of knowledge on unemployment, underemployment, and poverty alleviation in Nigeria, and also adds to the existing literature on the debate between the income growth and job creation capacity of the agricultural sector and industrial sectors in Delta State, Nigeria. This research contributed by exploring and comparing the impact of youth social assistance or youth entrepreneurship schemes in the agricultural sector and industrial sector that were concurrently designed and implemented by a singular government body (State government). Other studies regarding the agricultural sector and industrial sector failed to compare these sectors using similarly and concurrently initiated and implemented programmes, hence the uniqueness of this research's contribution and findings. Furthermore, the proposed structural blueprint and model for entrepreneurship programmes, the discovery of 3-classes of entrepreneurs, the classification of barriers into direct and indirect, and the grouping of the barriers and enablers into five area, and the identification of the most important personal and economic characteristics to inclusive growth are novel contribution of this study. The findings of this research study will inform policy makers, governments,

and non-governmental organisations (NGOs) in making better decisions and policies and formulating improved programmes for youth empowerment to curb poverty and unemployment.

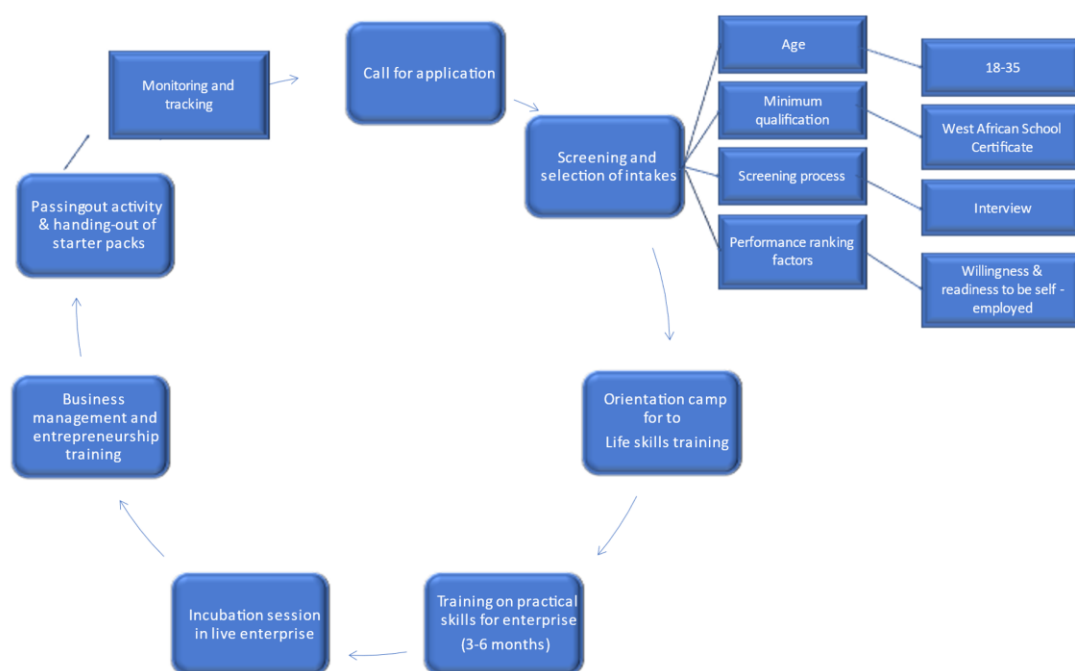
1.7 The YAGEP and STEP Programmes Overview and Recruitment Cycle

The YAGEP and STEP programmes commenced in August 2015 and had run three full cycles (2015/2016, 2016/2017, 2017/2018) by January 2019, empowering about 4,253 educated youths through training, and financial and equipment support (Office of the Chief Job Creation Officer, 2019). This PhD research studied the beneficiaries within the three cycles of the programmes to ascertain the performance of the beneficiaries, which will serve as a success determinant to the programmes. These programmes were simultaneously instituted through the Job Creation Scheme, Delta State, thereby their simultaneous study in this PhD research. They were funded by the State government to train and empower post-secondary and graduate youths with skills and start-up capital (fund and equipment or materials). The YAGEP programme covers fish production, poultry, piggery, and crop production (rice, cassava, & vegetables). STEP covers a wide range of sectors from fashion design, catering and confectionary, electrical instalment, hair dressing, plumbing, block moulding and upholstery, information and communication technology, audio-visual to welding and fabrication. The general aim of the programmes are “to equip participants with technical know-how, vocational / technical skills, values and resources to become self-employed and employers of labour” (Okowa, 2015:2). The programmes’ aim is broken into five objectives, which relate to, job and wealth creation, economy diversification through non-oil sector, youth engagement, nurturing entrepreneurs and leaders, and promoting peace and security (Okowa, 2015:7). Among these key objectives of the programmes, this PhD study measured the level at which the programmes created jobs, grew beneficiaries income, and developed the beneficiaries entrepreneurship capacity.

Figure 1.1 is designed based on the information found in the magazines published by the executive governor of Delta State (Okowa, 2015) and the initiators and sponsors (Office of the Chief Job Creation Officer, 2019) of the YAGEP and STEP programmes. The figure summarises the process flow format of the programmes whose outcomes are measured and evaluated by this research. YAGEP and STEP were initiated in 2015 by the Delta State government in Nigeria through the State’s

Job Creation Scheme to train unemployed educated (schooled) youths in different agricultural and non-agricultural businesses. Trainees were supported with start-up capital (financial and material) by the government to enable them to start their own businesses and become self-employed.

Figure 1.1: The Programme Cycle of YAGEP and STEP



Source: Retrieved from Office of the Chief Job Creation Officer, 2019; Okowa, 2015

1.8 Research Aim, Objectives, and Question

Entrepreneurship programmes are a subset of social protection programmes (section 2.4), and for their impact to be maximised and sustainable, the growth experienced through these programmes must be inclusive (section 2.3). This research, therefore, aims to examine the impact of educated youths' social assistance or entrepreneurship programmes on beneficiaries and the local economy in Delta State, Nigeria by examining the performance of two programmes, the Youth Agricultural Entrepreneurship Programme (YAGEP), and Skill Training and Entrepreneurship Programme (STEP) through the lens of their beneficiaries.

The specific research objectives are as follows:

- RO1. To identify the personal and economic characteristics of 'socially protected' post-secondary and Higher National Diploma (HND) / university graduate youths who have participated in either the YAGEP or STEP

programmes in Delta State, Nigeria to inform greater understanding of the personal and economic value derived from participation in the schemes,

- RO2. To determine the factors that are barriers or enablers to the start of and growth of micro and small businesses of YAGEP or STEP beneficiaries,
- RO3. To assess critically the impact of either YAGEP and/or STEP programmes on inclusive growth (job creation, income growth, and personal development) of programmes beneficiaries,
- RO4. To explore the value added to agricultural produce (actual output) by the farmers who have been through the YAGEP programme, and
- RO5. To develop a blueprint for a youth enterprise development programme suitable for Nigeria.

1.9 Research Question

1. What are the influential characteristics of the socially protected post-secondary and Higher National Diploma (HND) / university_graduate youths who have participated in either the YAGEP or STEP programmes in Delta State, Nigeria to inform greater understanding of the personal and economic value derived from participation in the schemes? (RO1)
2. What are the barriers or enablers to start and grow the micro and small businesses of YAGEP or STEP beneficiaries? (RO2)
3. What is the impact of the YAGEP and STEP programmes on inclusive growth (job creation, income growth, and personal development) of programmes beneficiaries? (RO3)
4. What and how is value added to agricultural produce by the farmers who have been through the YAGEP programme? (RO4)
5. What blueprint is suitable for an impactful youth enterprise development programme for Nigeria? (RO5)

1.10 Summary

Poverty and unemployment are global challenges as they affect both the developed and developing nations and their effect is high in Nigeria. The COVID-19 pandemic has further aggravated the issue of poverty and unemployment across the

world. Nigerian youths are more prone to the challenge of poverty and unemployment as the nation's population is dominated by youths. The menace of poverty and unemployment could be curbed through the initiation of well-structured and adequately implemented entrepreneurship / empowerment programmes that focus on vulnerable educated youths. The focus on educated youth is not to undermine the potential of the uneducated nor to create inequality or to instigate neglect, however, it is to leverage on the powerful instrument of education acquired by the youths, which has the capacity to transform a nation. Programmes that capture adequately the needs of the target group with provision of financial support and training are likely to succeed if adequately implemented and financed. This PhD research indirectly explores the outcomes of entrepreneurial or empowerment programmes in Nigeria by focusing on examining YAGEP and STEP programmes in Delta State, Nigeria through the performance (job creation, personal development, income growth and value created in agricultural produce) of the beneficiaries.

The next chapters of the thesis are structured as follows:

Chapter two critically reviews the literature, and explains the central idea of the research (Inclusive Growth), the concepts and terminologies that are used in the research and other themes that helped to explain the findings of this research.

Chapter three presents the research method and methodology, and the philosophical basis of the research. It further explores the ethical considerations of the research and the analytical processes undertaken.

Chapter four outlines the thematically and quantitatively analysed data and results of this research.

Chapter five captures the detailed discussion of the analysed results in line with each of the research objectives, and further captures some recommendations of the research.

Chapter six which is the concluding chapter draws together the key findings of the research and the implications, recommendations, limitations and the contributions of the thesis.

The research structure used in this PhD dissertation is the most common structure for both science and social science studies (Rwegoshora, 2016), and it is suitable for this research.

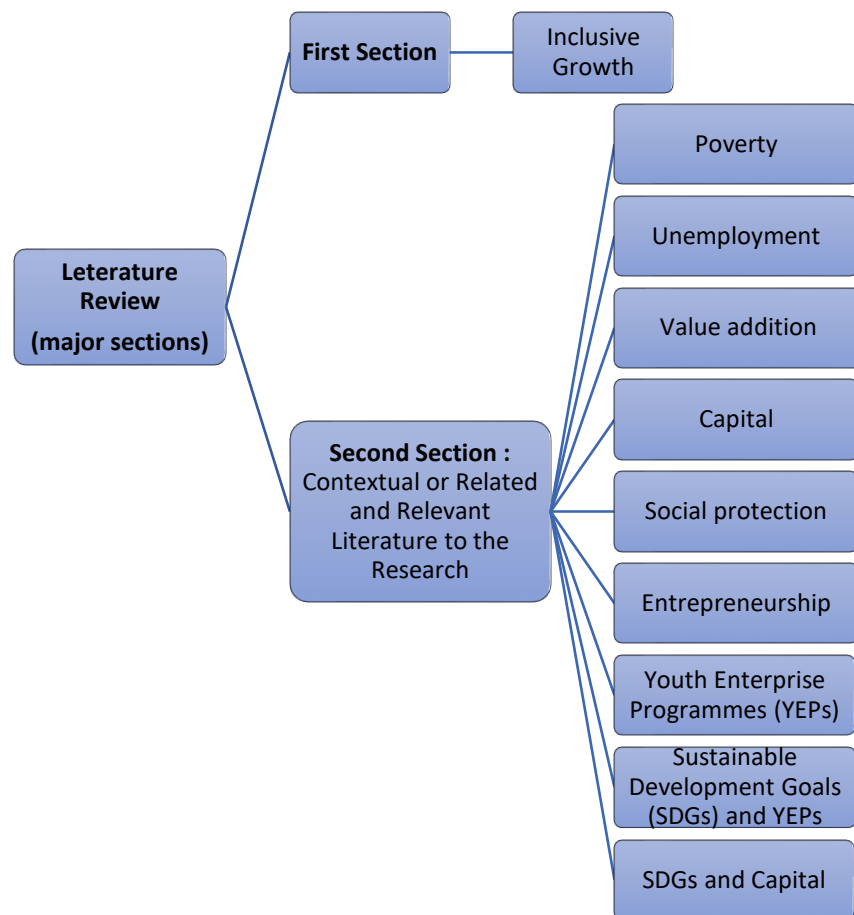
CHAPTER 2

2.0 LITERATURE REVIEW

2.1. Introduction

This chapter of the thesis explores the body of literature that is of great importance to the research topic and the research objectives. It expresses the findings of authors that relate to the research aim, objectives, and the topic to examine what is already known and what is yet unknown i.e., the research gap this study seeks to address. Figure 2.1 shows the flow of the literature review.

Figure 2.1 Narrative Flow of the Literature Review



The review of the literature is split into two main sections (figure 2.1). The first section (section 2.2) shows the theoretical base of the research, which is the research's central theoretical theme (Inclusive Growth). While the second section (section 2.3) of this chapter explores the contextual literature that is related and relevant to the objectives of the PhD study. The theoretical base of the research is diagrammatically represented in figure 2.2 and the figure helps to explain the research

approach to inclusive growth (increasing employment, increasing income, and value addition to person and product) which differs from the approach of others (see section 2.2). Google Scholar and Science Direct were used for accessing academic journal articles, whereas Google was used to search for and find non-academic publications. The search terms used were Inclusive Growth AND 'entrepreneurship AND social protection AND social assistance AND empowerment AND unemployment AND technical AND vocational AND education AND training AND skills AND poverty AND reduction AND alleviation AND programme AND Nigeria AND Africa AND rural AND urban AND youth AND entrepreneur AND enterprise AND [specific programme names]' until all combinations were exhausted. The diverse topics examined enable this research to identify the gaps in extant literature, and what is already known regarding the research aim, objectives and questions stated in section 1.8 and inform the opportunity to address those gaps in the context of the study.

2.2 Theory of Inclusive Growth

2.2.1 Origin of Inclusive Growth Theory

Early theories of growth such as new-classical theory, dependency theory, new growth theory, theory of structural change, etcetera focus mainly on economic growth. The reason being to ascertain a general determinant of growth, applicable to any situation. Economic growth is believed to be the general determinant, and it is said to reduce poverty and unemployment (Chand, Tiwari, & Phuyal, 2017; Fosu, 2017; Dollar, Kleineberg, & Kraay, 2013; Partridge, & Rickman, 2008a). However, McKay (2013) asserts that, economic growth in developing nations on most occasions never leads to a significant reduction of poverty. High levels of inequality which is significant in most developing nations is identified as a reason as to why economic growth per se did not result in poverty reduction (Bigsten, 2018; Pelizzo & Kinyondo, 2018; Barros & Gupta, 2017; Nindi & Odhiambo, 2015). Economists, therefore, seeing no significant reduction of poverty in most developing nations despite economic growth, debate together on how best to actualise sustainable and significant poverty reduction. Through the series of debates, the concept Pro-Poor Growth, emerged as a means, to tackle the poverty challenge among nations (particularly developing nations) of the world. The Pro-Poor Growth concept targets the people living below the poverty line in order to reduce the level of inequality (Shen, 2022; Asiamah, 2021; Flavien, 2020; Grosse, Harttgen & Klassen, 2008; Ravallion and Chen, 2003; Dollar and Kraay,

2002). Pro-Poor Growth is related to the relative income and absolute income growth of the poor (Ravallion, 2004; Kakwani & Pernia, 2000). Relatively, the Pro-Poor Growth theory focused on the speedy growth of the poor's income against the income of the non-poor section of the community and individuals with an average income (Shen, 2022; Asiamah, 2021; Kakwani & Pernia, 2000). Whereas the concept of absolute growth connotes the absolute growth of the poor's income with the growth of the economy more generally (Ravallion, 2004). The Pro-Poor Growth concept neglects those living above the poverty line therefore its approach was not considered inclusive (Shen, 2022; Jiajia, 2021; Klasen, 2010). Researchers hence through numerous debates on the Pro-Poor Growth concept, generated the Inclusive Growth theory, which seems to be an improvement on Pro-Poor Growth (Lee, 2019; Saad-Filho, 2010; Ravallion, 2004; Kakwani & Pernia, 2000). Inclusive Growth is therefore the direct successor of Pro-Poor Growth, which was initiated through debates on sustainable and significant poverty reduction (Stuart, 2011).

Economists proposed Inclusive Growth theory in the early 2000s (Ngepah, 2017). Its concept has no agreed definition. However, Inclusive Growth theory is developed to tackle growth, poverty, and inequality concurrently. In its simplest form, Inclusive Growth is a growth that profits all (the poor and non-poor) (Klasen, 2010). Different organisations and researchers have approached the Inclusive Growth concept differently thereby producing similar and different findings and definitions.

2.2.2 Definitions of Inclusive Growth

The World Bank approach on the Inclusive Growth concept as published by Ianchovichina & Lundstrom (2009) & World Bank (2009) reveals equity, social protection, and equal opportunity adoption as its blueprint for Inclusive Growth. The key concept of the World Bank in terms of Inclusive Growth is the promotion of productive employment (returns from job). However, in the view of the Organisation for Economic Co-operation and Development (OECD), growth is better approached through the creation of opportunities in countries' economy and society, to promote productive involvement that will be to the good and interest of the people involved (OECD, 2016; 2015; 2014). The OECD defined Inclusive Growth as economic growth that promotes people's standard of living and distributes benefits of growth to all social groups equitably. The distinction between the World Bank and the OECD in terms of Inclusive Growth is caused by their differences in focus. The OECD focused on pro-

poor growth through productive participation, while the World Bank focused on the poor as participants and contributors. Furthermore, the UNDP summarises Inclusive Growth as benefit-sharing and participation with a focus on employment (Kioller-Hansen & Sperling 2013). The slight variations between the World Bank, OECD, and UNDP approach and focus were because of the different aims each intends to realise. The World Bank aimed to solve the problem of income growth; OECD targets addressing inequality; and UNDP aimed at delivering growth and equality. However, the UNDP sees income growth as an unnecessary factor to focus on. In their argument, increased employment (number of jobs) and increasing the productivity of the employed could lead to an increased return to the labour market. In a nutshell, looking at the above approaches, arguments, aims, and focus, adopting policies and programmes that deliver Inclusive Growth should therefore increase income; increase employment; and increase productivity.

In addition to Iachovichina & Lundstrom (2009) and Bhalla (2007) in their approaches to Inclusive Growth is that of the World Bank as they viewed productive employment as the pillar of Inclusive Growth. Bhalla (2007) extends its Inclusive Growth definition to an increase in productivity in jobs. The key elements in Iachovichina & Lundstrom's (2009) definition and their approach to Inclusive Growth are: addressing poverty, growth, productive employment, and barriers for investment, while Bhalla (2007) summarises Inclusive Growth: as encompassing poverty, growth, and empowerment/capacities. Ali & Son (2007) and Wassen (2010) in their approaches were similar to that put forward by the OECD as they focused on inequality and creation of opportunity as key elements of Inclusive Growth. However, Ramos, Ranieri & Lammens's (2013) definition of Inclusive Growth was more like the UNDP perspective on Inclusive Growth. Both approaches centre on benefit-sharing and participation in measuring income growth. Similarly, Ramos, Ranieri & Lammens (2013) factors income poverty and inequality for benefit-sharing, and employment-to-ratio of population for participation. Klasen (2010) views Inclusive growth as a growth targeted at the vulnerable that helps to curb regional incongruity, gender disparity and ethnic contrast. Gupta, Pouw, & Ros-Tonen (2015:545) sees Inclusive Growth as a "welfare approach to development" that creates employment opportunities to increase the income, assets, and social impact of the poor, which will encourage competition and spark economy growth. To Gupta, Pouw & Ros-Tonen (2015), the concept of Inclusive Growth is too narrow in its approach to development as debate centres

around social protection to deal with the complex problem of poverty. Therefore, there are calls for the approach to be extended beyond social protection. However, Gupta et al., (2015) attest to the fact that Inclusive Growth through social protection has the tendency to create employment and increase individual wealth (income, assets and social impact) which in turn incites competition and boosts the economy of a nation.

Furthermore, aside from the above definitions and approaches on Inclusive Growth, the European Commission (EC) and the World Economic Forum (WEF) had their separate views on Inclusive Growth too. According to the WEF (2015), economic growth must be sustained beyond ten years, reduce poverty, spread through all economic sectors, and creates opportunities for productive employment for a greater number of the labour force before it can be called Inclusive Growth. The EC definition is based on people's empowerment and not on the sector like the WEF definition. According to EC (2010), Inclusive Growth is the empowerment of persons via high employment levels, investing in human capital such as skills, confronting poverty and modifying labour markets, social protection, and training systems to aid the anticipation of people in change management and developing a closely united society. These definitions are presumed to be addressing Inclusive Growth within the developing nations of the world too. In addition, Shearer and Berube (2017) viewed Inclusive Growth statistically and pointed out three things that make economic growth, inclusive. First, Inclusive Growth measures the total size of the economy of a nation by measuring the number of jobs, new firms, and output. Secondly, Inclusive Growth measures the prosperity of a nation through the productivity and average wages or living standards of the people. And lastly, assessing Inclusive Growth means using indicators such as employment, middle class wages and working poverty to narrow economic disparities. The first point of Shearer and Berube's (2017) definition on Inclusive Growth addresses the issue of growth, while the second and third addresses poverty and inequality respectively, which are the core values of Inclusive Growth. The whole essence of Inclusive Growth theory therefore is to grow an economy, reduce poverty and reduce inequality simultaneously and concurrently. However, growth, poverty and inequality are often difficult to address simultaneously.

The theory of Inclusive Growth was addressed not only by the OECD, EC, or WEF, but also by the African Development Bank Group (AfDB) as in 2012 the bank set an Inclusive Growth agenda for the development of the African nations. The AfDB views Inclusive Growth as economic growth which brings about broad access to a

sustainable socio-economic window of opportunities for many people, nations or regions, and at same time insulates the vulnerable within an economic and policy environment that prioritises equity and political plurality. The AfDB concept of Inclusive Growth is centred on economic growth, equality, and the recognition of diversity (AfDB, 2012). The next section considers Inclusive Growth in Africa specifically to examine the realisation of the AfDB 2012 agenda as stated in the sixth briefing note of the bank. The agenda was designed as the development bank's long-term strategy (2013-2022) for all-inclusive growth in Africa and its nations, however, the realisation of the agenda within the set period using the indicators put forward is questionable.

2.2.3 Inclusive Growth in Africa

The AfDB in 2012 prepared 8 pillars to measure Inclusive Growth in Africa. These pillars include, social protection and inclusion, job creation and competitive skill development, equal accessibility to basic social amenities and infrastructure such as education, health, electricity etc., accessibility of business opportunities or windows through support systems, accountability and equal justice / participation in governance, regional integration, access to innovation and technology, and access to improved agricultural productivity. The listed indicators are still areas of concern for many African nations.

The focus on government consumption and Africa's (African nations) incessant procurement of public debt (internal and external debt) negatively affects Inclusive Growth (Whajah, Bokpin, & Kuttu, 2019; Oluseye & Gabriel, 2017). However, government budgets that are large and are adequately appropriated and expended are positively associated with Inclusive Growth in Africa (Whajah, Bokpin, & Kuttu, 2019; Bergh & Kalsson, 2010). The actualisation of Inclusive Growth in Africa will require the governments of African nations to channel their funds and resources in employment creation, provision of basic services and infrastructure that are accessible to all citizens and are of high quality (Whajah, Bokpin, & Kuttu, 2019). GDP growth and governments adequate spending on social and public amenities and resources, and economic freedom, also positively influences Inclusive Growth in the long run (Kolawole, 2016).

The unaffordability of education by the poor had a negative effect on the realisation of Inclusive Growth in Nigeria (Oluseye & Gabriel, 2017). Education is part of the basic social amenities that citizens should have access to. Aside from education,

health is another key basic social amenity; and the sufficient funding of Africa's health sector is paramount to delivering Inclusive Growth in Africa (Tella & Alimi, 2016). Teller & Alimi (2016), however argue that population growth constrained the actualisation of Africa's Inclusive Growth. According to Oluseye & Gabriel (2017), the negative effect of population growth to the realisation of Inclusive Growth in Africa is just in the short-term, and population growth has a long-term positive effect in achieving Inclusive Growth in Africa, specifically Nigeria. The positive effect of population growth can be realised through quality investment and development through governments of their citizens, of which, well structured, designed, and funded entrepreneurship programmes are a key aspect to consider among others.

Literature has shown that no theory or concept is without limitations despite its imperativeness. It is therefore necessary to look at the limitations of Inclusive Growth theory in the context of this study.

2.2.4 Limitations of Inclusive Growth Theory

The popularity of Inclusive Growth is not in doubt in recent times. However, it is faced with different criticisms just like other theories. One of its strong criticisms is its lack of clarity. According to Lee (2019), Inclusive Growth is conceptually fuzzy making the theory difficult to operationalise. The various definitions on the need for growth to generate opportunities for all, are on many occasions untrue (Green, et al., 2017). Also, Grimm, et al. (2015) state that the Pro-Poor Growth definition was more specific and clearer, still it created diverse debates. From the claims of Grimm, et al. (2015), the Inclusive Growth concept and definitions are broader than that of Pro-Poor Growth, therefore difficult to focus resources on, and the lack of focus then leads to minimal impact. Nevertheless, Lupton and Hughes, (2016) see this lack of clarity as an openness for its use and application.

Secondly, critics argue that there is a weak evidence base on the things that make growth inclusive. Dollar, Kleineberg, & Kraay (2016) argue that Inclusive Growth theory had shown no significant evidence of how to make growth inclusive. Furthermore, others argued that plus or minus Inclusive Growth, growth can be beneficial socially just like China where 500 million people were recorded to have experienced poverty reduction without inclusion, in the 1990s and 2000s (Ranieri & Ramos, 2013). The reduction of poverty experienced in China within the stated periods were triggered by high economic growth and also the policies initiated by the

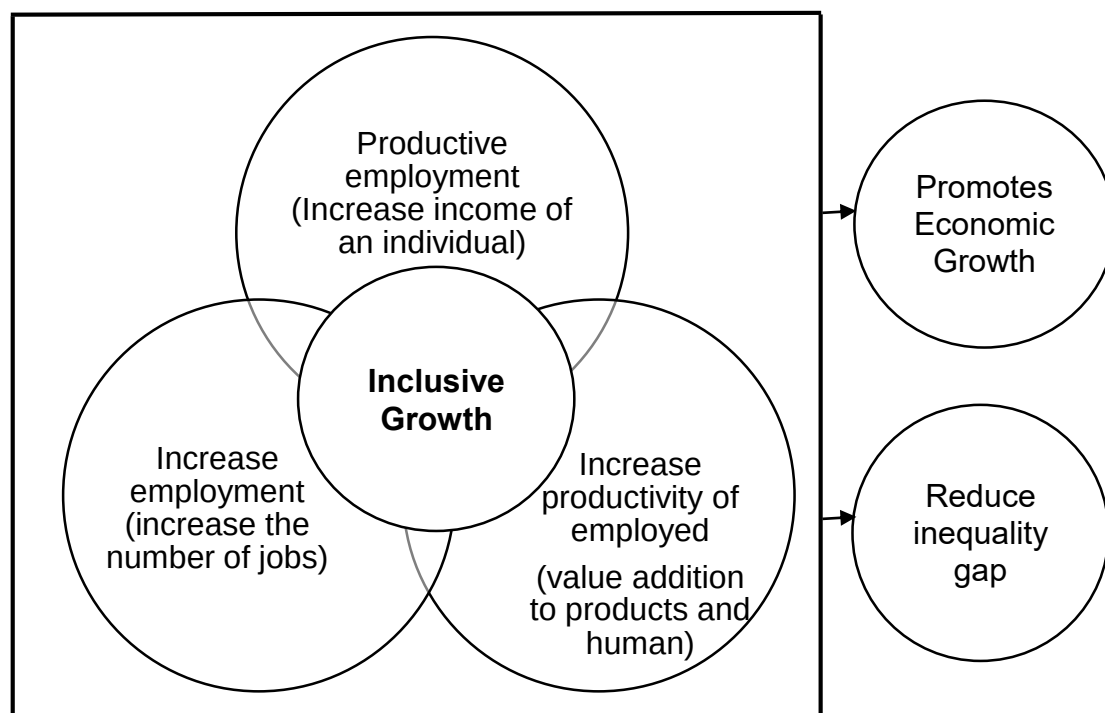
government to create diversification, to improve productivity, and to facilitate accessibility to basic social amenities (Sangui, et al., 2004). These policies were focused mainly on locations that accommodated most of the poor to curb inequality between the poor and the rich through poor individual and county /State level productivity and growth (Sangui, et al., 2004). The Chinese approach though not termed inclusive, enacted growth for most of the beneficiaries of the policies and programmes that was inclusive according to the PhD research concept of, or approach to, Inclusive Growth. Figure 2.2 reveals this study's concept of Inclusive Growth.

2.2.5 The Adopted Concept of Inclusive Growth

The varying approaches and multiple definitions of Inclusive Growth are broadly similar in direction. Also, the multiple meaning and definition of Inclusive Growth creates opportunities for its application on different frameworks (Lupton and Hughes, 2016).

This research's concept and indices of Inclusive Growth (Figure 2.2) are drawn from the various definitions of Inclusive Growth narrated in this chapter and the projection of this thesis to see individual /personal growth, and how this then results in national level growth. This is because, in the growth of people or persons there lies the growth of an organisation or society and a nation. For instance, GDP per employed individual, which addresses economic growth and human development are key Inclusive Growth measurement indexes proposed by Tella & Alimi (2016) and Oluseye & Gabriel (2017). The indicators of Inclusive Growth in this PhD study include, productive self-employment (individual income growth), the productivity of the self-employed (value addition to products and to self), and employment creation (increased number of jobs). Inclusive Growth is considered herein to be when all three aspects are co-delivered. The transcension of the Inclusive Growth of an individual to a nation's government and economy, resources, and other citizens makes growth all-inclusive. The all-inclusive nature of growth should in the long run promote wealth creation and reduce inequality in a nation.

Figure 2.2 Inclusive Growth



Source: Author (Adapted from: Vellala, Madala, & Chhattopadhyay, 2014)

2.2.6 Application of Inclusive Growth Theory

The limitations of Inclusive Growth as a concept notwithstanding, Inclusive Growth theory surpasses other theories that have neglected distributional concerns, which is a focus of this study and one of the best ways to address poverty (Lee, 2019). Also, Inclusive Growth could generate a holistic approach to reduce poverty and inequality (Lupton, 2017), and generate new resources that tackle poverty and inequality by developing and increasing the links across different policies. Inclusive Growth makes employment and skill policies link clearly and also extends to education, health services and social care policies (Lee, 2019). Therefore, the scope and use of Inclusive Growth theory as a conceptual guide in this research is imperative. However, one could argue that the focus of this research on social assistance and empowerment of educated youths, and the focus on the value addition of agricultural produce has as a result disqualified it from being inclusive. Also, one could be forced to ask questions such as: why apply Inclusive Growth theory on the youth? And even if it should be applied on youth, why apply it on a section of the youths (educated youths)? Why neglect the uneducated youths? Could we still say growth is inclusive if a sector has already been disregarded? Furthermore, why apply

this theory only on the value addition of the produce of a sector of the economy (agricultural sector)?

The above-mentioned questions are worth asking and considering, while investigating the appropriateness of the Inclusive Growth theory to this research. However, advocates of Inclusive Growth have argued that Inclusive Growth accommodates factors that make up growth (sector, occupation, or other factors) which aids growth translating to better well-being. The International Development Research Centre as cited by Kabeer (2012) defined Inclusive Growth as growth that create opportunities for all of a population group, though focusing more on the poor, especially women and young people, that could otherwise be relegated. Therefore, this consideration of Inclusive Growth on youths (more so educated youths) is not out of place as statistics shows that more than half of the youths and about half of the educated youths in Nigeria are potentially poor with under paying jobs or no job at all (NBS, 2020). Also, the application of Inclusive Growth which is often broad has yielded very little results (Lee, 2019), so its consideration on specific sectors and groups like the value addition agribusiness and social assistance of educated youths is worthwhile. The research did not neglect the industrial sector as it equally analysed the impact of the industrial sector with regards to employment creation, income growth, the personal development of youths in the sector.

Inclusive Growth had been applied to cities by Lee (2019) and Turox (2010) in order to create equality and also to consider mechanisms for more effective application of the theory. Kabeer (2012) applied the theory on women's economic empowerment to generate friendlier empowerment strategies for women to participate more effectively in the labour market. This implies that this PhD research's application of inclusive growth theory to a population group like the educated youth and an economic sector such as agribusiness and industrial sector for inclusiveness is not new, and neither is it out of place. More so, educated youths, as a group, cut across both cities and villages (urban and rural areas), and gender. The growth of educated youths with respect to income growth and employment creation could better the wellbeing of the uneducated youths, the women, the men, cities, and villages. Furthermore, in developing nations like Nigeria, the agricultural sector is termed the most important sector because of its ability to employ the majority of the population compared to other

sectors (World Bank, 2015). Growth in the agricultural sector is said to extend beyond the sector to the industrial sector (Meir, 1976). Therefore, an Inclusive Growth approach in both sectors (agricultural and industrial) could lead to economic growth, increase employment, increase income, and reduced inequality thereby fostering sustainable growth and development.

Ngepah (2017) stated that more elaborate research is still needed in analysing Inclusive Growth theory among African economies. This PhD research hence through its approach adds to the existing body of knowledge regarding the study of Inclusive Growth theory in Africa. To reiterate, the PhD research was carried out in Delta State, Nigeria with a focus on educated youth's wealth creation and personal development alongside agricultural products value addition, through social protection or entrepreneurship programmes. These programmes if well designed and adequately implemented can inclusively grow the income of the educated youths and increase their productivity, and also improve citizens' and society's wellbeing through the creation of more jobs. The research aims to explore the Inclusive Growth of educated youths' social assistance or entrepreneurship programmes in Delta State, Nigeria. That is, to explore the income growth, employments created, and productivity of the educated youths empowered under the studied programmes (YAGEP and STEP). The research chose to focus on the Inclusive Growth of youths rather than focusing on the Inclusive Growth of the nation, because the growth of a group of people will invariably result in the growth of a nation. The research, therefore, will consider social assistance or entrepreneurship programmes and educated youths as mechanism of Inclusive Growth to increase the income of individuals, increase the productivity of the employed, and increase employment and economic growth in the nation. This could bridge the inequality gap within Nigeria, and also grow the nation's economy and make agriculture and other sectors of the economy more lucrative and attractive to work in than the present state.

The theory of Inclusive Growth is suitable to this research since the concept of Inclusive Growth is based on growth, poverty and inequality (Saad-Filho, 2010). Inclusive Growth theory unlike others, analyses both poverty and growth together while placing relevance on the speed and pattern of growth by devising means to boost the economy and creating equal opportunities for investment and increase productive employment (World Bank, 2009). This research seeks to tackle poverty and unemployment by creating a blueprint for impactful entrepreneurship programmes that

curb inequality through the Inclusive Growth of citizens, thereby growing the economy and bettering the agricultural system and other underperforming sectors in the nation.

Stott's article on the notion of Inclusive Growth as stated in his blog is applicable to Nigeria. Therefore, the first notion of Inclusive Growth in this research adopted from Stott is that poverty and unemployment are bad for growth. The twin challenge of poverty and unemployment affects the individuals' purchasing power of goods and services in the Nigerian economy. It weakens human capital (education, skill, health) and hinders innovation, creativity, and productivity (Vancea and Utzet, 2016; Nichols, Mitchell, & Lindner, 2013). The youths and some parents may be discouraged in investing further into education, when they see no opportunity for productive employment (employment with good wages) or any employment at all. However, Inclusive Growth will create opportunities to increase employment, productive employment, increase human capital, increase productivity, and increase income, and reduce inequality as revealed from the World Bank, OECD, UNDP, and AfDB approaches.

The second notion is that fiscal costs of unemployment and poverty are high. Poverty and unemployment could swallow up both government and individual resources. However, providing opportunities of Inclusive Growth could preserve certain resources that would have otherwise been used in tackling the consequences of unemployment and poverty. These preserved resources could further be invested to create more jobs and improve the general wellbeing of the society. Thirdly, currently jobs are limited and cannot lift individuals above the poverty line. Nigeria became a focal point of poverty in 2018 with 55.4% underemployed or unemployed youths and 43.2% underemployed and unemployed educated youths (World Bank 2018; NBS, 2018). Partly this was because, the operation of agriculture is mainly subsistence and archaic in Nigeria; handled majorly by the uneducated and the elderly, with low pay (CountrySTAT, FAO 2014), which has made most youths not to be interested in agriculture (Osabohien, et al., 2021). But Inclusive Growth in the agricultural sector and the industrial sector could increase jobs, increase skilled labour, increase productivity (quantity, quality and value in food supply chain), increase wages, and promote economic growth.

Fourthly, many youths do not benefit from economic growth. The economic growth experienced in Nigeria in times past had not significantly impacted the life of the citizens (youths); leaving the majority of the people, mostly the youths and the

farmers, poor (Danaan, 2018; Bakare & Ilemobayo, 2013). This is because, the growth of the nation's economy has been mainly from the oil sector, and therefore, the country went into recession in 2017/2018 when the oil sector experienced a downturn. This is also a vulnerability with the long-term global focus on reducing fossil fuel use. Thus, growing the economy inclusively through the educated youths, agricultural sector and the industrial sector could improve the lives of most of the people in all classes (rich, medium, or poor). Further, the current benefits of economic growth are not distributed evenly. Oxfam (2019) reveals the extreme inequality level in Nigeria, "a wealthy nation, yet full of millions of hungry, unemployed, and poor people". The unevenness in wealth in Nigeria can be bridged through the instrumentality of Inclusive Growth applied in this research.

The introduction of Inclusive Growth theory further aids this research to identify the appropriate indicators to analyse to actualise its objectives. Performance indicators for Inclusive Growth include Gross Value Added (GVA), economic growth and diversification, productive and increased employment, economic infrastructure access, equity and income poverty, unemployment, governance, human capital, consumer price inflation (CPI), productivity, trade openness, primary income and income growth, and the level of social protection (Lee & Sissons, 2016; Klasen, 2010; McKinley, 2010). The World Economic Forum (2015:8) created seven pillars in their Inclusive Growth and development framework. These pillars include:

- "education and skills development – access, quality and equality;
- employment and labour compensation – small business ownership, and home and financial asset ownership;
- asset building and entrepreneurship – SMB owners, and home & financial asset ownership;
- financial intermediation of real economy investment – financial system inclusion and intermediation of business investment;
- corruption and rents – business and political ethics, and concentration of rents;
- basic services and infrastructure – basic and digital infrastructure, and health related services and infrastructure;
- fiscal transfers – tax code, and social protection".

A growth diagnostic methodology can be used when applying Inclusive Growth theory in confronting poverty and growth (Saad-Filho, 2010). The diagnostic approach aids in selecting the optimum policies for poverty reduction and growth, while a social mobility curve can be used in addressing the issue of inequality. From the indicators measured in previous research, this PhD research chose indicators and pillars such as productive and increased employment, income growth, small business ownership, social protection (entrepreneurship programmes), education and skill development, and value-added agribusiness because they are the most appropriate indices to measure in order to answer the research questions positioned in this work.

The 8 pillars captured in the AfDB Inclusive Growth agenda, proposed to be achieved in 2022 are yet to be actualised in 2021, considering the state of the continent and the nation of Nigeria in particular. Four out the eight pillars [social protection and inclusion of youths, employment creation and competitive skill development, access to business opportunities (through SMBs support, fund accessibility and entrepreneurship promotion systems), and improving agricultural productivity (improved research, investment, spending, infrastructure, and value addition in agriculture)] are partly or wholly considered in this PhD research.

2.2.7 Summary

The Inclusive Growth concept is generally aimed at profiting all (the poor, the rich, organisations or businesses, the economy and citizens of a nation), by addressing the issues of poverty, inequality, and growth simultaneously. This PhD research however is not intended to look at all aspects of Inclusive Growth. The key sub-concepts of Inclusive Growth focused on in this research are **productive employment** (income growth of self), **increased productivity of the employed** (value added to produce and to an individual), and **increased employment** (increase in the number of jobs). These key sub-concepts of Inclusive Growth are referred to by this research as Individual (related) Inclusive Growth or Inclusive Growth of a person as the growth considered focuses on the output of a person or an individual, with the expectation of creating both national and individual wealth (economic growth) and equally reducing the inequality gap between the poor and the rich. The proposed instrument or mechanism for the actualisation of Inclusive Growth in this PhD study is the Youth Enterprise Programme (YEP) which is a form of social protection or social assistance.

Inclusive Growth is constrained by a lack of clarity and a weak evidence base because there is still no agreed definition of the concept. These limitations however show its openness for application, and the potential to reframe the concept. This research on Inclusive Growth theory may lead to the development of new methodological approaches that could be applied elsewhere. The study could help to create better measures and approaches that will also benefit groups that have not previously been beneficiaries of the increased wellbeing of a nation's economy. Lastly, the policy agenda for youths and the agricultural sector (value-added agribusiness) and industrial sector could be better coordinated, and this research may be able to provide recommendations to achieve this.

2.3 Contextual or Related and Relevant Literature to the Research

2.3.1 Poverty

Section 1.1 of this thesis clearly explained the state of poverty in Nigeria and this study's conceptualisation of poverty. However, to reflect on the diverse views within the literature from the 1960's to recent time, there is a need to further explore different authors' concepts of poverty.

Watts (1968) in their economic definition of poverty recognises poverty as an individual condition of living i.e., an individual living below a set poverty line is deemed as being in poverty. Most social scientists used the standard of living as a yard stick in their definition of poverty e.g., Ringen (1988) defines poverty as the level of quality of consumption lower than the acceptable minimum. The concept of standard of living is like that of basic needs, however, the basic needs concept deals with specific important needs while standard of living is more general.

Poverty is approached as a lack of basic needs (Streeten, et al., 1981), lack of abilities (Sen, 1999; 1993; 1985; 1984), and lack of human development (UNDP, 1990). These aspects are linked. The assertions of the various authors (Sen, 1999; 1993; UNDP, 1990; Sen, 1985; 1984; Streeten, et al., 1981) are aligned as they all affirm lack of basic needs as poverty. However, defining poverty with respect to abilities and human development further addressed poverty as a concept that extends beyond the inability to fulfil basic needs, which broadens the definition of poverty beyond the scope of this PhD research.

Poverty is the lack of money in purchasing for oneself the absolute necessities (Veit Wilson (1985) cited by Misturelli & Heffernan, 2010). However, Imoudu (1998) in his definition of poverty, did not limit the definition of poverty to lack of money but extended to the inability to access basic needs. This is because a person could have money, yet due to, for example outbreak of war, scarcity or other prevailing circumstances is constrained from fulfilling his/her basic needs. This also implies that both the person without money and the person with money could lack access to basic needs, depending on the environment and circumstance. Money is rendered valueless at the instance where a person with money cannot access basic needs. The approach of considering poverty as inability to access basic need has its shortcomings and complexity, though need is identified as the most important of poverty indicators (Whelan & Whelan, 1995).

Starvation and hunger which are parts of basic needs are core issues of poverty (Sen, 1981). However, Sen in his subsequent papers (1999; 1993; 1985; 1984) defined poverty as the inability to handle different functioning's, commensurate to a standard of living. Sen's definition of poverty is output based as it deals with an individual's ability to live a dignified life by having good shelter, good nourishment, keeping up family in good condition, or the ability for free movement. Most of these functions depend on input such as income and consumption. In addition, poverty in human development terms is measured with various indexes such as life expectancy, educational qualification, and standard of living (UNDP, 1990). In 2006, the United Nations Development Programme (UNDP) measured the standard of living by the income or purchasing power of the individual. This makes income growth an important aspect to discuss in approaches to resolving poverty, which is a key component of this PhD research's definition of Inclusive Growth.

The definition of Watts (1968) agrees with Rodgers (1995) definition of poverty that defines poverty as the consumption level of an individual or family that is less than a specific standard. Rodgers (1995) and Watts (1968) definitions of poverty are both in tandem with the poverty definition of FAO (1993) and World Bank (1990), which describe poverty as the incapability to obtain the lowest living standard. The UK Department for International Development (DFID) (1997) sets this minimum standard of living as 1 US dollar or USD per day. The World Bank in 2008 updated the poverty line to 1.25 USD per day and 1.90 USD per day in 2015, to suit the variation and evolution of living standard across the nations of the earth (World Bank, 2015). This

may not be the best way to measure and define poverty, but it creates uniformity across nations when making comparisons.

In conclusion, the measurement of poverty by Foster, Greer, & Thorbecke (1984) agrees with the World Bank (2015), Rodgers (1995), FAO (1993), World Bank (1990), and Watts (1968) definitions of poverty, as they used an individual income as an indicator. This PhD research, hence, not undermining other definitions and categorisation of poverty, classified poverty at an individual level since its focus is on the self-reported individual performance of the educated youths enrolled in entrepreneurship programmes in Delta State, Nigeria. Therefore, in this research, a person is termed to be in poverty when they earn less than 1.90 USD per day. This World Bank poverty line (World Bank, 2020; 2018) is used in defining poverty in the research because it is a globally used yardstick for poverty that creates uniformity and is easier to measure.

The research approach is developed being aware that this adopted definition of poverty has its limitations as poverty is complex and a person with high earnings could also have high expenditure that could cause him/her to be poorer in terms of disposable income than a person with much lower income (earnings) but extremely low expenses. Poverty as stated in chapter 1.1 is linked with unemployment as unemployment contributes to poverty (Dauda, 2017), however, high unemployment rates could equally be recorded in nations with high economic development and low poverty rate (World Bank, 2021), or nations with prominent number of social protection/assistance programmes like Nigeria.

2.3.2 Unemployment

Unemployment is associated with the labour force by numerous scholars (Lasso-Valderrama, 2019; NBS, 2018; Akinmulegun, 2014; Rafiq, et al., 2010; ILO, 2007; Adebayo, 1999; World Bank, 1998; Feyisentan, 1991). Labour force, the base indicator to the definition of unemployment, is referred to as the active population of a country or citizenry that have the capacity to work and are available and willing to be gainfully employed (Feyisentan, 1991). The state of unemployment in Nigeria is compared to that of European nations in sections 1.2 and 1.3 of this research, concluding that the challenge of unemployment is a global challenge, majorly so for the youths in the labour force. The World Bank and International Labour Organization – ILO (2021) views unemployment similarly as the state of joblessness of an active

labour force due to the inaccessibility of jobs or loss of job or voluntary resignation from work. This definition is centred on the population that is seeking a job, willing to work and available for work. This implies that the economically inactive or those unwilling to work or unavailable for work are not classified in the cadre of unemployed. Rafiq, et al. (2010) definitions of unemployment equally term the unemployed as people that are able and willing to work and searching for work but are unable to secure a job for themselves. Another definition of unemployment includes an active population that voluntarily left their jobs and become jobless due to dissatisfaction with available or existing jobs (Akinmulegun, 2014). This reveals that certain individuals are unwilling to work in the jobs available or they are unavailable for existing jobs though able to work or perhaps waiting for a perfect or dream job, which is equally identified among some of the Nigerian graduates. In addition, the Nigerian Bureau of Statistics (2018) approach to unemployment states that the unemployed are the active labour force that are either jobless (doing nothing) or working below 20 hours in a week. The clause of including those working below 20 hours a week (the underemployed) increases the unemployment figure in Nigeria. This if applied in other nations will also increase the rate of unemployment declared by most nations (developed or developing) of the world.

The non-development and under or un-utilisation of human resources in a society is also referred to as an unemployment (Touré, & Fadayomi, 1992) and it breeds poverty (Akwara, et al., 2013). A 2012 African Development Bank report cited by Golub & Hayat (2015) states that unemployment in Africa increases with educational level, which is different from developed countries where unemployment decreases with increased level of education. Graduates from university suffer more from this unemployment plague (AfDB, 2012), perhaps because of the work they are prepared to take. In addition, the limited number of attractive jobs (white-collar and/or well-paying jobs), the instilled mindset and aspiration of young graduate for white-collar jobs, the poor education curriculum (Nwajiuba, et al., 2020; Shishi & Angyetsokwa, 2020; Agetue & Nnamdi, 2017; Okoye, 2017; Kayode, Arome, & Silas, 2014; Uddin, 2013), the graduates' low acquisition of practical and entrepreneurship skills during school (Nwajiuba, et al., 2020; Agetue & Nnamdi, 2017; Okoye, 2017), graduates' population growth, and the Dutch disease (see section 1.4 paragraph 10) are key contributors to why educated youths are more likely to be unemployed (Akor, et al., 2016; Surajo & Karim, 2016; Chris, 2015; Oduwale, 2015). On the contrary, the

majority of the uneducated seem to escape unemployment through their involvement in subsistence agriculture and jobs in the informal sector (Fields, 2012). However, most of these subsistence farmers and workers in the informal sector in Nigeria are often classified as unemployed due to the difficulty to ascertain the actual number of hours they are engaged in work per week.

This PhD research is focused on educated youths; hence, its concept of unemployment is the inaccessibility of jobs for active, willing and job seeking young, educated people after graduation from secondary school or higher institutions. The development and utilisation of human resources (human capital) within a nation increases the value of the people (social and economic capital) and in turn adds value to the products and the businesses (physical and economic capital) such individuals are engaged in.

2.3.3 Value Addition

The theory of value started with Perry's General Theory of Value (1926). This theory is one of the most systematic axiological treatises. Perry defined value in terms of interest, thereby measuring or defining the value of an object based on how the object is desired. This definition views the value of an object or a thing from the eye of its natural quality. Karl Marx thereafter developed three key propositions of value, which dominate all discussion on Marx's theory from then on. For the interest of this PhD thesis, the first and second Marx key prepositions are considered. 1) The measure of value of a good is the benefit derived from that good. Marx's first preposition of value extends the Perry's definition of value as desire or interest to that of satisfaction and benefit. 2) There are two kinds of value: objective, and subjective. Marginalism tells us that the second explains the first. According to Marx second preposition, the exchange of products in relation to value creates equilibrium between products and branches of production. Marx affirmed labour (human labour) as the distinctive and equalising factor of a product's value (Kurz, 2018). Hence, value cannot only be attributed to the product but also to human labour because all labour is not equal in terms of the human, and it is not of equal quality. An understanding of this fact informed this PhD research to examine value addition in products and in humans.

Furthermore, value is explained as the sum of money willing to be paid by the buyer of a given product (Lehmann, et al., 2022; Tran, Shikuku, Hoffmann & Lagerkvist, 2022; Porter, 1985). The end user's willingness to pay determines the level

of value added (Jacques 2011). The willingness to pay will however be determined by the customers' need for satisfaction delivered through the product (Choe, Kim, & Choi, 2022; Lehmann, et al., 2022). Bogner & Thomas (1994) and Verdin & Williamson (1994) hence defined value as that which ultimately satisfies a customer need. Linking the first key proposition of Marx's to the forecited authors perception of value, it could be stated that; the level of expected satisfaction and benefit from a product will invariably influence the interest for a product, and the amount willing to be paid and the willingness to pay for the product, which will vary among individuals. This could be termed an expected value. However, beyond the expected value (the amount willing to be paid, the willingness to pay, the desire for a product, the expected satisfaction or expected benefit from a product) is the true value of a product, which may not be known until the utility and benefit is derived from the product. The amount (monetary level that people are) willing to pay and the motivation i.e., the actual willingness of different individuals to pay for a particular good will vary just as their perceived satisfaction and derived benefit will equally vary. This therefore shows that it is almost impossible for many people to value a particular object or good equally, thereby leaving the determinant of value in the eyes of the beholder or consumer.

Value enhances the superiority of a business organisation to their competitors by meeting the needs of customers at lower cost (Soetan, Mogaji, & Nguyen, 2021; Wang, et al., 2021; Barney, 1986; Peteraf, 1993). Koren, Wang, & Gu (2017) and Conner (1991) opined cost as an important characteristic of value. According to Bond, et al. (2021) and Bowman & Ambrosini (2000), value is classified into two distinct parts namely 'use value' and 'exchange value'. Use value refers to utility i.e., the product qualities that gives maximum utility to the buyer, whereas exchange value deals with price (what I get for what I give) (Bowman & Ambrosini, 2000). The amount of money realised during the exchange of a product is termed an exchange value (Taylor, 2020; Bowman & Ambrosini, 2000). The assertions regarding value insinuate that cost, and quality are key considerations during value addition.

The environment of a specific market also determines the value of a product (Sullivan, & Kim, 2018; Amit & Schoemaker, 1993). In addition, what is valuable to one market environment may not be valuable to another market environment. The market' hence is a determinant of value.

The critical analysis of the various definitions of value by this PhD research indicates that the value of an object or a product is determined by five key factors,

which are: (1) the perception of the receiver or buyer of a product or object, which researchers called the perceived value, (2) the quality of the product or object, (3) the quality of labour (human labour), (4) the cost of the product, and (5) the environment or market where the product or object is located. These five key determinants of value could be linked to the five-capital discussed in section 2.3.4. Using economic capital as an example; the higher the perception of a buyer or receiver towards a product, the higher the economic value of the product, which also implies that the quality of the product could be better. In addition, for the product to be well packaged and of high quality with high economic value, a quality labour will be required to actualise that. This could increase the cost of the product, and a more perceived value and finding the environment or market where the product should be located. This implies that a better-quality product will be sold in terms of the perception and in a higher quality marketplace, and therefore a higher economic value. This PhD research's concept of value is centred on quality (quality of agricultural produce and quality of the entrepreneurship programmes' beneficiaries). The quality of product and the quality of human labour are major criteria that could influence the customer's perception and willingness to purchase and thus the cost of product, and to an extent will determine the location or environment where a product is marketed. Value addition, therefore, is imperative in a supply chain.

Value addition is a component of value chain analysis that is created by different actors in different stages of a value chain (Porter, 1985). In other word, a chain of value addition processes carried out within a given firm is termed a value chain (Porter, 1985). The process of value addition involves an innovative integration of resources for enhanced productivity (Baldassarre, et al., 2017; Clauss, 2017; Moran & Ghoshal, 1999; Schumpeter, 1934). Value addition is the processing of resources, often commodities, into finite products (Ayoo, & Bonti-Ankomah, 2019; Treacy & Wiersema, 1993; Porter, 1985; Kotler, 1972). Value addition according to the World Bank (2013) involves processing, storage, distribution, marketing and logistics. However, not all processing leads to value addition (World Bank, 2013).

Value addition increases the economic worth of a product and satisfies the consumers' preference (Saha, & Basak, 2020; Kumar, et al., 2018; Boland, 2009). In addition, Cowan (2002) measured value addition as the difference between product output, product returns and input costs. A critical review of the various views of value addition shows that:

1. All the various authors affirmed value addition as a process.
2. This process with respect to an object or a product could involve processing, storage, distribution, marketing, and logistics (World Bank, 2013).
3. However, for a human being, (i.e., adding value in terms of human capital), the process may require steps that will increase skills, earnings, equality, and self-esteem which could be through recruitment into a programme or job, training, self-development (Sima, et al., 2020; Njoku, & Onyegbula, 2017; Singh & Rastogi, 2001), etc. The outcome of the value addition process can be linked to the Sustainable Development Goals (SDGs) which are discussed in subsequent sections.
4. There is novelty or continuous improvement in value addition through the combination or refinement of resources.

Therefore, value addition in this PhD research is positioned as an innovative process engaged to create new product from an existing product or the improvement of the quality of an existing product or human for higher economic worth. The improvement of human capital quality in terms of value addition is considered in relation to increasing skills, earnings, equality, and self-esteem (Sima, et al., 2020; Singh & Rastogi, 2001).

Value could be created in a product by either the producer (organisation) or customer (consumer) or both (Lehmann, Sloot, et al., 2022; Tran, et al., 2022; Ayoo, & Bonti-Ankomah, 2019; Sullivan, & Kim, 2018; Porter, 1985). This PhD study, therefore, assessed the value created by both the producer (entrepreneurship programmes (YAGEP and STEP)) and the consumer (entrepreneurship programmes beneficiaries). The beneficiaries' addition of value in products (agricultural produces and the society) is also examined, alongside the programmes' addition of value in human (programmes beneficiaries). These will be discussed in detail in subsequent sections of the chapter.

Roy & Bhattacharyya (2020) assert that value addition is one of the key strategies that could positively turn around the financial status of farmers even to the extent of doubling their income. To further understand value addition in agricultural produce and agricultural practice there is need to explore value-added agribusiness in this research.

2.3.3.1 Value-Added Agribusiness

The concept of agribusiness that gained public recognition in the early 1960's groups activity into three categories such as farm supply (which are the farm inputs), farm production (production activities or operations in the farm), and the processing and distribution of farm produce (Davis & Goldberg, 1957). Agribusiness hence as originally asserted by Davis & Goldberg (1957), who some researchers refer to as the fathers of agribusiness, is "the sum total of all operations involved in the manufacture and distribution of farm supplies; production operations on the farm; and the storage, processing, and distribution of farm commodities and items made from them" (cited by Van Fleet, 2016:1-2). A critical look at the agribusiness definition of Davis & Goldberg (1957) and the value addition definition of the World Bank (2013) positioned agribusiness as being value-added agricultural production. In addition, the integration of this PhD study's definition of value addition and Davis & Goldberg (1957) definition of agribusiness summarises value-added agribusiness as an agribusiness with specific focus on the improvement of quality of good and/or services for greater economic worth.

Agribusiness in developing countries such as Nigeria is often constrained with lack of adequate funding, poorly articulated policies and programmes, lack of modern technology, and inadequate infrastructure (Tersoo, 2014). Farmers' inability to afford or access infrastructure such as a storage system or storage house prompts their immediate marketing of produce after harvest as the lack of such facilities often leads to post harvest loss (Kumar & Kalita, 2017). Farmers unskilfulness to manage the effect of pest and disease and the cost incurred in the management of pests, insects, fungi, or herbs, which are natural, negatively impact on the productivity and survivability of small farm businesses (Okonya, et al., 2019; Uduji, Okolo-Obasi, & Asongu, 2019; Hassan, Mbap, & Naibi, 2015; Mgbenke, Mbah, & Ezeano, 2015). Furthermore, the land tenure system especially in some parts of Nigeria limits farmer's access to fertile and productive lands, thereby becoming a hindrance to agricultural operations (Mgbenke, Mbah, & Ezeano, 2015; Bamiduro & Rotimi, 2011). In addition, farmers' understanding of adaptive measures to climate change is imperative to the productivity of the farm business and the utilisation of farmland (Minoli et al., 2019; Thornton & Herrero, 2015) due to the future risk induced by climate change (Lu, Ye, Huang, & Horlu, 2020). Climate change has globally affected several agricultural SMBs, especially farm businesses (Babatunde, et al., 2019; Henderson, et al., 2015;

Prokopy, et al., 2015). These limitations and many more have devalued the processes for agribusiness in most developing countries including Nigeria and has robbed the potential for value addition with the agricultural produce in these nations.

The limitations and challenges notwithstanding, value can be created in products (economic and physical capital), humans (human capital), nations and society (economic, human, physical, natural, and social) through entrepreneurial ventures (Lackéus, 2018) and especially in programmes with an inclusive growth approach.

2.3.4 Capital

Capital as a concept is comprised of diverse meanings and different types. This PhD research however focused on the various kinds of capital and their association with entrepreneurship programmes barriers and enablers (see section 2.3.8, 4.3.5.1, 4.3.5.2, 4.4 and 5.3). Capital is often categorised as financial/economic capital (capital that eases economic production, like fund), human capital (capacity and skills developed in person(s)), natural capital (access to the natural ecosystem such as agricultural land etc.), physical capital (access to materials, infrastructure, equipment, etc.), produced capital (physical assets from applying human capital in natural capital), and social capital (norms, shared values, relationship with people such as networking, etc.) (Malherbe, Sauer, & Aswani, 2020; Barbier, 2019; Phan, Jou, & Lin, 2019; Goodwin, 2003). In addition to the mentioned capitals, cultural capital (cumulated knowledge and conduct that encourages a sense of identity) and religious capital (faith, beliefs, power, prayer etc) are identified capitals that influence the character, behaviour, and performance of entrepreneurs (Rogers-Draycott, 2021; Savari & Shokati, 2021; Obaniyi, et al., 2020; Deller, Conroy, & Markeson, 2018; Henley, 2017; Miller & Ewest, 2013) and are sometimes classified under or linked to social capital (Rogers-Draycott, 2021; Shapiro, 2021; Seda, et al., 2020). Among these capitals, this PhD research identified that barriers and enablers of social protection programmes or youth enterprise programmes' (YEPs) and SMBs, primarily categorised under what various authors called the five capitals (financial/economic, human, natural, physical, and social capital) (see section 2.3.8, 4.3.5.1, 4.3.5.2, 4.4 and 5.3). The research further identified religious capital among the enablers of YEPs and SMBs (see section 4.4 and 5.3).

2.3.5 Social Protection or Social Assistance

Research has shown that social protection programmes positively impact on the participants. The World Bank notes that social protection achieves poverty alleviation, risk reduction, resilience, and growth promotion (World Bank, 2015; 2011). In a 2011 strategy paper, the Bank (2011, p. xi) states: the aim of social protection and labour programmes is to 'buffer individuals from shocks and equip them to improve their livelihoods and create opportunities to build a better life for themselves, their families and other people'. FAO (2012) postulates that social protection reduces risk and vulnerability, alleviates poverty and deprivation, improving food security and hunger reduction. Swain's (2015) research on Swarna Jayanti Gram Swarozgar Yojana (SGSY), a social assistance programme carried out in one of the Indian States showed a significant impact on the participants as beneficiaries had a 43.86% income increase in one year. Social protection has the capacity to alleviate poverty and curb inequality, and equally promote healthy living and quality education (United Nations (UN), 2018) both in Nigeria and other parts of the world 'ceteris paribus' (all things being equal).

Social protection is a frequently adopted poverty alleviation instrument used by international agencies and governments of developing countries, thereby gaining greater interest from researchers and institutions (Barrientos & Holmes, 2007; DFID, 2005; HAI, 2003; ADB, 2001; ILO, 2001; World Bank, 2001; IADB, 2000; United Nations, 2000), however, it is not always successful. Every man and woman is entitled to a good job that can take care of their basic needs (ILO, 2001:39), hence the need for social protection that assists the unemployed and the poor through training in business and providing start-up finance and materials. The United Nation's definition of social protection is "a set of public and private policies and programmes undertaken by societies in response to various contingencies to offset the absence or substantial reduction of income from work; to provide assistance to families with children and assistance to people needing basic health care and housing... fundamental values concerning acceptable levels and security of access to income, livelihood, employment, health and education services, nutrition and shelter are considered in social protection" (United Nations, 2000:4 cited by Barrientos, 2010).

According to Conway, de Haan, & Norton (2000), the reaction of the public to socially unpleasant threats, deprivation, and susceptibility levels is termed social protection. The design of social protection as a strategy to curb poverty is often

associated with the developing nations of the world (Barrientos & Hulme, 2005; de Haan, 2000), though welfare programmes are adopted throughout the world. The approach of these programmes varies as different countries may have adopted different structures due to the targeted objectives of such programmes and the peculiarity of the nation in question. Developing countries employ social protection as a solution to the causes of poverty (World Bank, 2001). Social protection programmes are also instituted to augment and safeguard the living standard of workers and families (International Labour Organization (ILO), 2005), which is key in the developed nations' consideration of social protection. Barrientos (2010) describes the "developmental role of social protection in developing nations as the 3Ps: protection, promotion, and propulsion and empowerment". The 3Ps represents the function of social protection and they are explained as "(i) to help protect basic levels of consumption among those in poverty or in danger of falling into poverty; (ii) to facilitate investment in human and other productive assets which alone can provide escape routes from persistent and intergenerational poverty; and (iii) to strengthen the agency of those in poverty so that they can overcome their predicament".

Most African nations are capable of instituting and implementing impactful social protection programme with 1-2% of the nation's GDP (Sultan & Schrofer, 2008). Countries like Ghana, Lesotho, and South Africa have proven its affordability (Sultan & Schrofer, 2008). Social protection is classified into three components, namely: social assistance, social insurance and labour market regulation (Barrientos & Claudio, 2009; ILO, 2005). **Labour market regulation** insures against workers dismissal; **social insurance** protects against life events and employment hazard; and **social assistance**, which is the focus of this research considers support for the poor that is mostly financed by the government (ibid). The essence of **social protection** is to achieve poverty alleviation, risk reduction, resilience, and growth promotion (World Bank, 2011; World Bank, 2001). A World Bank strategy paper states that, social protection and labour programmes aim to "buffer individuals from shocks and equip them to improve their livelihoods and create opportunities to build a better life for themselves, their families and other people" (World Bank, 2011). Furthermore, among the 3-components of social protection, social assistance is suitable to consider in this research as it strongly deals with the issue of poverty alleviation and perhaps job creation for the unemployed by the government.

Gough, et al. (1997) argued that the other components of social protection have failed severally to solve the problem of poverty and unemployment in developing countries. Social assistance is the only proven component to have successfully addressed poverty in some African countries and other developing nations (Barrientos, 2010). The concept of social protection in this PhD study is captured in figure 2.3 and it is drawn from the diverse definitions and concepts of the researchers stated in section 2.4 and the focus of this research on a component of social protection termed social assistance. This research hence defined social protection as any entrepreneurial programme, empowerment programme or welfare programme that supports its beneficiaries to develop a particular skill through training and equips them with both financial and physical resources for business start-up, and at the same time creates an enabling marketing environment for the survival of the business. Training as an element of social protection will sharpen, input and build skills in humans thereby improving and developing human capital, which this research in figure 2.2 called value addition to humans that leads to value addition to the product (increased productivity of employed). This will turn increase business income thereby creating employment opportunities for others through the expansion of the business. In addition, financial support and the support of physical resources (land for agricultural, store for non-agricultural and equipment / material support) as social protection elements aid the trained and skilled programmes beneficiaries to start-up businesses and become productive (increasing income through self-employment and creating jobs). The final element of social protection (creating an enabling environment for marketing) as displayed in figure 2.3 serves as a platform for the survival, growth and expansion of the established business (es). This should lead to increasing income, increased employment, and can equally stretch the business for increased productivity of the employed (see figure 2.2). Figure 2.2 and 2.3 are hence linked.

The YAGEP and STEP entrepreneurship programmes fit into this PhD research's definition of social protection as they were designed to create an enabling platform for educated youths through government financial and material support, and training of unemployed and poor individuals (post-secondary or higher institution graduate youths) that decide to own a business. The post-secondary or graduate unemployed youths when empowered through entrepreneurship programmes to be self-employed (entrepreneurs) can become employers of labour; thereby, growing their income and reducing unemployment through job creation.

Figure 2.3 Elements of Social Protection Programmes



Source: Author

2.3.6 Entrepreneurship as a Social and Economic Force

Entrepreneur originated from the French word 'entreprendre' in 1723, meaning to 'undertake' (Navale, 2013). This implies that entrepreneurs can bear risk (Collins, Moore & Unwalla, 1964). They are innovative risk-takers such as Steven Jobs that either create a new business or revive an existing business (Hébert & Link, 1989). There is no generally agreed definition of who an entrepreneur is and what entrepreneurship is all about (Gartner, 1990; McMullan & Long, 1990). However, entrepreneurship according to Hébert & Link (1989) is defined as self-employment of any sort. For example, entrepreneurs can buy at certain prices in the present and sell at uncertain prices in the future (Hébert & Link, 1989). The entrepreneur is a bearer/acceptor of uncertainty.

Kanothi (2009:12) endorses an entrepreneur as "the instigator of entrepreneurial events". Shacheendran & Matthew (2015) stipulates an entrepreneur is someone that brings together the various factors of production to actualise a profitable goal. Richard Cantillon a renowned scholar in the field of entrepreneurship, is reckoned as the first to define the term entrepreneurship. Earliest references of entrepreneurial scholars' all points to him in such manner. Cantillon (1734) definition of entrepreneurship reveals that entrepreneurship connotes self-employment with an

indefinite return (McMullan & Long, 1990). The self-employment process requires key components like 'start-ups, management and development' (Mwatsika, 2016).

Gartner (1990) classified the numerous definitions of entrepreneurship into two groups namely the characteristic-based definitions of entrepreneurship and the outcome-based definitions. According to Gartner (1990), 79% of the definitions of entrepreneurship consider the characteristics of entrepreneurship which involves creativity (innovation), being a risk bearer (entrepreneur), and driving growth. Only a few (21%) of the analysed definitions of entrepreneurship, defined entrepreneurship with regards to outcome, i.e., "if value was created or if someone gains". In 1988, Gartner propose entrepreneurship as "the creation of organisation" which he emphasized was not a definition but a change of perspective towards "what an entrepreneur does". Despite this emphasis, Gartner, Bird & Starr (1992) and other numerous authors have used this as a definition of entrepreneurship. This framing was contrary to Say's (1816) and Schumpeter's (1934) definition of entrepreneurship. According to Say (1816), an entrepreneur is a person that combines capital goods and discovers commodity and wage value. Hence, in Say's view, entrepreneurship is the process of combining physical and non-financial inputs in production and producing both product and wage value. Furthermore, entrepreneurship is the process of undertaking new combinations of capital goods, or resources involving innovation (Schumpeter, 1934).

An entrepreneur is further seen as someone that causes a positive change by acting on conceived ideas and assembling resources to create wealth and adds value (Kao, Kao & Kao, 2002). These concepts of entrepreneur and entrepreneurship are all valid according to their respective contexts. This PhD research conceptualises entrepreneurship and entrepreneur by aligning with Cantillon (1734), and Hébert & Link's (1989) submission on entrepreneurship, and Kao, Kao & Kao (2002) submission on the entrepreneur. To reiterate, Cantillon (1734), and Hébert & Link (1989) uses self-employment as a surrogate for entrepreneurship, while Kao, Kao & Kao's (2002) representation of the entrepreneur is someone that creates wealth and adds value through the integration of ideas and resources. The decision to adopt the above-named concepts of entrepreneurship and entrepreneur was informed by the aim and objectives of the PhD research. The YEPs studied in this PhD thesis trained educated youths to develop skills (entrepreneur) and supported them with materials/equipment's and funds to start their own small businesses i.e., integration of ideas and resources

to create wealth and add value. The major goal of the studied programmes is to create jobs, create wealth (income growth), and diversify the economy through their beneficiaries. A focal point here is the inclusive growth and development of SMBs associated with the programmes. SMBs job creation and income growth capacity, SMBs economic growth and development capacity, the difference between necessity and opportunity entrepreneurs, and the imperative of education in entrepreneurship as a subject are discussed in sections 2.3.6.1, 2.3.6.2, 2.3.6.3 and 2.3.7 respectively.

2.3.6.1 Entrepreneurship (SMBs) Job Creation and Income Growth Capacity

Entrepreneurship is a vital and proven instrument for a nation's liberation from poverty and unemployment (Rashid, 2019; Bhattacharya, 2013; Isike & Ovekaemo, 2008; Oviawe & Anavberokha, 2008). The drive for creation of jobs through entrepreneurship has been largely debated by governments since the 1970s. Birch (1979) was among the foremost drivers of this job creation process. Birch's publication in 1979 argues that small businesses create more jobs than large companies, hence the need for governments to pay more attention to generate growth through small firms and create a favourable and enabling environment for their survival. The preposition of Birch (1979) is greatly influenced by the high number of jobs generated through small businesses in the United State of America compared to the big companies. The Federal Ministry of Labour and Social Affairs – Germany (2012) submitted that, newly established small businesses in the EU created about 85% of the new jobs.

The ability of small businesses in creating jobs and alleviating poverty is unquestionable, nevertheless, the poverty and unemployment curbing capacity of small businesses in Nigeria is hampered (Adisa, Abdulraheem & Mordi, 2014; Etebefia & Akinkumi, 2013; Moses & Adebisi, 2013). The difficulty to secure adequate start-up funding, absence of funding to upgrade and sustain business, poor management of business information and record keeping, non-separation of business funding from personal funding, poor infrastructural facilities in the nation, and low attainment of education and business management skills by small business owners are the major limiting factors to small businesses in Nigeria (Adisa, Abdulraheem & Mordi, 2014). Globally, SMBs undergoes similar and addition challenges that hampers their productivity and performance (Gamage, et al., 2020; Gumel, 2017; Yoshino & Taghizadeh Hesary, 2016).

Agwu & Emeti (2014) investigated the challenges faced by Small and Medium Enterprises (SMEs) in Portharcourt, Nigeria. The research concluded that small businesses suffer from multiple taxation, poor infrastructure and financing, and lack of managerial skills on the part of the small business owners. Ezeani & Ugwu (2013) argues that, graduate entrepreneurs are affected by their incompetence in ICT and lack of entrepreneurial skills. More so, lack of interest and poor mindset toward entrepreneurship are key constraints (Ezeani & Ugwu, 2013). The dis-interest and poor mindset in young graduate entrepreneurs were enculturated via poor entrepreneurial training and education, poor financial support systems in Nigeria, inadequate finance, poor infrastructure, low self-esteem, difficulty to access market, poor business policies, fear of failure and strong desire for paid jobs (Ezeani & Ugwu, 2013). Ovat (2013) affirmed finance as the core challenge to graduate entrepreneurs. These challenges among others have not only hindered the impact of small businesses but has led to the closure of most of these businesses. The majority of these businesses never survived beyond the second to the fifth years of establishment (Cantamessa, et al., 2018; Turner & Endres, 2017; Koyagialo, 2016; Almus 2004; Persson, 2004; Dickenson, 1981). According to Van Praag (2003), 50% of small businesses die before the end of the first three years of operation. Despite the glaring and known challenges faced by small business managers in Nigeria, a good number of them are successful in their businesses (Shonubi & Taiwo, 2013). Shonubi & Taiwo (2013) after their investigation on the factors that are responsible for the success recorded in small businesses owned by young Nigerian graduates with no formal management training in Lagos State, concluded that the in-born management attributes, risk taking ability, informal learning of management, self-confidence, good communication, gained experiences, values, attitudes and expectations are the factors that led to their success. Entrepreneurs' personal and economic characteristics such as age (Zhaoh, O'Connor, & Lumpkin, 2021; Akulava, et al., 2020; Azoulay, et al., 2020; Soomro, Abdelwahed, & Shah, 2019; Moa-Liberty, Tunde, & Tinuola, 2016; Vallabh & Mhlanga, 2015), gender (Vuković, et al., 2020; Soomro, Abdelwahed, & Shah, 2019; Moa-Liberty, Tunde, & Tinuola, 2016; Osunsan, 2015; Vallabh & Mhlanga, 2015; Humbert & Drew, 2010), marital status (Ensari, 2017), education level (Akulava, et al., 2020; Vuković, et al., 2020; Soomro, Abdelwahed, & Shah, 2019; Vallabh & Mhlanga, 2015), family (Staniewski & Awruk, 2021; Vuković, et al., 2020; Welsh, et al., 2018; Jagannathan, et al, 2017; Osorio, Settles, & Shen, 2017;

Rachmawan, Lizar, & Mangundjaya, 2015; Hulsink & Koek, 2014), experience (Vuković, et al., 2020; Soomro, Abdelwahed, & Shah, 2019; Vallabh & Mhlanga, 2015) etc., are key contributory factors to their involvement and success or failure in business. The issue of the gender gap is an unresolved global challenge in entrepreneurship (Adetiloye, Adegboye & Akinjare, 2020; Dheer & Treviño, 2019; Guzman & Kacperczyk, 2019). There is a continuous disparity between male and female entrepreneurship (Guzman & Kacperczyk, 2019; Vossenbergh, 2013) but this gap varies between countries (Dheer & Treviño, 2019). Farm businesses are dominated by the males both in Europe and Africa (Nigeria) (Cook, 2019; FAO, 2018a&b), Farm businesses such as fish production (Dumbiri, 2020; Achoja, 2019), poultry (Gbigbi & Isiorhovoja, 2022), and cassava production (Gbigbi, 2021; Onoja, Agbomedarho, Etela, & Ajie, 2019) are all profitable agribusinesses in Nigeria and are dominated by males. However, more than 70% of females resident in rural areas in Nigeria are involved in agriculture (World Bank SCD, 2018:83), though in general, females are more attracted to non-agricultural business (Enfield, 2019). This entails that gender influences female entrepreneurs' choice of business (Humbert & Drew, 2010), and so is the environment. Entrepreneurship, according to Shabana (2011) was anchored mainly by males in the 17th, 18th and early 19th centuries, but the status has changed hands in recent years (GEM, 2016) as female entrepreneurs just like the males, bring about social and economic development (Brush & Cooper, 2012). In recent times both males and females are involved in entrepreneurship in Nigeria (Ali, Zakuan & Mohammed, 2018). There is high competition between male and female entrepreneurs in developed countries (Artz's (2017), but this competition is very low in developing countries like Nigeria, because most of these women are relegated to domestic work (Ali & Salisu, 2019; Ali, Zakuan & Mohammed, 2018). Female entrepreneurs can create jobs and grow income equivalent to male entrepreneurs (De Vita, Mari & Poggesi, 2014), but they require a more supportive environment to become successful (Ali, 2016; Bhattacharya, 2013). They are largely challenged with the securing of venture capital compared to their male counterparts (Adetiloye, Adegboye & Akinjare, 2020; Guzman & Kacperczyk, 2019), which deters their great potential to create jobs. Educating and training unemployed females in entrepreneurship without an additional support system will restrict their success (Bhattacharya, 2013). One of the major constraints to female entrepreneurs is access to finance (Guzman & Kacperczyk, 2019; Chakrabarty, 2009). Indeed, finance is

among the topmost challenges to SMBs, led by both male and female entrepreneurs in Nigeria (Gumel, 2019).

To reiterate, the promotion of SMBs is a pre-requisite to job creation (Ghai, 1988). About 60% of the young entrepreneurs in Nigeria are females, which is more than the percentage of male entrepreneurs (Federal Ministry of Youth and Sports Development & NBS, 2020). In 2017, Nigeria had a total of 41.5 million MSMEs (Table 2.1), of which 99.8% (41.47 million) were micro-enterprises and only 0.2% (73,081) were SMEs (NBS, 2017). These MSMEs employed 76.5 % (59.6 million people) of the Nigerian workforce (NBS, 2018). Importantly, these businesses equally generate income for the employee and the employer. The presented MSME data is the most recent available data during the time of this PhD research as the MSME survey is not carried out yearly. An updated data will be available before the end of year 2022 as SMEDAN and the NBS MSME survey commenced in August 2021 (SMEDAN, 2021).

2.3.6.2 Entrepreneurship (SMBs) Economic Growth and Development Capacity

Entrepreneurship is imperative to economic growth and development (Kacperczyk & Younkin, 2019; Abosede & Onakoya, 2013). The effect of entrepreneurship on the growth and development of an economy is on a macro-scale (Rukmini & Manohar, 2018). However, Doran, McCarthy, & O'Connor (2018) referred to the macro-scale impact of entrepreneurship being observed only in developed countries, whereas the impact of entrepreneurship on developing countries is minimal or negative. The findings of Doran, McCarthy, & O'Connor (2018) contradict the findings of many research studies that generally affirmed entrepreneurship as a key economic growth and development instrument in both developed and developing nations. Scholars such as Erken, Donselaar, & Thurik, (2018), Acs & Audretsch (1988), Schumpeter (1934), etc. highlighted the imperativeness of entrepreneurship to economic growth and development, where the innovativeness of entrepreneurs is argued to have generated a lot of economic benefits such as employment creation and investment (Meyer, 2020). These benefits are said to have been in the areas of employment creation (Meyer, 2020; Bhattacharya, 2013; Van Praag & Versloot, 2007), productivity (Erken, Donselaar, & Thurik, 2018; Van Praag & Versloot, 2007), transfer of knowledge (Terjesen & Wang, 2013), etc. The reason behind the contradictions of Doran, McCarthy, & O'Connor's (2018) findings with other research is largely the difference in research approach. Doran, McCarthy, & O'Connor (2018) understudied

the “role of entrepreneurial activity in national and regional economies” using a systematic approach. They argued that the use of country-level entrepreneurship indicators by other researchers to measure the impact of entrepreneurship on economic growth and development is not holistic as such entrepreneurship indicators are simple the combination of individual level activity. However, despite Doran, McCarthy, & O’Connor’s (2018) opposition to the use of entrepreneurship indicators, they still used 14 entrepreneurship indicators to analyse the role of entrepreneurial activity in economic growth. In addition, Doran, McCarthy, & O’Connor (2018) affirmed that entrepreneurship is a significant component of economic growth and development, because entrepreneurs create new ventures or expand existing ventures which make room for employment, innovation, development, and productivity (Meyer, 2020; Erken, Donselaar, & Thurik, 2018; Acs, 2008). However, Doran, McCarthy, & O’Connor (2018) argued that the increased number of necessity entrepreneurs in developing nations generally leads to the negative impact of entrepreneurship on the growth and development of developing nations.

Necessity is the primary drive behind the engagement of most young Nigerians in entrepreneurship (Aniola, 2015), while most developed nations like the USA and Germany have less necessity entrepreneurs as 80-90% of the entrepreneurs were recorded as opportunity entrepreneurs (Fairlie & Fossen, 2020; Hart, et al., 2020). Still the assertion of Doran, McCarthy, & O’Connor (2018) could be argued that a necessity entrepreneur could equally be an opportunity entrepreneur (Jafari-Sadeghi, 2020; Bijaoui, 2012; William’s, 2008; Rosa, Kodithuwakku, & Balunywa, 2006), and “necessity is said to be the mother of inventions”. Furthermore, the barriers to the growth and development of low- or middle-income economies are complex and multidimensional, thereby cannot be solely attributed to necessity entrepreneurs.

2.3.6.3 Necessity vs Opportunity Entrepreneurs

The engagement of youths (male or female) in entrepreneurship is compelled by either push (necessity) or pull (opportunity) factors (Callejas-Albiñana, & Callejas-Albiñana, 2020; Martínez-Rodríguez, Callejas-Albiñana, & Callejas-Albiñana, 2020; Mota, Braga, & Ratten, 2019; Ali, 2016; van der Zwan, et al., 2016). There is a stronger tendency for youths to become an opportunity entrepreneur than the elderly (Suchart, 2017). Opportunity entrepreneurs are entrepreneurs driven by opportunities to start a business (Mota, Braga, & Ratten, 2019; Thurik, Verheul, & Hessels, 2016) and they

are the most impactful, successful and productive (Fairlie & Fossen, 2020; Acs & Varga, 2005). Opportunity enterprises can lead to the creation of multiple jobs and wealth and are said to have considerably reduced youth restiveness and violent crimes in Nigeria (NBS, 2017). In comparison to necessity entrepreneurs, opportunity entrepreneurs are more impactful to a nation, society and people (Fairlie & Fossen, 2020; Doran, McCarthy, & O'Connor, 2018; Zali, et al., 2013). Conversely, necessity entrepreneurs are described as those that are “pushed” into entrepreneurship because of harsh living conditions such as joblessness or poverty etc., (Fairlie & Fossen, 2020; Mota, Braga, & Ratten, 2019; Hilson, Hilson, & Maconachie, 2018), but opportunity entrepreneurs are described as entrepreneurs pulled into business for wealth &/or job creation, freedom or fulfilment (Fairlie & Fossen, 2020; Mota, Braga, & Ratten, 2019; Gilad & Levine, 1986). The distinction made by some authors is so stark, however, it is milder in some other author’s definitions.

The study of Chrysostome (2010) on necessity immigrant entrepreneurs proposed nine factors that enable a necessity immigrant entrepreneur in developed countries to succeed. The age of the business was used as the instrument of measurement. The nine determinant factors include: “ethnic market niche, ethnic social network, start-up capital, emergency loan, education, previous experience, low-risk aversion, commitment and dedication, and institutional support” (Chrysostome, 2010:149). In addition, passion another key factor or element to an entrepreneurs’ success in business (Newman, et al., 2019; O’Keefe, Dweek, & Walton, 2018; Chen, Ellsworth, & Schwarz, 2015). The lack of these factors in an entrepreneur limits the productivity and performance of the entrepreneur, and discourages them, in some cases makes them to forgo entrepreneurship (Antoncic, et al., 2018; Hsieh, Parker, & van Praag, 2017; Danso, et al., 2016; Yahaya, Geidam, & Usman, 2016; Owenvbiugie & Igbinedion, 2015). These factors were deemed to support any necessity entrepreneurs to succeed in business (Chrysostome, 2010), and actualise similar results like opportunity entrepreneurs or rather a transition to become an opportunity entrepreneur (Puente, et al., 2019). Necessity entrepreneurs are a heterogenous group as they are equally driven by high growth aspiration and not only by joblessness, poverty, or hardship (Puente, et al., 2019). These findings further lead to questions such as:

Can an individual be pushed and pulled into entrepreneurship simultaneously?

Can the strength of push and pull factors change over time, interact and then that interaction change further?

These questions inform the need for subsequent research in such regards, however, William's (2008) discovered the possibility of an entrepreneur to be pushed and pulled into entrepreneurship.

Ali (2016) and Bijaoui (2012) in their studies did address these two questions. According to Ali (2016) women are pushed to entrepreneurship by family demands and pressure but pulled to entrepreneurship as a challenge, or as an opportunity to change. If the finding of Ali is said to be true, **is it the same with men?** The study of Bijaoui (2012) reveals that necessity entrepreneurs are potential opportunity entrepreneurs. This implies that with instruments such as education or training or re-orientation exercises and other factors, a necessity entrepreneur over time could change to an opportunity entrepreneur or functions as both a necessity and opportunity entrepreneur (Jafari-Sadeghi, 2020).

The assertions of the various authors indicate "need" as the core driving force for both opportunity and necessity entrepreneurs. The needs are either a motivation factor or a pressure point. This PhD study views opportunity entrepreneurs as unemployed or employed individuals that were motivated by societal needs to start a business. While necessity entrepreneurs are either unemployed or employed individuals that were pressured by personal needs to start a business.

2.3.7 Education and Entrepreneurship

The power of education in the empowerment of an individual and transformation of a society cannot be overemphasised (Sharma, 2022; Kumari, 2019; Amachukwu & Elechi, 2012). Education (formal or informal) has contributed immensely to the emergence of successful entrepreneurs. The increase in educational attainment by an individual increases the possibility of such an individual seeking self-employment and it enhances the success of an entrepreneur (Arshed, Rauf, & Bukhari, 2021; Ahmed, et al., 2020). The contribution of education to entrepreneurship engagement and success varies at different education levels (Arshed, Rauf, & Bukhari, 2021). In China, vocational college and university degree or higher education levels are positively associated with large business ownership, while compulsory education and vocational high school are positively associated with self-employment and small business ownership (Huang, Tani, & Zhu, 2021; Chu, & Wen, 2019). Males in Nigeria tend to

acquire the university or higher education levels more so than females, and the females' education level is associated with colleges, secondary schools or NCE/ONDS (Statista, 2021). Females receiving lower levels of education and less likely to be in higher education levels could be caused by a discriminatory social attitude in Nigeria as females are more represented in higher institutions than males in developed countries like USA due to their higher reading proficiency in early age (Stoet & Geary, 2020). The need for detailed assessment of the various education levels in Nigeria and their effect on entrepreneurship involvement (business ownership) and success is imperative as studies are limited but it is beyond the scope of this PhD research. Nevertheless, this section of the thesis explores the impact of Technical and Vocational Education and Training (TVET) on youth entrepreneurs. The study further examined the interaction between entrepreneurship and education (formal and informal) in general.

2.3.7.1 Formal / Informal Education and Entrepreneurship

Robinson & Sexton (1994) claimed that formal education produces more entrepreneurs than informal education, hence, people with higher formal educational qualifications have greater propensity of becoming an entrepreneur than those with lower educational qualifications. This insinuates that the more a person attains a formal education, the more likely he or she will be self-employed, and become successful entrepreneur. This may have been true in the 19th and early 20th centuries, but it was proven otherwise by entrepreneurs like Bill Gates in the later years of the 20th century as he got to the climax of his career in business despite being a dropout from Harvard University. Many entrepreneurs in the 21st century have equally proven otherwise. According to Debarliev, et al. (2022), informal education has a stronger effect in developing human capital that is vital for entrepreneurs' success. This is not to say that formal education is less important as it is imperative to entrepreneurship, but it is to buttress the fact that formal education is not an ultimate and a sole determinant for a person to become an entrepreneur or a successful entrepreneur. The case of Bill Gates and others such as Mark Zuckerberg shows that both formal and informal education are key to entrepreneurship and entrepreneurs' success as they both acquired a level of formal education.

Formal or academic education develops the human capital for innovation (Debrah, Oseghale, & Adams, 2018; Baumol, et al., 2011) and significantly impacts

the performance and profitability of SMBs (Dinçer, et al., 2019; Musavi, & Maingi, 2017). Entrepreneurship education and training builds the human capital of an individual in relation to entrepreneurial skills and behaviours (character) (Ahmed, et al., 2020; Wei, Liu, & Sha, 2019; Walter & Block, 2016; Martin, McNally, & Kay, 2013), and positively influences the output of entrepreneurs for sustainable development (Rashid, 2019; Almahry, Sarea, & Hamdan, 2018). Formal business or entrepreneurship education positively impact on both income growth and employment creation of SMBs (Ijirshar & Ayidiowu, 2015). Youths' acquisition of entrepreneurship education, skills and training during schooling makes them better entrepreneurs after graduation (Anosike, 2019; Arogundade, 2011). There is a cordiality between education and entrepreneurship (Nowak, 2020; Paray, & Kumar, 2020; Tomy, & Pardede, 2020; Liu, et al., 2019; Galloway & Brown, 2002).

The self-employability and entrepreneurship success and ability of an entrepreneur could be impaired when such an individual lacks the entrepreneurial skills necessary (Albastiki, & Hamdan, 2019; Abdullah, Hadi, & Dana, 2018; Osaigbovo, 2014). The acquisition of entrepreneurship skills, education or training, the commitment to hard work, and the right attitude of intending entrepreneurs are solutions to Nigeria's unemployment and poverty challenge as they are fundamental to youth's engagement in entrepreneurship and entrepreneurs' success (Odia & Odia, 2013). The increase in entrepreneurship skill increases experience, which is a key determinant of the success of SMBs (Eunice Abdul, 2018; Liang, Wang, & Lazear, 2018; Chiliya & Robert-Lombard, 2012).

Netherlands' young graduates are highly entrepreneurial; they have no difficulty in starting a business (Meyer & Landsberg, 2015). The high propensity of Dutch young graduates in venturing into entrepreneurship is due to adequate acquisition of entrepreneurship skills through studies in school (Meyer & Landsberg, 2015). This has resulted to a low unemployment rate in the nation. The clamour for entrepreneurship education in Nigerian higher educational institutions began in the 1980's, as the economy disintegrated through political inconsistency, corruption, and unstableness, which among others led to a high rate of unemployment (Mba, 2021; Olorunfemi, 2021; Arogundade, 2011). The aim for the implementation of entrepreneurship education in Nigerian institutions is not met, as increased numbers of young graduates are unemployed in the current economy (Olorunfemi, 2021; NBS, 2018; Njoku & Ihugba, 2011). The entrepreneurship curricula in the higher institutions are designed to tutor

general entrepreneurship skills that contributes little to the employability and job creation ability of graduates, hence the need for a review of the teaching method and the curricula for the acquisition of specific and practical entrepreneurship skills (Crammond, 2020; Kozlinska, Rebmann, & Mets, 2020; Pardo-Garcia, & Barac, 2020; Iglesias-Sánchez, Jambrino-Maldonado, & de las Heras-Pedrosa, 2019).

The acquisition of entrepreneurial skills is a pre-requisite in addressing unemployment and poverty (Albastiki, & Hamdan, 2019; Abdullah, Hadi, & Dana, 2018; Volles, 2016). However, youths with no entrepreneurial skills though educated may find themselves unemployed and may seldom show interest in entrepreneurship (Lupi, Bellotti, Pineider-ARS4Progress & Donert-EUROGEO, 2015). The disinterest is created through the exclusion of entrepreneurial training in education programmes (Nowak, 2020; Paray, & Kumar, 2020; OECD, 2015b). Governments and private programmes and supports are prerequisites in stimulating youth's entrepreneurship interests thereby curbing unemployment (Kagara, Ibrahim, & Kareem, 2020; Remeikienė, et al., 2020; Oviawe, 2018). One of the measures is by instituting TVET programmes for youths, which will stimulate the entrepreneurial spirit within them by shaping and imputing in them entrepreneurial knowledge, posture and skills (Kagara, Ibrahim, & Kareem, 2020; Perera & Nishantha, 2020; Mack, White, & Senghor, 2019; Sheehan & Mc Namara, 2015). This will liberate the jobless from unemployment with little or no push. However, TVET programmes carried out on youths with little or no academic education produces minimal impact on the participants and the economy compared to educated youths' participation on such programmes (Yusuff & Soyemi, 2012). The significant of TVET as instrument for economic development and promotion of entrepreneurship in a society is not in doubt (Ekhalia, et al., 2021; Galvão, et al., 2020). Countries like China, Indonesia, Japan, Singapore, Brazil, Thailand, Germany and South Korea has transformed their economy through this means (Hairon, 2022; Abu Bakar, Yong Kwok, & Abu Bakar, 2020; Huang, Tani, & Zhu, 2021; Chu, & Wen, 2019; Akor, et al., 2016; Ansari & Wu, 2013). These nations strongly instituted TVET for its citizens thereby speeding up economic development and boosting entrepreneurship in their respective nations, which has set them among the league of leading nations of the world. TVET enhances the quality of human resources thereby captivating investment that promotes the economy of developing countries in the 20th century just like the case of Singapore, which is also applicable in the 21st Century. TVET is an imperative instrument to the development of a nation, people and

the emergence of numerous productive entrepreneurs but TVET alone is insufficient in developing the economy of a nation. Good governance and the availability of needed infrastructure together with well instituted and implemented TVET programmes will foster entrepreneurship and economic development (Galvão, et al., 2020; Olaniran & Mncube, 2018; Yusuff & Soyemi, 2012). The lack of prerequisites could generate doubt on the possibility of TVET programmes in transforming the Nigerian economy, boosting entrepreneurship, and curbing unemployment and poverty. Nigeria is typically associated with the nomenclature of bad governance or corruption and political instability where good governance and political stability are vital tools for the effective delivery of TVET programmes (Rahim, Bamidele, & Babatunde, 2020; Ogundiya, 2010).

2.3.6.2 TVET and its Effect through Youth Performance in Business

The development of skill is a core determinant of employability, productivity and sustainability (Albastiki, & Hamdan, 2019; Abdullah, Hadi, & Dana, 2018; Mangi, et al., 2015; Maxwell, 2013) and TVET is a great platform for practically applied knowledge i.e., skills (Larke, 2021). Developing skills is a key national and people's transformation tool (Jiboku, & Akpan, 2018) and it can be delivered through TVET. TVET is an observational and experimental system of teaching whose courses, content, concept, and approach is practical in nature (Abdulkadir, et al., 2021). TVET hence empowers people (Okwelle, et al., 2017) by inputting practical knowledge, applicable skill and competence in the people and enhances their performance in their respective jobs and businesses (Zaunstöck, et al., 2021). Young people become more productive in their adulthood when vocationally and technically trained at a young age (Budhrani et al., 2017; UNESCO, 2004). This is because they will be exposed to knowledge, skills and attitudes that will set the pace for their adult life. This form of education refines the youths and boosts their capabilities and pertinence in a given society (Nelson, 2013). The world therefore has recognised this medium (TVET) as a major empowerment channel of young people for the economic development of nations and the livelihood of the people (Khivotdin et al., 2019; Yusuff, & Soyemi, 2012).

The looming economic crises among nations of the world calls for the acquisition of skills to engage in entrepreneurship because nations of the world (especially those with a high proportion of youth in their population) are highly affected by poverty and unemployment during economic crises (Akor, et al., 2016). The

instrument of TVET, which is a practical based learning platform (Abdulkadir, et al., 2021) is a 'rescue agent' enhancing the abilities of people for gainful employment and productivity, thereby aiding such individuals to live above the poverty line (Khirotadin et al., 2019; Gábos & Kopasz, 2015). Unemployment can be drastically reduced through the instrument of TVET (Khirotadin et al., 2019; Budhrani et al., 2017; UNESCO, 2010) leading to poverty alleviation (Danaan, 2018; Renahy, et al., 2018; Gallie, Paugam & Jacobs, 2003).

As an example, Germany has a national unemployment rate of 3.1% and youth unemployment rate of 5.6% in 2019 (Trading Economics, 2019). The low unemployment rate in Germany is attributed to the Germans prioritisation of TVET in their education system, thereby making TVET among other strategies as the secret to Germany's low unemployment rates (Akor, et al., 2016). In addition, Thailand's consistent investment in TVET has transformed the manufacturing sector of the nation through the production of highly skilled and technologically sound young people (Okoye & Chijioke, 2013). This has contributed to the low national unemployment rate of 1.1% and youth unemployment rate of 6.6% in 2019 compared to the rates in Nigeria and some developed nations of the world. Furthermore, Singapore's acceleration from developing to developed nation and the low unemployment rate of 2.2% is among others also attributed to the re-structuring of TVET that was previously poorly structured and implemented (Akor, et al., 2016; Kuruvilla, Erickson & Hwang, 2002). However, the secret to Singapore's transformation, economic growth, and stability according to Kishore, a senior fellow in China's institute is "meritocracy, pragmatism, and honesty", which rides on the seat of good governance.

The success factors of TVET programmes in the Germany, Thailand and Singapore are numerous, however the focus of the programmes on young people is among the key success factors (Yusuff & Soyemi, 2012). These programmes create value in young people by building their inherent qualities and capacities for effective performance and delivery in their respective jobs and businesses (Ibrahim, et al., 2022; Adebessin, & Adelakun, 2020; Forcher-Mayr, & Mahlke, 2020; Lindner, 2020; Boateng, 2012). Okwelle, et al. (2017) attested to the impact created by TVET globally. However, their study of TVET programmes in Niger Delta, Nigeria, showed inadequacy of qualified trainers and lack of needed facilities as limiting factors to the programmes' impact, which may have been present in the nations with impactful TVET's. The fact remains that every nation is unique with peculiar situations.

Therefore, the direct export of the TVET system of a successful nation to a nation like Nigeria without adequate and detailed research on the relevant TVET success factors in such nations will do Nigeria no good (Kuruvilla, Erickson & Hwang, 2002). This implies that the factors that led to the success of TVET and their barriers must be determined to aid and structure such schemes in line with Nigeria's specific needs for the good of Nigeria. In addition, besides the TVET institutions, TVET is captured in numerous Youth Enterprise Programmes (YEPs) in Nigeria. YEPs in Nigeria needs to be examined to further ascertain their impact and barriers.

2.3.8 Youth Enterprise Programmes (YEPs) in Nigeria

2.3.8.1 Introduction

Commonwealth nations in the 1960's and 1970's saw a fundamental challenge in youth unemployment, which led governments and policy makers of Commonwealth nations to formulate policies in the subsequent decades to encourage self-employment and the creation of small businesses (Ball, 1991; Commonwealth Secretariat, 1990; Livingstone, 1989; Commonwealth Secretariat, 1988). This is largely done through the medium of programmes. Structural Adjustment Programmes (SAP) among others were initiated by African governments in the 70's to promote entrepreneurship and to curb poverty and hunger resulting in the implementation of Youth Enterprise Programmes or YEPs (Gerry & Panayiotopoulos, 1990). The study of YEPs by Panayiotopoulos & Gerry, (1997) was centered on Commonwealth developing nations' state-government sponsored programmes. Their study reveals the design and typology of these programmes from the 1960s – 1990s. According to their findings, the state-government sponsored programmes across the Commonwealth developing nations, of which Nigeria is among, were designed following either the comprehensive approach, minimalist approach, enabling environment approach or constrained autonomy approach. The comprehensive approach is broad approach that addressed training, fund, technical assistance, personal development etc. with a gestation period of 5-years. The approach of the programmes studied by this PhD research seems comprehensive. The minimal approach focuses only on one of the features captured in the comprehensive approach and adopt it a special feature or a missing ingredient that should be addressed. The focus of the enabling environment approach is on the development of institutions while the constrained autonomy approach is designed to promote the development of skills, which envirably should

lead to the independence of her beneficiaries. In addition, Panayiotopoulos & Gerry, (1997) discovered that the design of the programmes between 1960s-1970s varies with that of mid-1970s-1990s. The intended outcome of the programmes between 1960s-1970s is welfare autonomy, while programmes between mid-1970s-1990s is market autonomy. The 1960s-1970s programmes were influenced by the criteria of welfare and individual need, and prioritise rural dwellers and large/medium business, though the entry is open and extensive. But the programmes initiated between the mid-1970s-1990s were driven by the criteria of market and aptitude, and urban dwellers were the priority. The mid-1970s-1990s programmes entry was conditional and limited, and the prioritised businesses were the small and medium businesses. Maritz in 2017 however examined entrepreneurship education programmes (EEPs) and its study was focused on the design of entrepreneurship programmes in schools which is academical. The study of Maritz (2017:471-472) introduced three dimensions to be captured in the design of EEPs which are “dimensions of context, entrepreneurship ecosystem, and entrepreneurship content”. Its study further alighted other dimensions such as “outcomes, objectives assessment, audience and pedagogy” to be included in EEP designs which are equally relevant in YEPs designs. The YEPs studied in this PhD thesis varies slightly from the strict academic EEPs as these YEPs deal more on practical skillsets, still the findings of Maritz (2017) is relevant are contributory in designing a structural blueprint for practical skillset based YEPs. YEPs are however initiated by government and private bodies to train and/or empower young people for capacity building, character refurbishment, business establishment, job creation, self-employment, poverty alleviation and wealth creation (Uzochuckwu, 2015; Osaigbovo, 2014; Panayiotopoulos & Gerry, 1997). However, this PhD research focus is on government initiated and sponsored programmes which will aid governments to initiate and implement programmes that will bring about inclusive growth, thereby changing the negative narrative of government is seldom a ‘good manager’.

Sexual maturity and age bracket are major ways used to define youth. Often, the age bracket is used (Federal Ministry of Youth and Sports Development & NBS, 2020; Perovic, 2016; European Commission (EC) European Council, 2012; UNFPA, 2011; National Youth Policy, 2009). This makes the identification easy and realistic for statistical purposes. Different cultures, societies, countries, and continents state their own age range of what constitutes youth. The African Union defined youths as people

between the age bracket of 15-35 years (Federal Ministry of Youth and Sports Development & NBS, 2020; UNFPA, 2011). The 2010-2013 Youth in Action programme carried out in Europe categorises people between the ages of 15-34 years as youths (European Commission (EC) European Council, 2012). Four European nations (Ukraine, Romania, Greece and Cyprus) set 35 years as the maximum age for their definition of youth, while thirteen European nations including the UK describe the maximum age for youths as 30 years (Perovic, 2016). None of the nations in Europe defined the youth age beginning from 18 years, the closest was 16 years, and 15 years which is the dominant minimum age in the definitions of a youth amount European nations (Perovic, 2016). In Nigeria, most of the youth programmes used the period of 18-35 years as their definition of youth. This is probably influenced by the 2009 Youth Policy Document of Nigeria, where the age group of 18-35 years is described as a youth (National Youth Policy, 2009). However, this has changed in the 2019 National Youth Policy in Nigeria which defined youths as young Nigerians between the ages of 15-29 years (Federal Ministry of Youth and Sports Development & NBS, 2020). The 2019 National Youth Policy definition of youth is yet to be incorporated in entrepreneurship programmes and other social protection programmes and surveys during the period of this research. The YAGEP and STEP programmes and the majority of the youth enterprise programmes in Nigeria followed the youth definition in the 2009 National Youth Policy as a pattern and targeted those between the ages of 18-35 years. Therefore, youth in this research is referred to people between the ages of 18 and 35 years.

The interest of youths in owning a business is on the increase (Lez'er, et al., 2019) and their entrepreneurial qualities are distinct from the older entrepreneurs with regards to the acquisition of skill, accumulation of necessary resources, adaptability to business environment, and culture (Olofinyehun, Adelowo, & Egbetokun, 2018; Minola, Criaco, & Cassia, 2014). The promotion of MSMEs is a pre-requisite to job creation (Ghai, 1988) and income generation, however initial programmes in Nigeria neglected MSMEs and focused on large businesses and companies (Safariyu, 2012). There is some repositioning in recent times. To reiterate what was said in a previous section, in 2017, Nigeria had a total of 41.5 million MSMEs (Table 2.1), of which 99.8% (41.47 million) were micro-enterprises and only 0.2% (73,081) were SMEs (NBS, 2017). The MSMEs employ 76.5 % (59.6 million people) of the Nigerian workforce and contribute 49.78% of national GDP with 7.64% of export trade with enterprises centred

on wholesale/retail (42.3%), agriculture (20.9%), other services (13.1%), manufacturing (9.0%), and accommodation and food services (5.7%) (NBS, 2017). 44.2 million people between the ages of 15-34 are eligible to work, representing 25% of the national population, and recent programmes on growth and productivity of MSMEs in Nigeria focus on youths as key drivers of accelerating enterprise (NBS, 2018). There are projections that the population of young people in Nigeria will continue to increase, and such growth could pose as either a challenge or an opportunity to the nation, depending on how youths are engaged, and their inherent potential developed and utilised. The importance of youths to a nation cannot be over emphasised. It is imperative to empower the youths. The youths are the life wire of every nation, and their empowerment is a determinant for a nation's sustainability and development (Osiagbovo, 2014). This section of the PhD study is designed to critique existing government initiated YEP and identify the key characteristics and the barriers and enablers to the successful implementation of these programmes to develop the potential of young unemployed Nigerians in MSMEs through education, training, mentorship and support systems. The critical review of existing literature on YEPs in Nigeria enables the study to determine the limiting factors affecting such programmes and to then design a conceptual model for the structure of YEPs in Nigeria.

Table 2.1: Classification of MSMEs in Nigeria

S/N	Size Category	Employment	Assets (=N= Million) (excl. land and buildings)
1	Micro enterprises	Less than 10	Less than 10
2	Small enterprises	10 – 49	10 to less than 100
3	Medium enterprises	50 – 199	100 to less than 1,000

Source: SMEDAN National Policy on MSMEs, 2015

2.3.8.2 Government Initiated YEPs in Nigeria

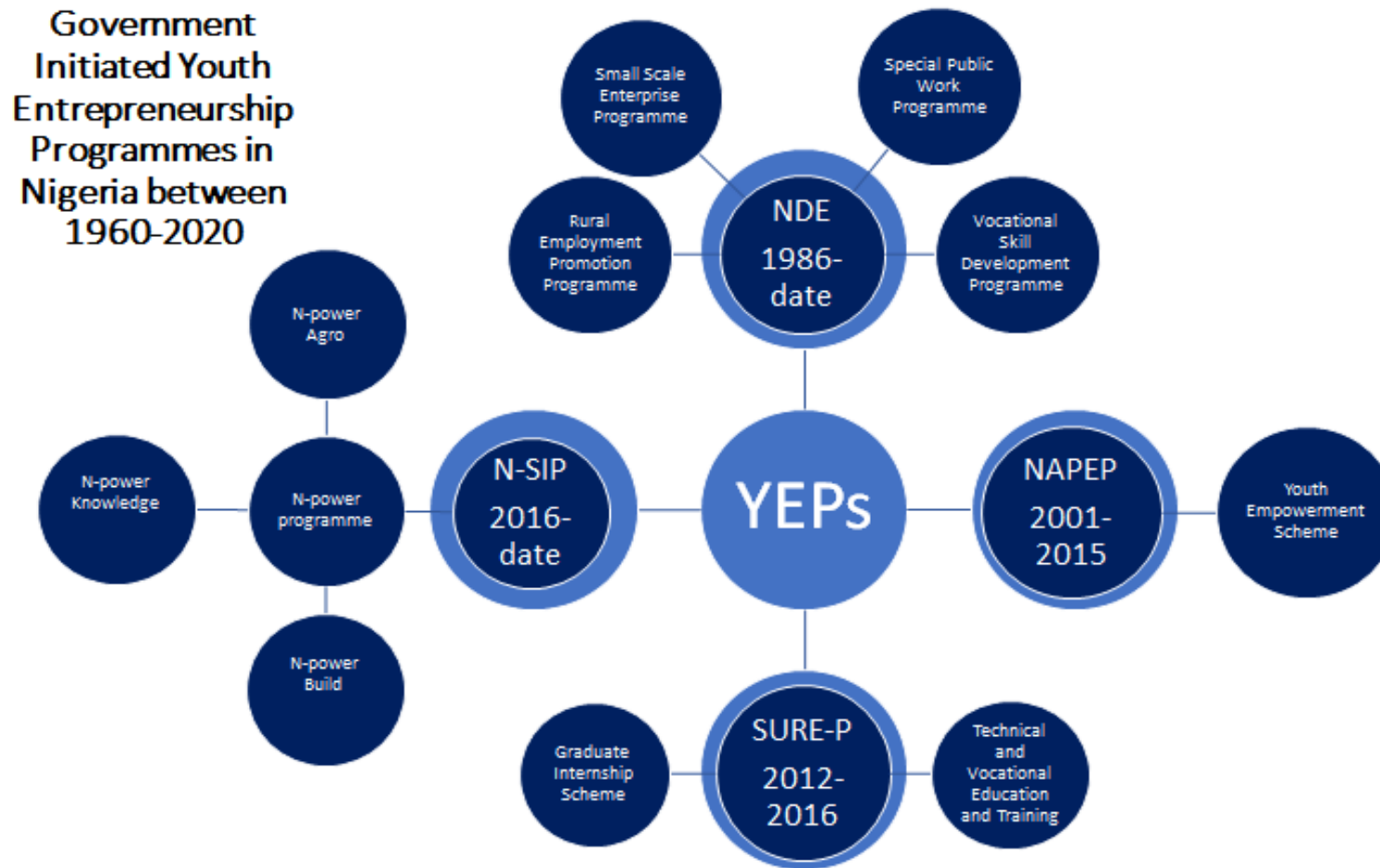
Most entrepreneurial programmes in Nigeria create start-up funds and materials for beneficiaries, yet, certain factors restrict their performance, and the impact of the majority of such programmes is low compared to the sum of money invested by the government or private organisations (Halidu et al. 2017; Deedam & Onoja, 2015; Fakayode et al. 2015; Yamta & Midala, 2014; Deane & Harre´, 2013; Oluyole, 2012; Larson, 2011; Edgware, 1997). Limiting factors on creating jobs on government sponsored entrepreneurial programmes include corruption in the public

sector, weakness in approval processes, inconsistency in application and implementation, mismatch or break-up of academic qualification and work, poor institutional capacity; a lack of entrepreneurship skills created, poor targeting mechanisms and a failure to focus directly on the poor youths and the lack of continuity in government policy; poor policy on social safety nets, and non-specific provision of the budget available (Ayoade & Agwu, 2016; Lemo, 2013; Egware, 1997). Participants in entrepreneurial programmes face challenges such as lack of funding, skill mismatch, inadequate monitoring, evaluation and mentoring, a lack of passion or focus on themselves, and poor perception of the programmes (Olaniran & Mncube, 2018; Lemo, 2013). The limiting factors to these programmes identified in the literature are synthesized (Table 2.2) in terms of the following resource categories or capitals: economic and financial resources, human resources, physical resources/infrastructure, and social resources/infrastructure. Some of the YEPs initiated by the federal government of Nigeria are captured in Figure 2.4.

Table 2.2: Barrier Factors for Government and Private Programmes

Limiting Factors	Source
Economic / financial resources	
Diversion of fund	Ayoade & Agwu, 2016; Egware, 1997
Insufficient funding of programme or participants	Olaniran & Mncube, 2018; Fakayode et al. 2015; Lemo, 2013
Non-specific provision of budget	Lemo, 2013
Human resources	
Lack of entrepreneurship skills	Ayoade & Agwu, 2016
Lack of passion	Olaniran & Mncube, 2018
Participant's poor perception on programme	Olaniran & Mncube, 2018; Lemo, 2013
Skill mismatch	Olaniran & Mncube, 2018; Lemo, 2013
Physical resources / infrastructure	
Poor institutions in a nation	Lemo, 2013
Social resources / infrastructure	
Approval process	Ayoade & Agwu, 2016
Corruption	Ayoade & Agwu, 2016; Egware, 1997
Lack of evaluation and mentorship	Olaniran & Mncube, 2018
Inadequate monitoring	Olaniran & Mncube, 2018
Inadequate planning and execution of programmes	Awojobi, 2019; Lemo, 2013; Egware, 1997
Inconsistency and in-continuity of government in instituting programme	Ayoade & Agwu, 2016; Egware, 1997
Poor policy on social safety nets	Lemo, 2013
Programmes poor targeting mechanism	Egware, 1997

Figure 2.4 Federal Government Initiated YEPs in Nigeria Between 1960-2020



Source: Author

Figure 2.4 shows the four major federal government of Nigeria initiated programmes (NDE, NAPEP, SURE-P, and N-SIP) since the nation of Nigeria gained her freedom from the colonisation of Great Britain in 1960. The four main programmes each had sub-programmes that are youth related enterprise programmes which are indicated in the figure. The lines indicate the link between the heading to the main programmes, and the main programmes to the sub-programmes. These programmes were targeted at curbing poverty and unemployment. The figure is shown to help the reader to easily identify the programmes and sub-programmes considered in this section of the thesis. The programmes are now critiqued in turn.

2.3.8.3 National Directorate of Employment programmes (NDE)

The National Directorate of Employment (NDE) is one of the Federal Republic of Nigeria programmes instituted during the period of the Structural Adjustment Programme in 1986, to curb poverty and unemployment in Nigeria (<https://nde.gov.ng/>). The main aim of NDE is the creation of jobs for unemployed school leavers and graduates and this led to the design of four core youth training programmes: The Vocational Skills Development (VSD) programme; the Small-Scale Enterprises (SSE) programme; the Rural Employment Promotion (REP) programme; and the Special Public Work (SPW) programme. The mode of training for the VSD programme was largely apprenticeship based (NDE, 2017). Unskilled school leavers were assigned to a specialist in the informal sector (craftsman or craftswoman). The unemployed rural youths that lack access to these craftsmen or craftswomen were trained through workshops (NDE, 2017). The SSE programme trained tertiary institution graduates, school leavers, retirees, and women on entrepreneurship skills (NDE, 2017). The design of the REP programme was to curb migration (rural-urban) and regenerate the interest of youths in agriculture by training unemployed youths in modern agricultural practices (NDE, 2017). The SPW programmes attached artisans and graduates to sectors such as the mining sector for graduates to acquire mining skills and improve the sector through their contributions. The SPW programmes also trained unemployed graduates to be employable by learning special computer software and hardware skills, and 'solar energy design, procurement, installation and maintenance of solar panels' (NDE, 2017).

Vambe & Ozohu-Suleiman (2014) analytically and empirically studied the NDE VSD programme in Benue State. The findings show that the programme succeeded in skill development but failed to reduce youth unemployment. One third of those interviewed (n=166) that were trained in welding, tailoring, soap making, computer operation for business, carpentry, & car mechanics through apprenticeship, affirmed that a lack of funding of the trainees served as the reason behind their inability to be self-employed. The difficulty in accessing finance to purchase the needed equipment and materials prevented most young people from setting up their businesses at the end of the programme. Further, the lack of an enabling environment such as access to funds, poor supply of electricity and lack of required social infrastructure stood as a major challenge to youths that intended to start personal businesses after the programme. The lack of needed and basic infrastructures affects businesses and entrepreneurs globally (Igwe, et al., 2018; Abeh, 2017; Muriithi, 2017; Abdullahi, Jakada, & Kabir, 2016; Lawal, Worlu, & Ayoade, 2016; Du & Banwo, 2015; Rahman & Singh, 2014; Gill & Biger, 2012). These stated challenges hindered the maximisation of the skills acquired through the period of apprenticeship. Those that started their businesses then faced the challenge of market competitiveness, epileptic power supply, and poor social infrastructure.

Another study in Lagos State, Nigeria, assessing the NDE skill interventions programmes carried out in 2005-2012 concluded that only 9% of the graduates of the programme (n= 4188) were employed at the end of the programme mainly as a result of inadequate implementation of goals and insufficient funding of the programmes by government (Amire & Ngwama, 2015). The NDE vocational skill acquisition programmes in Delta State suggested that a gap exists between the claim of the federal government concerning the impact of the programmes in reducing poverty and creating small businesses, and the reality for the beneficiaries of the programmes (Oseafiana et al., 2017). The study concluded that the programme failed to increase the number of micro and small businesses in the State, neither was poverty reduced.

Adebisi and Oni's (2012a) critical examination of the impact of NDE programmes in South-West States, Nigeria, demonstrates that the programmes profited the trainees and ex-trainees. The needs of the beneficiaries were met, which enabled them to create jobs for themselves and others. The research identified 11 functional sub-programmes under the four core NDE programmes that trained people in 30 job categories (poultry, fishery, fashion design, candle making, photography et

cetera). The programmes covered these job categories, so participants could have a broad spectrum to choose the institution of their choice. 99.2% of 1,200 interviewed beneficiaries undergoing training agreed to the fact that the programmes satisfied their expectation and that they were hopeful in establishing their businesses after the period of training. 98.3% of 120 interviewed ex-beneficiaries stated the programmes met their needs, and 100% of these ex-beneficiaries confirmed that the jobs/businesses had at the time were because of the skills they acquired through the training under NDE programmes. However, Adebisi & Oni (2012b) criticised the lack of equipment and materials for proper implementation of NDE vocational skills training programme as only a quarter of trainers had facilities (machines/equipment) for training the trainees. A study on the effectiveness of NDE in promoting rural residents in Oyo State, Nigeria found that whilst the programmes created jobs and increased the income of rural citizens by generating entrepreneurs and inputting skills among rural beneficiaries, more than 50% of the beneficiaries still had an average monthly income of ₦5,000 - ₦15,000, which is less than \$1.9 per day at an exchange rate of \$1 = ₦300 (Popoola & Ajayi, 2016). The barriers to success from NDE poverty & unemployment curbing programmes have been synthesized in Table 2.3 by capital resource.

In summary, NDE is impactful through its training programmes but suffers setbacks in funding. The economic transformation capacity of MSMEs, especially the developing nations, informed Ilori & Ile (2015) to investigate the sustenance and development of MSMEs (agro-chemical sector) in Ondo State, through NDE programmes where only 14% of respondents strongly affirmed NDE schemes to have sustained and developed MSMEs. Factors such as inadequacy in training; low access and distribution of credit and equipment due to corruption, poor monitoring and evaluation, and favouritism; inconsistency in policy of government and lack of mentorship were factors that truncated the effort of NDE programmes.

Finally, the cases described here show that, though NDE programmes had the capacity to reduce poverty and unemployment among youths and unemployed graduates, they failed to deliver as proposed or projected. Further, other factors such as beneficiaries lack of entrepreneurship skills (planning, financial management, marketing, determination, and networking) is a key hindrance to the programmes in curbing unemployment and poverty through small-scale businesses (Akpoveta & Agbomah, 2009). Indeed, government's insufficient funding of programmes is a major limitation to the effective delivery of NDE entrepreneurship and empowerment

programmes in Nigeria (Okojie, 2003). This criticism is still valid when considering recent YEPs initiated by the government too.

Table 2.3: Barriers to Success from NDE Programmes in Nigeria

Barriers	Source
Economic/financial resources	
Insufficient government's funding	Popoola & Ajayi, 2016; Amire & Ngwama, 2015
Lack of &/or access to funding	Popoola & Ajayi, 2016; Ilori & Ile, 2015; Vambe & Ozohu-Suleiman, 2014; Akinrinola et al. 2006; Okojie, 2003
Market competitiveness	Vambe & Ozohu-Suleiman, 2014
Working capital and initial capital	Akinrinola et al. 2006
Human resources	
Age of trainees	Akinrinola et al. 2006
Educational level of participants	Akinrinola et al. 2006
Lack of business experience &/or entrepreneurship skills	Akpoveta & Agbomah, 2009; Akinrinola et al. 2006;
Lack of commitment of trainers / inadequacy in training	Popoola & Ajayi, 2016; Ilori & Ile, 2015; Adebisi & Oni, 2012b
Training experience	Akinrinola et al. 2006
Physical resources / infrastructure	
Epileptic power supply	Vambe & Ozohu-Suleiman, 2014
Lack of training equipment & materials	Ilori & Ile, 2015; Adebisi & Oni, 2012b
Non-centralised training centres	Ekong & Ekong, 2016
Social resources / infrastructure	
Corruption	Ilori & Ile, 2015
Inadequate implementation and design of programmes	Amire & Ngwama 2015; Adebisi & Oni, 2012b
Inconsistency in government policy & governance	Ilori & Ile, 2015
Lack of mentorship	Ilori & Ile, 2015
Lack of programme awareness	Popoola & Ajayi, 2016
Nepotism in trainees or trainer's selection and resourcing	Ilori & Ile, 2015; Adebisi & Oni, 2012b
Poor monitoring & evaluation	Ilori & Ile, 2015
Poor social infrastructure	Ilori & Ile, 2015; Vambe & Ozohu-Suleiman, 2014

2.3.8.4 National Poverty Eradication Programme (NAPEP)

NAPEP was a policy measure constituted by the Federal Government of Nigeria in 2001, to address the issue of poverty in the nation (Alese, 2013; Antai & Anam, 2014). This programme was designed to create wealth and reduce unemployment, boost the economy, and meet rural residents' need for basic amenities (Ibid). The design of the programme captured four different schemes; the Youth

Empowerment Scheme (YES), the Rural Infrastructure Development Scheme (RIDS), the Social Welfare Service Scheme (SOWESS), and the Natural Resource Development and Conservation Scheme (NRDCS). YES addressed youth acquisition of skills, for employment and job creation through training and apprenticeship, with a credit delivery for business start-up. RIDS was charged with the responsibility of putting rural infrastructures (road, light, water) in place. SOWESS handled the provision and maintenance of educational, health, environmental, financial, communication and public awareness, and transportation facilities. NRDCS was structured to utilise the natural resources in the country. The various programmes were funded through the annual budgetary allocations of State and Federal government, and through a public – private partnership (Onwe & Nwakamma, 2015). NAPEP programmes can be categorised into five groups: Multi-Partner Matching Funds (MP-MF), Farmers Empowerment Programme (FEP), Capacity Acquisition Programme (CAP), General Micro Credit and Grants, Promise Keeper Programme (PKP), KEKE-NAPEP, Village Economic Development Solution (VEDs) (Onwe & Nwakamma, 2015). Problems associated with this programme include credit facilities not being made available to the female participants during and after the programme and so they could not implement the knowledge they had gained (Alese, 2013); and non-performance of the CAP programme due to inadequate implementation, lack of understanding of the degree and complexity of poverty in the country and poor conception of programme policies (Sule et al., 2019). This means CAP contributed little to nothing in reducing poverty as programme beneficiaries lacked finance in starting their businesses and factors such as corruption, laxness and ludic attitude demonstrated by coordinators and officials (government) of the programmes were barriers to success (Sule et al., 2019). Onwe & Nwakamma (2015) investigated the level of poverty alleviated by NAPEP in Ebonyi State by interviewing 380 respondents across the State. The development of human capital, provision of infrastructures, provision of drinkable water, access to environmental and educational facilities were used as measures of success, but the impact of the programme was determined as low. Factors cited for this included coordinators' corruption, politicisation, poor sensitisation and implementation, and the broadness of programme.

Wealth created through programmes under YES in Benue State were examined and 82.2% (n=74) of the respondents claimed the programmes had no impact on them (Tersoo, 2013). Corruption again was said to be a primary factor that militated against

the success of the programmes. The barriers to the success of NAPEP from a range of literatures considered are drawn together in Table 2.4, synthesized by capital resource type.

Table 2.4: Barriers to Success from NAPEP in Nigeria

Barrier	Source
Economic / financial resources	
Diversion of fund	Alese, 2013
Lack of funding	Sule et al. 2019; Abdussalam, 2015; Alese, 2013
Human resources	
Inadequate training	Abdussalam 2015
Laxness (negligent) and ludic attitude of coordinators	Sule et al. 2019;
Physical resource / infrastructure	
Inadequate business start-up equipment	Abdussalam 2015
Social resources / infrastructure	
Corruption	Sule et al. 2019; Onwe & Nwakamma, 2015; Alese, 2013; Tersoo, 2013
Inadequate implementation of programme	Sule & Adamu, 2019; Onwe & Nwakamma, 2015
Lack of understanding of the degree and complexity of poverty in the nation,	Sule & Adamu; 2019
NAPEP's lack of collaboration with other agencies or ministries	Yakubu & Abbass 2012
Political influence on selection of beneficiaries. Political office holders are often allotted some slots to submit names of desired participants. This takes place at all levels of government.	Shawulu et al. 2008
Politicisation of programmes	Onwe & Nwakamma, 2015
Poor conception of programme policies	Sule & Adamu; 2019; Onwe & Nwakamma, 2015; Shawulu et al., 2008
Poor sensitisation	Onwe & Nwakamma, 2015

2.3.8.5 Subsidy and Reinvestment Programme (SURE-P)

SURE-P was initiated in February 2012, and targeted (among other objectives) to create wealth for the nation and mitigate graduate youth unemployment both urban and rural (Nwosu & Ugwuera, 2014). This prompted the establishment of the TVET programme, and a Graduate Internship Scheme (GIS). The TVET programme aimed to invigorate the growth of the economy by equipping youths with vocational / technical skills, life skills and entrepreneurship skills. GIS focused on developing the skills of 185,000 young graduates yearly by placing them on an internship in selected companies to develop employability skills and experience with a monthly allowance of

18,000 naira, with the primary aim of generating 50,000 jobs per annum for youths in this category (Charles et al. 2019). The SURE-P programme sought to create opportunity for youth employment, an additional programme strategy for physical infrastructure to ensure business development was required (Nwosu and Ugwuera, 2014). Eleje (2018), in exploring the number of jobs created in Nigeria through SURE-P from 2012-2015, supports the claim by Charles et al. (2019) that the jobs created were insignificant considering the university graduation rate of around two million young people per year and the overall limiting factor of more supply than demand in the job market. The major challenges cited to the success of SURE-P were incorrect policies (formulated without adequate consultation and enquiry), corruption, inadequate funding, shortage of training centres, and nepotism by politicians and government workers during selection (Charles et al. 2019); and incorrect appropriation of public funds, instalment of incapable or dishonest programme managers and co-ordinators, and non-transparency in fund disbursement (Mark & Ataire, 2017). The factors could be summarised under the themes of corruption and political favouritism i.e., appointment based on political relationships.

2.3.8.6 N-Power

The unemployment and poverty challenge in Nigeria pushed the Federal government to institute the N-Power programme under the National Social Investment Programme (N-SIP) in 2016. N-SIP is a social welfare initiative of the Nigerian government in 2015 that instituted N-Power in 2016. The N-Power programme is focused on youths (18-35 years of age), and it is split into two categories (Akujuru, 2019). The first group is called the graduate category and the second group is called the non-graduate (<http://www.npower.gov.ng/>). The programme for the graduate category is only comprised of graduates and it is termed N-Power Volunteer Corps. It is further sub-divided into N-Power agro (agricultural sector; extension services), N-Power health (health sector; preventive healthcare in communities), N-Power teach (Educational sector; teaching in primary/secondary schools), and N-Power tax (Financial sector; community tax liaison officers). Young graduates from higher institutions are given training materials and are assigned to their sector of interest to offer their volunteering services for a period of 1-2 years with a monthly pay of ₦30,000.00 (thirty thousand naira). The non-graduate category involves both graduates and non-graduates. It has two main programmes, N-Power Knowledge, and

N-Power Build. Sub-programmes under the N-Power Knowledge programme includes N-Power creative (3-months training on animation, scriptwriting, post-production or graphic design), N-Power Tech hardware (3-months practical training on mobile phone, tablets, or computer repairs), and N-Power Tech software (3-months practical training to develop software). The N-Power Build programme had no sub-programmes. Participants in this programme undergo 3-months of training in either of the following industries: building services, construction, built environment services, utilities, automotive, aluminium and gas. Devices and appliances useful for practice were given to participants under the non-graduate category for their use during the period of training and after the end of programme. Ogbette et al. (2019) endorsed the efficiency of the N-Power programme in engaging and upskilling unemployed youths. Aminu (2019) investigated the effectiveness of N-power programme in improving the living standard of business education graduates in Kano State, Nigeria. The findings concur with Ogbette et al. (2019) and reveal that the living standards of those participating in the volunteering programmes improved. However, there is need for proactive monitoring to be set-up as an in-programme measure to address the issue of non-punctuality of beneficiaries (Aminu, 2019). BisonG (2019) studied the impact of N-power programme in Cross River State, Nigeria and concludes that the programme has significantly impacted the participants' economic wellbeing, employability, and skilfulness. However, programme beneficiaries were searching for employment at the end of the programmes because neither loan facilities for beneficiaries to start-up their own businesses, nor measures for the productivity of beneficiaries beyond the duration of the programme were created (Aminu, 2019; BisonG, 2019; Effiong, 2019; Ogbette et al. 2019). In summary, whilst the programme is significantly impactful during its period of operation, the majority of the beneficiaries are unemployed at the end of the programme.

Effiong (2019) compared the average unemployment rate before (2005-2015) and during (2016-2018Q₃) the period of operation of the N-Power programme in Akwa Ibom State, Nigeria. The average rate of unemployment in the State during (2016-2018Q₃) the period of N-power programme was 33.4% compared to the commencement of the programme (2005-2015) where the rate was 22.23% suggesting that there are system level factors contributing to the rate of the unemployment in the State over and above the impact of the programme. Engagement with the programme has been shown to alleviate personal poverty where

poverty is not seen as a specific income line, but instead as an aggregate of social benefits (Akujuru, 2019; Adeyanju, 2017). Beneficiaries of the N-Power programme received monthly pay of ₦30,000 during the programme period of two years, from the federal government, and that kept them slightly above the poverty line of \$1.9 per day at the rate of ₦350 per \$1, but both Akujuru (2019) and Adeyanju (2017) failed to explore the financial status of N-Power beneficiaries before their participation in the programme and compare the outcome to their financial status after the period of their benefit from the programme. This is a limitation of their work. There is need to investigate the beneficiary's financial level before and after the programme to ascertain the true financial impact of the programme in alleviating poverty. The impact of the programme is restricted by poor implementation of the programme, the lack of needed information, delay in the payment of the monthly stipend, corruption, the lack of loan provision for ex-participants, the encroachment of politician during the selection of candidates, submission of incorrect bank verification number etcetera (Akujuru, 2019; Adeyanju, 2017). The critical information required by the participants of the programme was not explained in the studies. The next section summarises the themes drawn out from the critique of the various Nigerian YEPs.

2.3.8.7 Discussion

Key characteristics are iteratively collated (Table 2.5) such as funding bodies, year of initiation, goals, target groups, approaches of programmes, process of candidate selection and induction, and the intervention process of certain YEPs in Nigeria. Table 2.5 serves to summarise the different Government-initiated YEPs considered in this section of the PhD thesis. The programmes are alphabetically ordered with respect to their year of establishment in ascending order, allowing chronological comparison of the programmes.

Table 2.5: Summary of the key characteristics of YEPs Initiated in Nigeria by the Federal Government (Adapted from Usman, 2020)

	Funding Body	Programme Start- End	Major Goal	Target Group	Approach	Candidates' selection	Induction	Intervention
Rural Employment Promotion (REP) programme under NDE	Major funding by Federal Government of Nigeria in partnership with the ILO, Shell Petroleum Development Company, United Nations Development Programme, National Youth Service Corps, Central Bank of Nigeria, National Economic Reconstruction Fund, Bank of Agriculture, Nigeria Export and Import Bank. The 2019 Appropriation Bill (Federal Government of Nigeria) states the office of the NDE disbursed about ₦1bn for job creation programmes in 2019. However, the director general of NDE, Dr. Nasiru Ladan, on the 18 th of November 2017 said that the sum of ₦10bn will be allocated in subsequent years to address the high unemployment rate in the nation (Punch, 2017)	1986 to date	To curb rural-urban migration and regenerate the interest of youths in agriculture	Unemployed youths located in the rural area with priority to graduates of agriculture and related sciences. The age range of youth is 18-35 years.	Training in modern agricultural practices. Loan for start-up ₦10,000 (Usman, 2020).	Started with paper application. Online application now	Face-to-face	Face-to-face
Small Scale Enterprises (SSE) programme under NDE		1986 to date	To reduce unemployment and poverty	Unemployed tertiary institution graduates, school leavers, retirees and women. It comprises of both rural and urban residents. The age range of the youths is 18-35 years.	Business training through seminars, practical exercises or six months' attachment to a thriving business. A loan of ₦10,000 for outstanding beneficiaries.	Started with paper application. Online application now	Face-to-face	Face-to-face
Special Public Work (SPW) programme under NDE		1986 to date	To reduce unemployment and poverty	Unemployed artisans, semi-skilled and unskilled young graduates between the ages of 18-35 years that are residents in the rural or urban area.	Attachment to various sectors of the economy in a period, for self-development and employability	Started with paper application. Online application now	Face-to-face	Face-to-face
Vocational Skills Development (VSD) programme under NDE		1986 to date	To reduce unemployment and poverty	Unskilled unemployed rural or urban youths (18-35 years) that are school leavers (illiterates and semi-literates).	Attachment of trainees as apprentice workshops of master craft-men and women for a period of 3-24 months depending on skill acquired; A soft loan of ₦10,000 is said to have been given to outstanding beneficiaries that are interested in self-employment.	Started with paper application. Online application now	Face-to-face	Face-to-face
Youth Empowerment Scheme (YES) under National Poverty Eradication Programme (NAPEP)	Federal or/ and State government, Public Private partnership The sum of ₦6bn was released to kick start the programme in 2001 (Antai & Anam, 2014). The released amount was used on training facilities, building of the training centers and empowerment of beneficiaries.	2001-2015	Employment and income generation	Unemployed rural or urban youths. The age range of youth was not stated but according to the National Youth Policy (2009), youth in Nigeria is within the ages of 18-35 years.	Conditional Cash Transfer anchored by CDP	Paper application	Face-to-face	Face-to-face
					Mandatory attachment anchored through MAP	Paper application	Face-to-face	Face-to-face

					Skill acquisition training administered through CAP	Paper application	Face-to-face	Face-to-face
Graduate Internship Scheme (GIS) under the SURE-P community services, community services, women and youth empowerment women and youth empowerment programme	Federal government of Nigeria About ₦3 billion was spent on the GIS and TVET programmes yearly (AfriHeritage, 2013; Nwosu & Ugwuera, 2014).	2012-2016	To provide a short-term employment opportunity for young graduates	Poor and unemployed rural or urban young graduates within the ages of 18-40 years.	Placement on one-year internship with ₦18,000 monthly allowance.	Paper or online application	Face-to-face	Face-to-face
Technical and Vocational Education and Training (TVET) programmes under the SURE-P community services, women and youth empowerment programme			To mitigate youth unemployment and alleviate poverty.	Poor and unemployed rural or urban youths within the ages of 18-35 years, and women between the ages of 18-50, having a highest educational qualification of secondary school. The vulnerable group was also factored	Training on vocational / technical skills, life skills and entrepreneurship skills with a monthly pay ₦10,000 during the programme period.	Paper or online application	Face-to-face	Face-to-face
N-power programme under the National Social Investment Programme (N-SIP)	Federal government of Nigeria in collaboration with State governments. The FG has spent ₦279 billion on these programmes between December 2016 – June 2019 (https://www.vanguardngr.com/2019/07/fg-spends-n279-bn-on-n-power/)	2016 till date	Job creation and skill empowerment	Rural and urban youths between the ages of 18-35 years (higher institution graduates & non-graduates)	Volunteering services with a pay of ₦30,000 through N-Power Volunteer Corps programme.	Online application	Face-to-face	Online
					Acquisition of skill through 3-months training anchored by N-Power Knowledge programme and N-Power Build programme.	Online application	Face-to-face	Face-to-face

Source: Author (Adapted from Usman, 2020)

The government sponsored or initiated YEPs in Nigeria reviewed in this paper have been grouped into three categories within the following typology: **skill-based programmes, fund or equipment accessibility programmes; and skill + fund programmes**. The skill-based programmes are vocational and designed to enable youths to acquire skills during the programme through apprenticeship, seminars, or attachment to organisations and as a result gain employment or start a business and create jobs for others. Example of such programmes are CAP, MAP, GIS, SPW and TVET. The greatest challenge faced by youths participating in these programmes is actually the gaining of employment or starting of a business in their skilled area at the end of the programmes. The design of these programmes failed to consider a strategic impact plan beyond the training period. There is no follow up on trained youths to recommend them for employment in companies or institutions. Those groomed to start businesses faced the challenge of access to resources (equipment's and funds). The coordinators of these programmes due to the design, failed to fund the youths to kick-start businesses according to their trained skillset.

The fund or equipment accessibility programmes generate funds for beneficiaries without taking them through a training process. Example of such programmes are CDP and N-Power volunteering corps programmes. Youths are either placed on a monthly stipend payroll for a given period or a conditional (loan) stipend or unconditional (non-refundable). As a result, youths registered under such programmes have improved livelihoods during the programme period, however they remained unemployed and in poverty after the programmes as they lack the necessary skills for business establishment. Nevertheless, beneficiaries that had entrepreneurship skills and knowledge before they participated in these programmes can make wise investments or start a micro business with the accumulated stipends after the programme.

These two types of programmes are examples of social protection programmes that are largely short-term unemployment or poverty alleviations programmes, and they often have a political undertone. Political expediency can be a barrier to the success of the programmes. The programmes are not designed to bring the youths out of poverty or unemployment, rather they are designed through temporal benefits to influence the heart of the youths to support the government. However, the fund or equipment

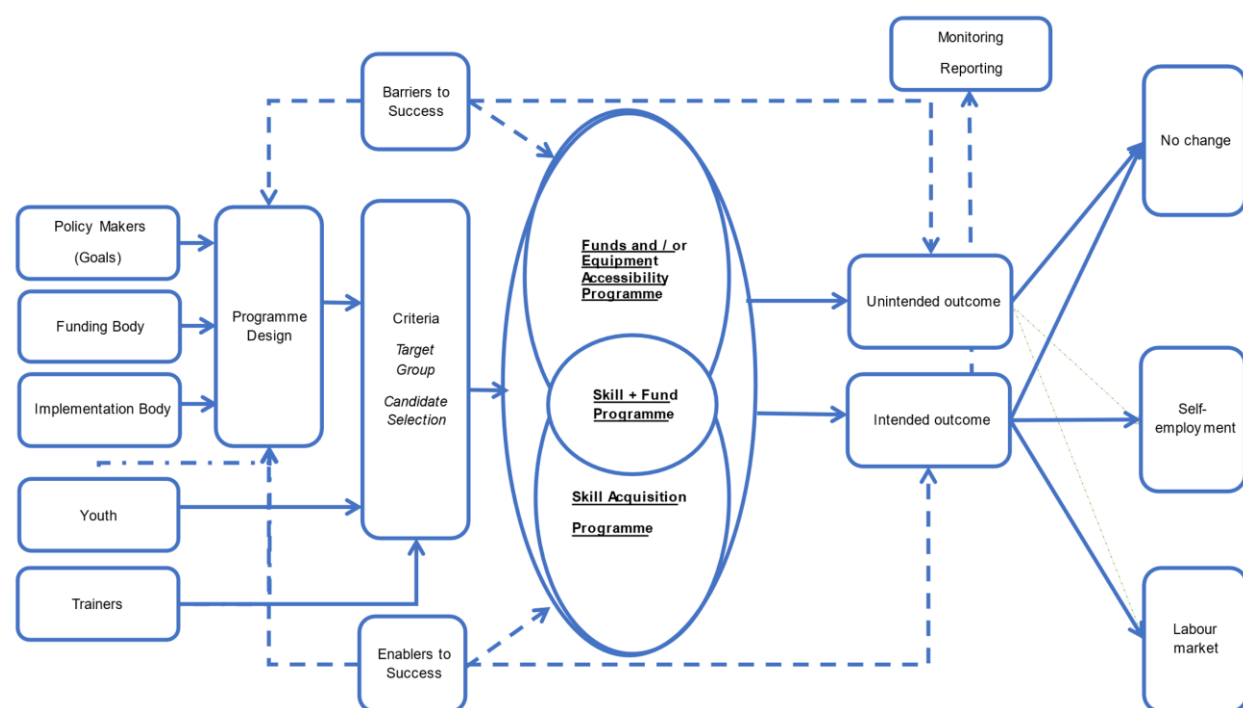
accessibility programme creates a short term financial relieve for the beneficiaries, while the skill-based programme has a long-term effect on the beneficiaries pending when the beneficiaries raised fund to start the business they were trained for.

The third type of programmes are termed here as skill + fund programmes, providing a combination of the first and second categories. The VSD, SSE, and REP serve as examples of skill + fund programmes. The beneficiaries under these programmes are trained to acquire certain entrepreneurial skills. Trainees are supported with facilities by the end of the training period such as funds and/or equipment to enable them to start the desired business. The fund is either conditional or unconditional. These programmes have a stronger tendency to impact the beneficiaries more than the first two categories of programmes, but their impact is restricted amongst other reasons, by the low quality and/or quantity of equipment provided, and the insufficient funds released to youths to start the anticipated micro business. The fund is often too small to start the business thereby leaving youths stranded. However, some of the youths, source additional funds from family members or through borrowing to start micro-businesses.

A conceptual model has been developed in figure 2.5 that illustrates the typology and the interaction between the three types of YEPs in Nigera. The arrows in figure 2.5 shows the flow of information and the needed sequence of action. The conceptual model shows that the policy makers, funding body and the implementation body of the programmes, without the input of the beneficiaries, designs the YEPs and sets out the criteria for the recruitment of the youths and the trainers into the programmes. These programmes are either designed with an intended or unintended outcome. The programmes with intended outcomes are designed to get the youths ready for the labour market or for self-employment. At the end of these programmes, participants are either self-employed, employed or neither self-employed nor employed. The programmes with unintended outcomes are designed to temporally relieve the poor from the pressure of poverty or to cushion the effect of poverty on the poor for a very short run, which, in the long run had no impact on the poor. Programmes with unintended outcomes do not profit the beneficiaries after the period of participation as they do not have the goal of improving the skillset or opportunities for individual beneficiaries. The barriers and enablers to success identified in this section of the thesis should be captured and considered in the

design of future YEPs with either intended or unintended outcomes. The barriers should be mitigated, and the enablers enforced during the implementation process. The outcomes of programmes need to be closely monitored to ascertain the effectiveness of the programmes and create a platform for the design of better YEPs in Nigeria.

Figure 2.5: Conceptual Model of the Typology of YEPs in Nigeria



Source: Author

The following findings from this literature review should be considered in the design and development of new YEPs aimed at reducing unemployment and poverty in Nigeria. The most important consideration as showed in figure 2.5 is the need for the engagement of intended group of beneficiaries during the design of the programmes, so that the design of the programme can be better aligned with their needs and expectations. Of the three types of programmes displayed in figure 2.5, government funding bodies should focus more on the skill + fund programmes to help reduce poverty and unemployment among Nigerian youths for the long term, rather than deliver a short-term social protection measure, which is still necessary in certain harsh economic conditions. There should however be an intended learning outcome(s) in the programmes design that are transparent and clearly understood by trainers and beneficiaries. The selection process for both beneficiaries and trainers (see figure 2.5) should be based on the design of the

programme and meritocracy. This will lead to impactful training and productive participants. There should be an after-programme plan for the establishment of the beneficiaries in securing the intended outcome of the programme and personal outcomes, such as gaining employment or starting their intended businesses (see figure 2.5). Programme designs should include facilities (fund, equipment, or other resources) for the beneficiaries to start their intended businesses. An independent monitoring and evaluation team captured in figure 2.5 should be used for each programme to identify the effective best practice and performance and opportunities for improvement for the next cohort of participants. This feedback should be available for further iterations of the programmes or to improve new programme design. The sum of money stated as being received by the beneficiaries of skill-fund programmes (figure 2.5), either received in cash (fund) or kind (materials), and how funds for the programme are disbursed should be openly published at each interval, as this will help to curb financial embezzlement (corruption) that poses a major threat to YEPs in Nigeria. The 74th session of the UN general assembly held on the 28th of January 2020 affirmed financial transparency and accountability as global challenges to be addressed to actualise the Sustainable Development Goals (SDGs) and SDG4 Quality Education, is of particular importance here. To actualise financial transparency and accountability for YEPs in Nigeria, the detailed programme budgets should be openly published for citizens and participants to access.

In summary, the YEPs in Nigeria were studied in this section to discover the enabling and limiting factors that prevented the programmes from sharpening the economy and people of the nation thereby curbing poverty and creating employments (see RO2). Also, the programmes were examined to ascertain the possible factors that could enable their success through the knowledge of the factors behind their shortcomings (see RO2). YEPs are initiated to train and/or empower young people for capacity building, character and skills development, business establishment, job creation, self-employment, poverty alleviation and wealth creation. The goals of YEPs can also be linked to some of the SDGs (see section 2.3.9). The typology or conceptual model (see figure 2.5) created through analysis and critique of the identified programmes that were initiated by the Federal Government of Nigeria reveal three core types of YEPs in Nigeria

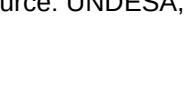
that are focused on curbing unemployment, poverty, and creation of new businesses. The three core types of YEPs are described as skill-based programmes, funds and equipment accessibility programmes, and skill + fund programmes. The third category of programmes which is a combination of skill and fund have a greater capacity to succeed in alleviating unemployment and poverty (see RO3) because this type utilises the potential of the young unemployed Nigerians in establishing micro-enterprises through education, training & mentorship, and also through funding and financing of youths. Insufficient funding of programmes or beneficiaries, corruption and diversion of funds, inadequate planning and execution of programmes, nepotism (bias in selection) and the lack of monitoring and evaluation during and after implementation of programmes poses grave concerns and are limiting factors to the success of the programmes (see table 2.3, 2.4, and 2.5). Better and more impactful YEPs could be designed to alleviate poverty and unemployment in Nigeria by considering the stated limitations observed in this section. There should be financial transparency and accountability for new or redesigned programmes to successfully deliver as intended. To promote Inclusive Growth through YEPs, the programmes should also add value to the participants (see RO3), and the beneficiaries of such programme should add value to their produce (see RO4), and the society (employment creation) while growing their income (see RO3).

2.3.9 Sustainable Development Goals (SDGs) and YEPs

The youths within global populations are the potential powerhouse to actualise the SDGs (Amesheva, Clark, & Payne, 2019) as they comprise about $\frac{1}{4}$ of the world's population (USCB, 2021), most of whom are in the developing nations, largely in Africa (Amesheva, Clark, & Payne, 2019). The SDGs are 17 global goals for sustainable and equitable development set by the United Nations (UN) assembly in 2015 to be actualised on or before 2030 (UN DESA, 2015). The UN in the quest to actualise the SDGs has increasingly engaged and supported youths through programmes to start a business and create employment opportunities (UN DESA, 2018). The rebuilding of the world and the actualisation of the SDGs by 2030 has been placed on the shoulders of the youths (UNGA, 2015), and entrepreneurial intervention is recommended (UN DESA, 2018). The majority of youths in developing nations are creative and innovative but they lack entrepreneurial opportunities (Amesheva, Clark, & Payne, 2019), which also informed the

UN decision to focus on youth entrepreneurship programmes. The publication of UN DESA (2020) pinpoints that youth entrepreneurship positively impacts on SDG 1, 5, 8, and 10. In addition, the study of Rashid (2019) on Entrepreneurship Education and Training (EET) and SDGs, asserted that EET intersects with SDG 1, 5, 8, 9, 10, and 12. The impact of entrepreneurship on SDG 1 (poverty reduction), SDG 5 (gender equality), SDG 8 (decent work, full employment, productive employment, and economic growth), SDG 9 (industry, innovation, and infrastructure), SDG 10 (reduce inequality), and SDG 12 (sustainable consumption and production) is direct and positive (UN DESA, 2020; Eichler & Schwarz, 2019; Rashid, 2019). The understanding of the potential of youth entrepreneurship programmes to deliver sustainable development is often hindered by research gaps and practice gaps (Rashid, 2019) and other barrier factors which are captured and explained more fully in sections 2.3.8, 4.3.5, 4.3.6, and 5.3. Nevertheless, such programmes have the potential and capacity to bring some of the SDGs to fruition (Gill, et al., 2019; Kapfudzaruwa, 2018; UN DESA, 2018). The link between the impact of youth entrepreneurship or social protection programme to the SDGs is showed in Table 2.6

Table 2.6: The Impact of YEPs on SDGs

SDGs	Impact of YEPs
 1 NO POVERTY	To end poverty, the programmes create businesses that increased the income of the owners and employees and improved their living standard.
 5 GENDER EQUALITY	To empower women and girls, the recruitment criteria into the programmes are open for both male and female without restriction on any gender.
 8 DECENT WORK AND ECONOMIC GROWTH	To promote sustainable economic growth, entrepreneurship programmes can create productive self-employment opportunities that empower participants to become employers of labour.
 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	The entrepreneurship programmes foster innovation and create businesses in different industries. The demand for the success of these businesses instigates the building of infrastructures.
 10 REDUCED INEQUALITIES	To reduce inequality, the programmes are targeted on the most deprived and disadvantaged group.
 12 RESPONSIBLE CONSUMPTION AND PRODUCTION	Entrepreneurship programmes can be designed to remove market distortions to reduce waste and post-harvest food loss, and also recycle wastes within an environment.

Source: UNDESA, 2020; Rashid, 2019

2.4 Summary and Conclusion

Poverty and unemployment are real and practical challenges faced by many people in all global nations. The concept of poverty is complex, but easier to measure through a person's monetary earnings, hence the World Bank refers to people that earns less than \$1.90 as being poor. There are limitations in using monetary earning to define poverty, as they do not capture the social aspects of poverty described within this literature review, however the economic baseline concept is useful for this research. Poverty is often entwined with unemployment, i.e., the inability of active and willing job seekers to access employment, of which the data presented in this chapter has shown that young people are the most vulnerable and the most able if suitably employed to be an economic powerhouse. The creation and addition of value in people and products and the adequate access to capital (largely the five-capitals; financial/economic, human, natural, physical, and social) could serve as a remedy to this dual menace (poverty and unemployment) in Nigeria. Entrepreneurship programmes being a social protection tool, when inclusively designed and adequately implemented, have the capacity to increase both the income of individuals and the numbers employed in an economy. These programmes also add value to the people recruited into the programmes and the products they are trained to trade. They further promote economic growth and reduce the inequality gap in the long run.

Entrepreneurship is a key social and economic force that creates jobs, grows an individual's income, and grows and develops a nation's economy. However, the complex barrier factors in most developing nations limit the potential economic impact of most entrepreneurs, be it necessity entrepreneur or an opportunity entrepreneur. Both the necessity and opportunity entrepreneurs are driven by needs, which either pressured them (necessity entrepreneurs) or motivated them (opportunity entrepreneurs) into entrepreneurship. Whether an entrepreneur is pressured or motivated to entrepreneurship, each has the potential to impact a nation socially or economically if exposed to the right education, training, orientation, and other enablers. Education, formal and/or informal is powerful transformational instruments when efficiently devised (SDG4). Entrepreneurship education and the acquisition of applicable skills are major influencers of entrepreneurs. This makes TVET imperative for both individual and national

development, as it has the capacity to curb poverty (SDG2) and unemployment (SDG8). Youth-focused enterprise programmes that are TVET inclined are most impactful if inclusively designed and adequately implemented. The youths in most developing countries make up the greater percentage of the nation's population, and they are innovative and creative. The direct importation of the design of enterprise programmes that succeeded in a developed or developing nation to another developed or developing nation without thorough research on the potential beneficiaries and local economy needs and the specific barriers and enablers unique to each nation often result in futile or unproductive outcomes. This is because each nation has its unique and peculiar situations and challenges. Hence, such programmes must be studied alongside the possible barriers and enablers before they are applied or imported from one nation to another.

The impact of most YEPs in Nigeria are restrained by several barriers like corruption, insufficient funding, nepotism, lack of mentorship and evaluation, inadequate research etc. The limitations notwithstanding, the most impactful of such YEPs are the programmes that are described as skill+fund programmes. These YEPs have the potential to actualise some of the SDGs and make the focus of the PhD study of interest and of value.

CHAPTER 3

3.0 RESEARCH METHOD AND METHODOLOGY

3.1 Introduction

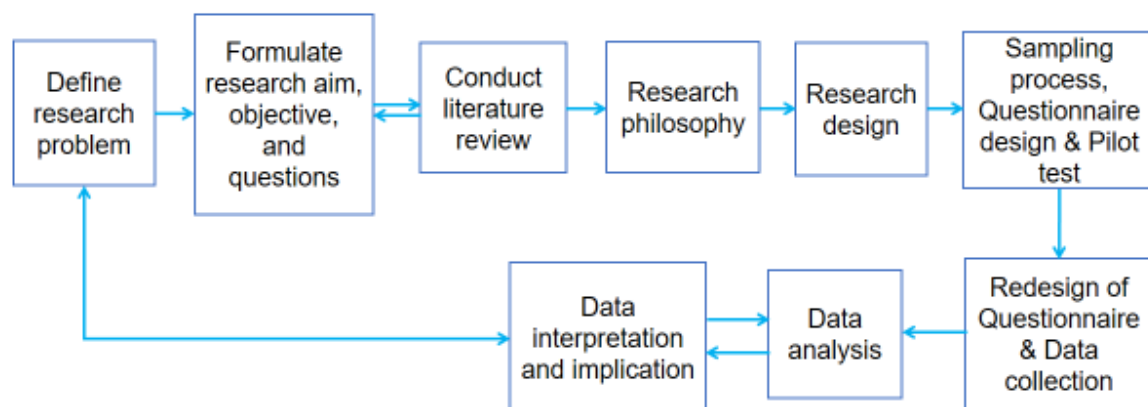
The existence of social phenomena is both external and internal (i.e., both independent and dependent on social actors) to a given study (Morgan, 2014), and the observable and subjective meanings captured in any methodological approach provide acceptable data that can be interpreted to provide new knowledge (Saunders, Lewis & Thornhill, 2012). This chapter explains the process followed by this research to address its aim and objectives. The suitability of the research method and procedure is predominantly determined by the nature of the research and its purpose (Dudovskiy, 2018). To reiterate, the research aims is to examine the impact of educated youths' (post-secondary or higher institution graduate youths) social assistance or entrepreneurship programmes on beneficiaries and the local economy in Delta State, Nigeria on inclusive growth by examining the performance of two programmes, the YAGEP and STEP through the lens of their beneficiaries.

The research applies a pragmatic philosophical approach in seeking answers to its questions, as pragmatism embraces multiple research method (Morgan, 2014). The paradigm of pragmatism is used in dealing with the nature of reality, source, and development of the research knowledge (Dudovskiy, 2018). The research's nature of reality (ontology) is multiple views. The nature of knowledge (epistemology) in the research is both objective (empirical) and subjective (intuitive) (Saunders, Lewis, & Thornhill, 2012). The subjective and more qualitative aspects of the research enabled the researcher to uncover depth and richness that was not possible closed questions alone (quantitative result). The research approach however remained open to new knowledge all through the study and allowed the research to develop based on the responses of the programmes beneficiaries, which curbs the potential drawback of being too subjective. The research philosophy is majorly driven by the research questions and the nature of the identified problem. Conclusions from this research produced the empirical knowledge of the research, which will inform future research and design and implementation of YEPs.

The data from this research were collected through administering questionnaires (open-ended and close-ended questions). The close-ended questions helped to address the research objectives. The open-ended questions serve to collect richer data and provide insight for the quantitative data. This approach makes the findings relevant for policy decisions.

The research process is represented in figure 3.1. The arrows represent the sequence of action followed by the research. The research first identified and defined the research problem, and formulate its research aim and objectives through its study of the literature. The research then employed the philosophy and design that is suitable for it. The sampling process, questionnaire design, and pilot test are carried out after the research design. The questionnaire was redesigned after the pilot test, before data were collected from the sampled population. The collected data are further analysed and interpreted in line with the defined research problem.

Figure 3.1: Research Process



Source: Author

3.2 Research Philosophy and Approach

This section of the research conceptualisation addresses the nature of reality (ontology), the nature of knowledge (epistemology), the choice of paradigm, and further reveals the assumptions on how data are collected, analysed and interpreted by the research. Studies show different paradigms such as positivism, post-positivism,

interpretivism, constructivism, and pragmatism for different research, to understand the construction of knowledge and reality (Dudovskiy, 2018). The philosophical position of this research is prompted primarily by the research questions, the awareness that there could be multiple views on what a reality is which are open to empirical enquiry (Kaushik & Walsh, 2019), and recognising the objective and subjective nature of knowledge which provides an acceptable knowledge creation approach within the research (Saunders, Lewis, & Thornhill, 2012). The research therefore chose the paradigm of pragmatism. This is largely because pragmatism accepts the notion of multiplicity of reality and is a problem oriented philosophy, whose central goal is to most effectively address the research questions (Kaushik & Walsh, 2019) which is a major focus of this research. It is a paradigm that is geared toward practical problem solving and it is purpose driven (i.e. actualisation of purpose) (Hothersall, 2019). The major difference between pragmatism and other paradigms (positivism, post-positivism, interpretivism, and constructivism) is its definition of an object. Fundamentally, pragmatism defines an object based on how the object aids a pragmatist to actualise the desired purpose or aim (Kaushik & Walsh, 2019). Other paradigms define an object either on the bases of what the object is or what the object is used for (Kaushik & Walsh, 2019).

The research approach sees the importance of both the subjectivism and objectivism, and thereby adapts the position of Morgan (2014) which asserts that the existence of social phenomena is both independent and dependent of the subjects. This implies that the social phenomena's existence is both dependent and independent of social actors (economy, culture, the State/nation, etc.). Combining both the objective and subjective way of consideration provides an acceptable knowledge creation approach within the research (Saunders, Lewis, & Thornhill, 2012).

The research thought process employed an inductive approach, which is prompted by the need to produce a repeatable conclusion, and the need to use a survey methodology that provides open and closed answers, and analysis methods that address the research aim and objectives (Bryman & Bell, 2015).

3.3 Research Strategy and Design

The research design is the blueprint that shows the components of the research structure (Kothari, 2004). The design of the research is both descriptive and exploratory,

and the strategy is a case study. The design of the study aids the research to identify, define, and describe the inclusive impact of YAGEP and STEP on beneficiaries and other people within the programmes' instituted State (Delta State) using the structured (closed) questions. Also, through the semi-structured (open) questions, the research explains in more depth why certain phenomena occurs. A case study which is a proven research strategy is used to examine the potential for inclusive growth for YAGEP and STEP beneficiaries (Yin, 2018). A case study research strategy was necessary as there is need for empirical in-depth enquiry about the YEPs impact, barriers, and enablers. This research strategy enabled the research to answer the why and how questions regarding the impact, barriers and enablers to YEPs and young entrepreneurs, and further provide empirical evidence that help uncover answers to questions that can have significant implications for our society and to address the research objectives effectively.

The research strategy of data collection and analysis method are explained in detail from section 3.5 to 3.8. As a social science study with a structured philosophical approach, the research considered both the exploratory research nature (to investigate the research questions and provides opportunity for further research), and the conclusive research nature (that analyses the research questions to come up with evidence-based answers) (Dudovskiy, 2018). The descriptive or conclusive research element helped the research to identify, explain and validate the findings of the research questions for objective 1, 2, 3, and 4. However, the exploratory research design element was instrumental to help explain the question of how and why, regarding the qualitative research data for objective 2, 3, 4, and 5. The analysed qualitative data are the responses to the open-ended questions from the survey.

3.4 Location of Study and Key Characteristics

The research was carried out in Delta State of Nigeria to examine the impact of educated youths' social assistance or entrepreneurship programmes in the State and nation by examining the performance of two programmes, the YAGEP, and STEP through the lens of their beneficiaries. Poverty and unemployment, which are high in Nigeria could be alleviated through well designed and implemented YEPs. The design and justification of the studied programmes as explained in section 1.4 and validated in section 3.9 attracted this research to the programmes (YAGEP and STEP) which are in Delta State.

The location of the research study (Delta State) is one of the largest crude oil producing States in Nigeria where more than half of the local government areas in the State produce oil and its economy is mostly dependent on the returns from the sales of petroleum products despite the numerous other resources (human and natural) in the State (Offiong, 2019). The State is rich in agricultural (fish, and root and tuber crops such as yam, potatoes, cocoyam, and cassava) and non-agricultural resources (industrial clay, silica, lignite, kaolin, tar sand, decorative rocks, limestone, etc.) (Delta State government, <https://www.deltastate.gov.ng/about-delta/>). The population of the State estimated in 2016 by the National Population Commission (NPC) and the NBS was about 5.6 million and it is a multi-linguae State, comprising of seven different tribes. The State has eleven (11) universities (2 Federal government owned universities, 4 State owned universities, and 5 private universities) and close to a thousand secondary schools. The programmes studied by this research will help to maximise her enormous human resources to diversify the economy of the State that is built around petroleum products, which will serve as a prototype to other States in Nigeria, especially the States in southern Nigeria. Delta State therefore is a good ground for this research. Figure 3.2 shows a map of Delta State that captured the 25 Local Government Areas in the State.

Figure 3.2: Map of Delta State



Source: Muhammed & Demirci (2015)

3.5 Sampling Process

The entirety of a population is too large to be studied, hence the need to target a group of the population that served as a representative of the whole population (Proctor, 2003). The research identified the population group to work with through the sampling, which fastened the data collection process. The research sampling gave room for more efficient information processing, generates manageable population size; reduced the research cost; and leads to findings that are more exact. In choosing a particular sampling method, the research explored the different sampling techniques. However, the target population, sampling frame and sample size were defined before selecting the sampling techniques (Dudovskiy, 2018). The target population for this research are the Nigerian youths, and the sampling frame for the research are the 4,253 educated youths empowered in 2015/2016, 2016/2017 and 2017/2018 by the YAGEP and STEP programmes in Delta State. To ensure the representative sample size (366), the Yamane (1967:886) formula

$$n = \frac{N}{1 + N(e^2)}$$

where: n = sample size, N = The sampling population frame, e^2 = error tolerance at a 5% probability level with a 95% confidence level. The sampling frame of the research was obtained from the office of the Delta State job creation scheme. The list of the sampling frame provided by the said institutions was incomplete due to certain biases within the institution. Therefore, to ensure a more diverse range of respondents, an exponential non-discriminative snowball sampling technique (Dudovskiy, 2018) was engaged in the field to ask respondents of who they know that participated in the programmes.

3.6 Questionnaire Design and Piloting/Testing

The research used closed and open-ended survey questions to collect the required data. This approach helped to reduce bias in the research, enabled the researcher to draw logical conclusions, and also aid the researcher to explain the reasons behind the outcomes. The questionnaires were piloted and tested on 30 Royal Agricultural University students and further reviewed and clearly mapped to prevent the inaccurate provision of information by the sample group. The large sample size supported the research to reduce the effect of human bias (Dudovskiy, 2018). The survey method used was a questionnaire with both structured and unstructured questions (see appendix A). This enabled the researcher to critically analyse and explain the impact that was made; how the jobs were created and/or income increased or why there was no increase in jobs and/or income. The unstructured questions further enabled the researcher to explore and discuss how the young farmers were able to or not able to create value in their produce before marketing. Therefore, the use of both closed and open-ended questions in the questionnaire balanced the research findings by giving qualitative insight to then understand the findings of the quantitative data analysis of the research.

3.7 Data Collection

Data (primary data) was collected after the securement of ethical approval from the University of Gloucestershire, the questionnaire was designed, and a sample size of 366 determined from the sampling frame of 4,253 using Yamane (1967) formula, and a

suitable sampling strategy identified (exponential non-discriminative snowball sampling technique). The sampling techniques engaged by this PhD (exponential non-discriminative snowball sampling technique) is synonymous to a networking system where an interviewed respondent provides referral(s) (Dudovskiy, 2018; Anieting & Mosugu, 2017). To ensure that the studied programmes beneficiaries' represented the entire Delta State, the exponential non-discriminative snowball sampling technique was engaged in the three (3) senatorial districts (Delta south, Delta central, and Delta north) of the State. In addition, to prevent having skewed, biased data, the researcher ensured that the initial set of interviewed beneficiaries varied in terms of demography.

The participants (educated youths within Delta State) and the initiators (job creation scheme, Delta State government) of the programmes under analysis that answered the research questions are the main sources of data. Data has been collected from both parties (participants and initiators) to produce a balanced and hopefully, unbiased data set. The job creation scheme produced magazine publications about the empowerment programmes that recorded about seventy beneficiaries' testimonies, in which all testimonies were positive, but the programmes' final impact is yet to be determined. General statements, such as the programme has: improved my life, made me a better person, increased my income et cetera were made. An African adage says, "you do not bite the hand that fed you" if you still expect to eat from that hand. Therefore, it is no surprise that all beneficiaries referred to in the publication spoke well of the programmes. However, these quoted testimonies cannot be used to objectively determine the impact of the YEPs because of a lack of analysis and independent verification. A holistic and critical analysis of the programmes with statistical evidence will demonstrate the actual programmes' impact and beneficiaries' inclusive growth (job creation, income growth, and value addition) factors, hence the need for primary data collection. Field data was collected by the researcher together with the support of three trained research assistants that were duly paid until the end of the data collection and recording process. The team helped to speed up the data collection process. However, to guard against potential pitfalls that could affect the validity and reliability of the research data collected by paid data collection team, the following protocol was set in place. First, to ensure the recruitment of the right team, they underwent a screening process where parameters

such as previous data collection experience and academic qualification were used. The selected team were briefed on the research aim and objectives, and the independency and non-partisan nature of the research. Terms and conditions such as confidentiality agreement, and agreement to be unbiased were signed.

Consent letters and calls were given to respondents to seek their consent for an interview. Respondents were interviewed upon the agreed date and time. More than 85% of the respondents were interviewed face-to-face. For the rest of the respondents, a copy of the questionnaire was forwarded to them either by email, telephone, or waybill as they preferred. All the respondents filled the questionnaire themselves except two (2) who were interviewed by phone. The use of the face-to-face method helped to picture the respondents, identify unspoken cues, and explain areas where clarity is needed. Whereas the collection of data through email, telephone and waybill reduced the time and cost expended on transportation during data collection and took pressure off the respondents. The means by which the primary data for the research was collected is an acceptable data collection process as primary data can be collected through postal, email, internet, online panel, Apps, face-to-face and/or telephone questionnaire (Urquhart, 2019). This research administered the structured and paper-based unstructured survey to 366 beneficiaries of the programmes and received 345 copies of the completed questionnaires from the respondents. Among the collected copies, 25 was rendered void due to inadequate completion of the questionnaires. Therefore, analysis was carried out on 320 administered questionnaires. The interviewed beneficiaries are in three cohorts as the programmes had run for three full cycles (2015/2016, 2016/2017, 2017/2018) before the commencement of this research in February 2019.

3.8 Data Analysis

The structured questions, which are quantitative (Bryman, 2012) were statistically analysed. The open-ended or unstructured questions (qualitative data), investigated to provide a greater depth for the research. During analysis, data collected through the face-to-face and other mediums are analysed together, as respondents seems to be sincere and truthful with their responses. This decision was made after a review of the responses from both respondents interviewed under face-to-face and non-face-to-face. The notion

that peoples tend to cover the reality when answering survey questions without the facial presence of the interviewer informed the decision of verification before analyses.

3.8.1 Qualitative Data Analysis

Miles & Huberman (1984) generated a procedure to analyse qualitative data which is, “data collection, data categorisation, data display, and conclusion drawing/verification”. This procedure was followed in analysing the research qualitative data (open answers) related to objective 2, 3, 4, and 5, and a thematic coding approach was used to categorise the data into themes. Thematic coding is a proven analytical method to explore in qualitative research (Williams & Moser, 2019). The flexibility of thematic analysis, is its allowance for inductive development of themes, and its suitability in providing answers to the research questions by dealing with the large data set, influenced its usage in this research. The qualitative data were thematically coded in three levels. The phases or steps of thematic analysis engaged in this research is in tandem with the assertions of Belotto (2018), and Braun & Clarke (2006). The researcher first and foremost read and re-read the data to familiarise themselves with the data and to note initial ideas. Secondly, the data were closely examined to identify the statements or sentences that are similar in meaning, patterns and ideas. Thirdly, the identified similar statements and sentences were set in groups, and common phrases and themes, which were the direct stated opinion (semantic approach) of the respondents were used to form the first level of coding. The first level of the coding is presented in the third column of the tables (see section 4). The researcher further used a latent approach by reading into the assumptions, context, ideas, or feeling behind the respondents’ statement to identify the patterns among the codes captured in the first level and generate the second level of coding. This exercise was repeated on the second level of codes to form the main themes, which is the third level of coding. The second and the third level of codings are shown respectively in the second and first column of the qualitative result tables in section 4 of this research. The selected themes were reviewed to confirm their suitability in addressing the research question. The process of theme selection and the review were guided by the quality control team (the supervisors of the thesis) to ensure that the research allows the data to determine the themes (inductive approach). This enabled the researcher to develop his own framework based on what was found or discovered through the field

work and the captured data and its interpretation. The frequency of responses in the qualitative findings do not always reflect the actual number of the respondents as the frequency of some themes is, because there are multiple themes identified by one or more respondents to a given question. The results are presented using tables, graphs, and charts.

3.8.2 Quantitative Data Analysis

The quantitative data is analysed using a range of analytical methods such as the univariate, bivariate, and multivariate analysis (Martens, 2017; Cramer, 2003). A univariate analysis though has a potential limitation of loss of detail, but it aided the researcher to present the raw data that addresses objective 1, 2, 3, and 4 in an organised and easy to read format. The need for the research to identify the presence or absence of correlation between each of the personal and economic characteristics of the programmes beneficiaries and the parameters for inclusive growth (income growth, employment creation, and value addition) instigated the adoption of the Pearson correlation (bivariate analysis). The Pearson correlation was adopted as the research needed not to distinguish between dependent and independent variables nor determine the non-linear relationship between variables (Matens, 2017). The research's usage of multivariate analysis such as the Analysis of Variance (ANOVA) was as a result of ANOVA's ability to reduce false positive finding (type 1 error) to 5% and its discovery of significant effects with fewer measurements (Matens, 2017). In addition, the comparison of means in the research were required between only two means (i.e. the impact of YAGEP against STEP, and the inclusive growth of the respondents before the programmes against the inclusive growth after the programmes).

Data for the first research question (personal and economic characteristics of programmes beneficiaries) are analysed using a univariate analysis (frequency distribution and percentages) and bivariate analysis (Pearson correlation). The quantitative data for the second research question (barrier and enablers) are analysed using the univariate analysis (frequency distribution and percentages). The research used univariate analysis (frequency distribution and percentages) and multivariate analysis (Analysis of Variance (ANOVA)) in analysing its third research question's (YAGEP and STEP impact) quantitative data. Finally, the fourth (value addition) and the fifth (blueprint)

research questions quantitative data are analysed using the univariate analysis (frequency distribution and percentages). The quantitative analytical methods employed by this research suitably answered the research questions thereby addressing the research objectives as revealed in chapter 4, and they are carried out using IBM SPSS Statistics 26 (Connolly, 2007).

3.9 Reliability and Validity of the Research

The model of Lincoln & Guba, (1985) regarding the reliability and validity of a research is easily replicable thereby influential to social sciences studies of today. They used four elements (see table 3.1) to determine the reliability and validity of the research.

Table 3.1 Reliability and Validity Criteria and Elements

Criteria	Elements
Truth value	Credibility
Applicability	Transferability
Consistency	Dependability
Neutrality	Conformability

Adapted from Rogers-Draycott (2021) and Lincoln & Guba (1985)

The elements stated in table 3.1 are explained as follows:

1. **Credibility** – This implies that the quality of the process that generates the research data should be trustworthy, and the findings validated by the literature and/or field data. The study was undertaken to examine the performance (inclusive growth) of the YAGEP and STEP programmes through the lens of their beneficiaries and to validate the findings of the researcher's MSc thesis (see section 1.4). The researcher without external funding nor governmental influence carried out the research. The researcher alongside his employed research team (see section 3.7 for the team selection criteria) privately interviewed respondents at the date and time suitable to and approved by the respondents. The employed data collection team were fully acquainted with the research problem before the data collection. To ensure the representative sample size (366), the Yamane (1967) formula at a 5% probability level with a 95% confidence level is applied on the sampling frame of 4,253 educated youths empowered through the studied schemes.

2. Transferability – This implies there is replicability of the research findings in other studies and context. To ensure that researcher's bias is limited and results are valid, the transferring of the participants' responses into the dataset for the analytical software during the analyses process were carried out by the researcher and double checked separately by each of the employed data collectors to ensure accuracy. The research's quantitative data (responses from the close-ended questions) are statistically analysed (see section 3.8.2) using SPSS Statistics 26 and the qualitative data (responses from the open-ended questions) are thematically coded and analysed (see section 3.8.1) to provide a greater depth for the research. The dataset size for both the closed answers (quantitative) and open answers (qualitative) are large enough for the findings and methods to be applied to a wider context. In addition, the findings are reproducible and the questionnaire could be used again so the research is repeated under similar conditions.

3. Dependability – This refers to the consistency of the research findings. The research process that produced the research findings was followed, supported and critiqued by three supervisors. The progress of the thesis in each year was presented and defended in a seminar. In addition, the thesis underwent an oral examination (viva) process that comprised of both internal and external examiners, and it led to further amendment and development of the thesis based on the comments. This shows the level of scrutiny that the thesis underwent.

4. Confirmability – This depicts the neutrality and objectivity of a research. This research was not sponsored by any governmental or non-governmental organisation, and its data collection, data entry for analysis, and data analysis process were guided for the accuracy of the data and results (findings).

3.10 Research Ethical Considerations

The research was conducted in accordance with the University of Gloucestershire's handbook of research ethics. The researcher applied for ethical approval through the University of Gloucestershire, and was granted approval before data were collected. The research pre-informed respondents and sought their consent before administering the questionnaire and interviewing them at their chosen date, time and venue. The respondents were pre-informed through phone calls, and a consent letter attached to the

questionnaire seeking their approval. This is to ensure, respondents participate on their free will, without compulsion or persuasion.

The research is acquainted with and followed the United Kingdom General Data Protection (GDPR) Regulations 2018 and the 2019 Data Protection Regulation of Nigeria. Data collected by the study are therefore stored in a safe location, and respondents' anonymity is protected. To protect their anonymity, the questionnaires had no column for respondents' name. In addition, the research questionnaire does not entertain discriminatory or unpleasant language, and data collected are objectively and subjectively analysed. Furthermore, paraphrased or direct quotation of other authors' findings or write-ups are dully acknowledged using the APA referencing method. The papers containing the data will be disposed of while the soft copy (digital) will be deleted one year after the completion of the programme.

3.11 Summary

This section of the research (chapter 3) reveals the methodological approach and procedure followed by the research. It further shows the philosophical base of the research (pragmatism), whose core aim is to practically address the research questions. The accepted nature of reality by the research is the notion of multiplicity of reality, and its nature of knowledge is both subjective and objective. Figure 3.1 captures the process followed by the research to address its objectives. The research strategy is a case study and it is both descriptively and exploratorily designed. Questionnaires (open-ended and closed questions) were drafted and administered to 366 YAGEP and STEP beneficiaries using exponential non-discriminative snowball sampling techniques, and the answers from 320 respondents were analysed (see section 3.7). Answers from open-ended questions were thematically analysed (see section 3.8.1) and answers from closed questions were quantitatively analysed (see section 3.8.2). The research used the Lincoln & Guba (1985) reliability and validity model to determine its reliability and validity (see section 3.9). In addition, the University of Gloucestershire's ethical procedure was followed as approval was granted by the university.

CHAPTER 4

4.0 RESULTS AND DATA ANALYSIS

4.1 Introduction

This chapter presents the results and analysis of the research data obtained from field studies. The results are presented in the order of the research objectives for this study, which are clearly stated in the introductory chapter of this research. However, to repeat, the research objectives are to: (i) identify the personal and economic characteristics of 'socially protected' post-secondary and Higher National Diploma (HND) / university graduate youths who have participated in either the YAGEP or STEP programmes in Delta State, Nigeria to inform greater understanding of the personal and economic value derived from participation in the schemes; (ii) determine the factors that are barriers or enablers to the start of and growth of micro and small businesses of YAGEP or STEP beneficiaries; (iii) assess critically the impact of either YAGEP and/or STEP programmes on inclusive growth (job creation, income growth, and personal development) of programmes beneficiaries; (iv) explore the value added to agricultural produce (actual output) by the farmers who have been through the YAGEP programme; and (v) develop a blueprint for a youth business development programme suitable for Nigeria.

The narrative of this chapter of the thesis begins with the personal and economic characteristics of the respondents, which addresses the first objective of the research. To actualise the second research objective, this chapter proceeds to consider the reasons stated by respondents as to why they participated in the programmes, and the medium by which respondents were selected to participate in the studied programmes (YAGEP & STEP). The preferences and experiences of the respondents are also explored, and the factors that promoted or hindered the setting-up of businesses by the respondents are further considered in this section. To address the third and fourth objectives, the chapter presented the levels of impact created on and through the studied YEP programmes respondents. It further considered if and how the participants of the agriculturally based programme added value to their produce before selling to the market. Lastly, the recommendation of the programmes beneficiaries are presented to develop a blueprint

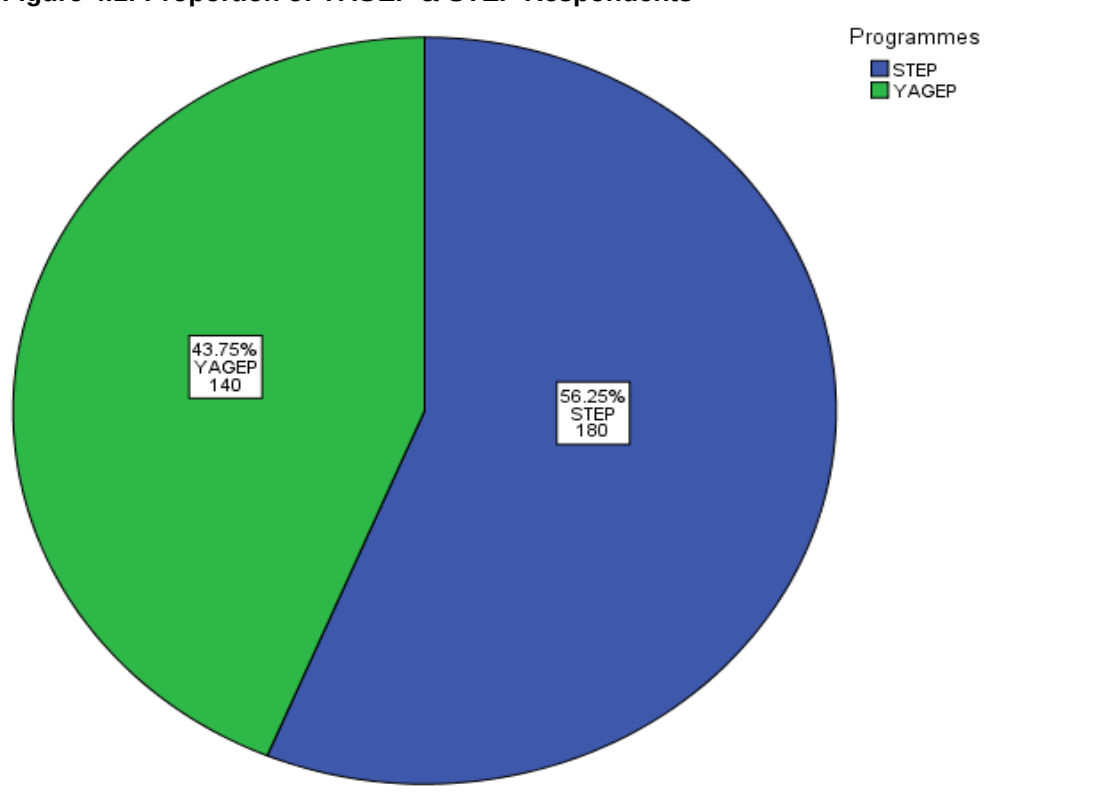
for a youth business development programme. The research has integrated quantitative (descriptive statistics) and qualitative findings in this chapter. The qualitative findings were thematically coded in three levels (see Section 3.8.1). The first level stated in the third column captures and summarises the exact response of the respondents, while the second and third level were drawn from the responses stated in the first level. The frequency of responses in the qualitative findings do not always reflect the actual number of the respondents as the frequency of some themes is because there were multiple themes identified by one or more respondents to a given question. Several respondents were reluctant in responding to the qualitative research questions leading to a fewer qualitative findings and answers. However, the qualitative findings provide greater depth of interpretation for the research as stated in the methodology chapter of the thesis.

The studied programmes (YAGEP & STEP) are initiations of the job and wealth creation scheme, of Delta State, Nigeria, and sponsored by the Delta State government. The aims of the schemes are to empower the unemployed but educated youths to become self-employed and employers of labour through agribusiness and wider industrial sector-based businesses. The participants in the programmes are equipped with technical know-how, vocational / technical skills, values, and resources. More than four thousand youths that have gone through either secondary school or higher institutions have benefited from these programmes since their inception in 2015 up to the time of this research.

4.2 Results that addressed the first Research Objective

This section presents the frequency distribution and percentages of the personal and economic characteristics of the studied beneficiaries of YAGEP and STEP programmes, and the association of these characteristics with the parameters of Inclusive Growth (income growth, employment creation, and value addition). The population ratio (in percentages) of the YAGEP, and STEP beneficiaries interviewed in this research, indicates that 56.25% of the interviewed respondents in this research are beneficiaries of the STEP programme while 43.75% of the respondents are YAGEP beneficiaries (see figure 4.1). This is because the STEP programme recruited more people than the YAGEP programmes, however, the difference in the ratio is not significant in terms of potentially skewing the findings.

Figure 4.1: Proportion of YAGEP & STEP Respondents



Source: Author's field work, 2019/2020

4.2.1 Personal and Economic Characteristics of YAGEP & STEP Participants

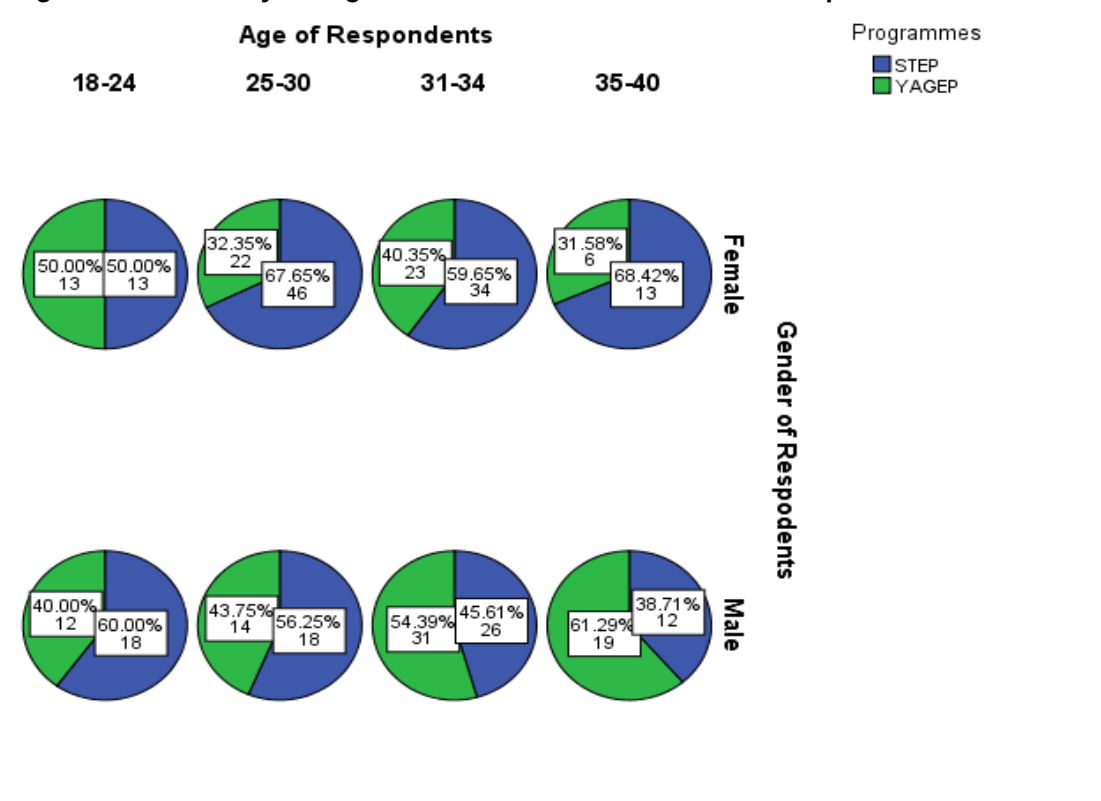
Personal and economic characteristics of the respondents such as age, gender, marital status, education level, and course of study are collated in tables 1a (see appendix B) and figure 4.2, 4.3, 4.4, and 4.5. The stated figures show a breakdown of age and gender (figure 4.2), marital status and gender (figure 4.3), education level and gender (figure 4.4), and the course of study and gender (figure 4.5) of the respondents in each of the studied programmes (YAGEP and STEP).

4.2.1.1 The Demographic Variables

Table 1a in appendix B shows the first set of the personal and economic characteristics (demographic variables) of the three hundred and twenty respondents that participated in YAGEP (number of respondents (n)=140) and STEP (n=180), and are explained below.

Age:

Figure 4.2: Summary for Age and Gender of YAGEP & STEP Respondents



Source: Author's field work, 2019/2020

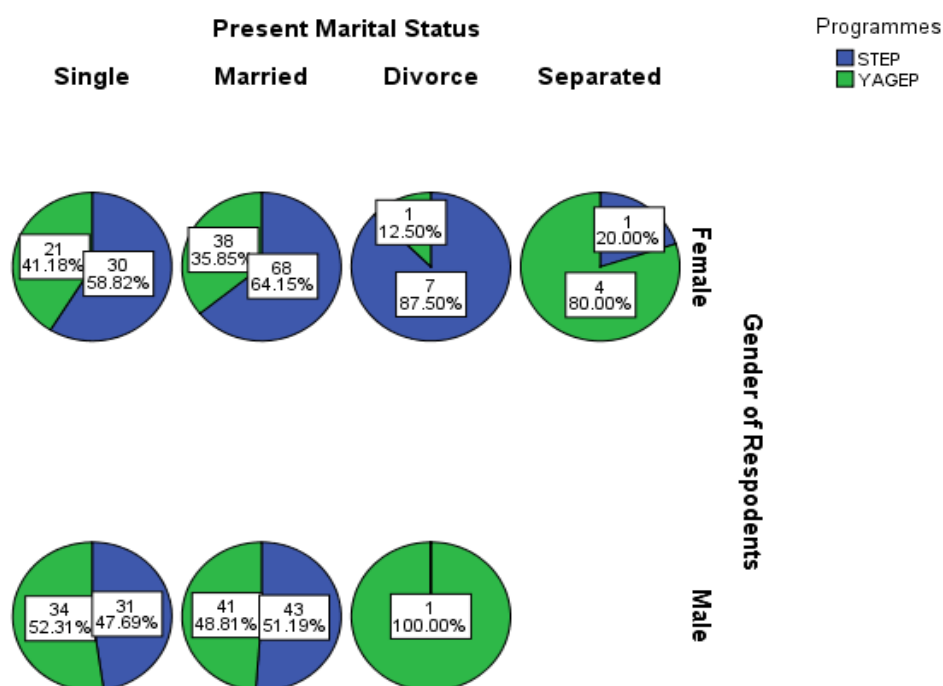
Table 1a (see appendix B) reveals that 64.3% of YAGEP respondents (25.7%, 25-30 years of age; 38.6%, 31-34 years of age) were between the age range of 25-34, and 68.9% of STEP respondents (35.6%, 25-30 years of age; 33.3%, 31-34 years of age) were within the age range of 25-34 years, all in 2019. This is probably because the young generation in Nigeria are more interested in non-agricultural ventures (Preyor, 2015). YAGEP had more male (54.3%) respondents than female (45.7%) while STEP had more female (58.9%) respondents than male (41.1%). Figure 4.2 further summarised and breaks down the respondents' age groups according to their gender in each of the programmes. The result shows an even participation of female respondents between the ages of 18-24 years in YAGEP and STEP. The distribution of female respondents in both programmes in the sample population is however uneven in other age ranges. The field data of this research shows that the female STEPpreneurs (entrepreneurs produced by STEP) interviewed in this research are more in number than the female interviewed YAGEPpreneurs (entrepreneurs produced by YAGEP) that are between the age ranges of

25-30, 31-34, and 35-40. Nevertheless, the majority of the male respondents that are between the ages of 31-34 (54.39%) and 35-40 (61.29%) are beneficiaries of YAGEP, and most of the male respondents between the ages of 18-24 (60%) and 25-30 (56.25%) are beneficiaries of the STEP programme. These results show the level of interest younger males between the ages of 18-30 and females between 25-40 years of age has towards non-agricultural ventures, and the interest of the older male (31-40 years) towards agriculture. See section 5.2.1 and 5.2.2 for detailed discussions regarding age and gender respectively.

Marital Status:

The results displayed in table 1a (see appendix B) show that in the sample population there were more singles (54.4%) than married respondents (44.1%) before and during the programmes. However, after the programmes, 59.4% were recorded as married while the singles had reduced to 36.3%, with a slight increase in the proportion that were divorced from 0.3% before the programmes to 2.8% after the programmes were completed. This trend was similar among the individual programmes (YAGEP and STEP). Figure 4.3 further shows the beneficiaries marital status in relation to their gender after participating in YAGEP and STEP. It is clearly indicated in the figure that in the sample population there are more single female respondents (58.82%) from the STEP programme than YAGEP, and more single males (52.31%) beneficiaries of the YAGEP programme than STEP. However, the difference is not significant. In addition, for the groups interviewed, the STEP programmes produced more married female (64.15%) and married male (51.19%) respondents than the YAGEP programme. Also, the female respondents that divorced their spouses are more frequent in the STEP programme respondents than in the YAGEP programme, at a ratio of 7:1 which is high. The females that separated from their husbands are more highly represented in the YAGEP programme at a ratio of 4:1. The results in figure 4.3 further reveal that females' experience divorce and separation than males, which could be as result of multiple factors which is out of this research scope. However, detail discussions on marital status and gender that are relevant to this studies can be located in section 5.2.3 and 5.2.2 respectively.

Figure 4.3: Summary for Marital Status and Gender of YAGEP & STEP Respondents



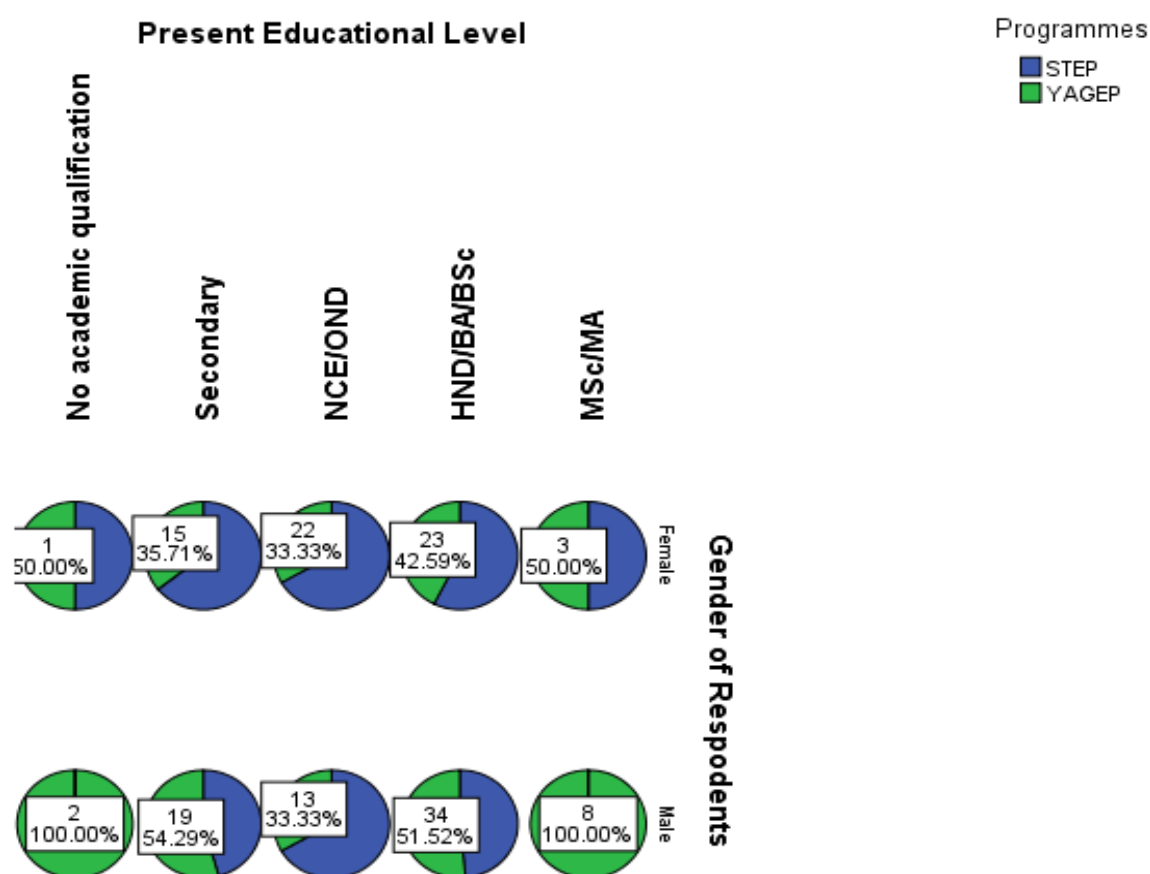
Source: Author's field work, 2019/2020

Education Level:

A secondary school qualification was required as the minimum qualification to participate in the programmes (see figure 1.1), but 1.3% of the participants interviewed had qualifications that were below this benchmark. 29.7% had the minimum requirement and 69.1% had gone through a higher institution education course before participating in either of the programmes (see table 1a at appendix B). The educational qualification levels of respondents of each programme were similar. The educational qualifications of the unqualified attendees of the programmes remained the same at the end of the programme as they were yet to or failed to improve their academic qualification after participating in the programmes. However, 29.7% of the programmes' beneficiaries participated in the programmes with secondary school qualification, but 5.6% of them obtained a higher institution certificate/degree after the programmes thereby reducing the respondents with the minimum required qualification (secondary school) to 24.1% after the programmes. Figure 4.4 further shows the educational level of the genders in YAGEP, and STEP beneficiaries interviewed in this research. The result indicates that there is an

equal number of female YAGEP beneficiary (one female), to female STEP beneficiary (one female), and 100% of male YAGEP beneficiaries (two male) interviewed in this research that had an academic qualification that is below the set criteria (secondary school graduate). The number of beneficiaries without academic qualification is however not significant, but it shows the presence of potential noncompliance with rules or corruption as this was against the recruitment criteria displayed in figure 1.1. The sample population of the STEP programme has more female (64.29%) with a West African Examination Council (WAEC) certificate, (i.e., secondary school graduate certification) than those in YAGEP programme (35.71%). This trend in the sample population is similar with respect to NCE/OND qualification (66.67% of female STEPpreneurs and 33.33% of female YAGEPpreneurs), and HND/BA/BSc academic qualification (57.41% of female STEPpreneurs and 42.59% of YAGEPpreneurs). Also, males that have acquired NCE/OND certificate are more frequent in STEP (66.67%) than YAGEP (33.33%) represents. However, the male YAGEP respondents with WAEC certificate (54.29%), or HND/BA/BSc degree (51.52%) are more frequent than the male STEP beneficiaries with similar academic qualifications. The females with MSc/MA degree after the programmes are equal in number (3:3) in both programmes and the male respondents with MSc/MA degree or certificate at the time of interview (after the programme) are all (which are 8 in number) in the YAGEP group of respondents. This implies that out of the 320 participants of both YAGEP and STEP, only 14 had equivalent of MSc qualification where 11 are from the YAGEP programme and 3 from STEP (see figure 4.4). Why the wide range between MSc degree holders and other degree holders. This is an issue that need critical examination in subsequent future research as objective 1 of this research is exploratory in nature. See section 5.2.4 for detail discussions regarding education qualifications as it relates to the research aim and objectives.

Figure 4.4: Summary for Education Level and Gender of YAGEP & STEP Respondents



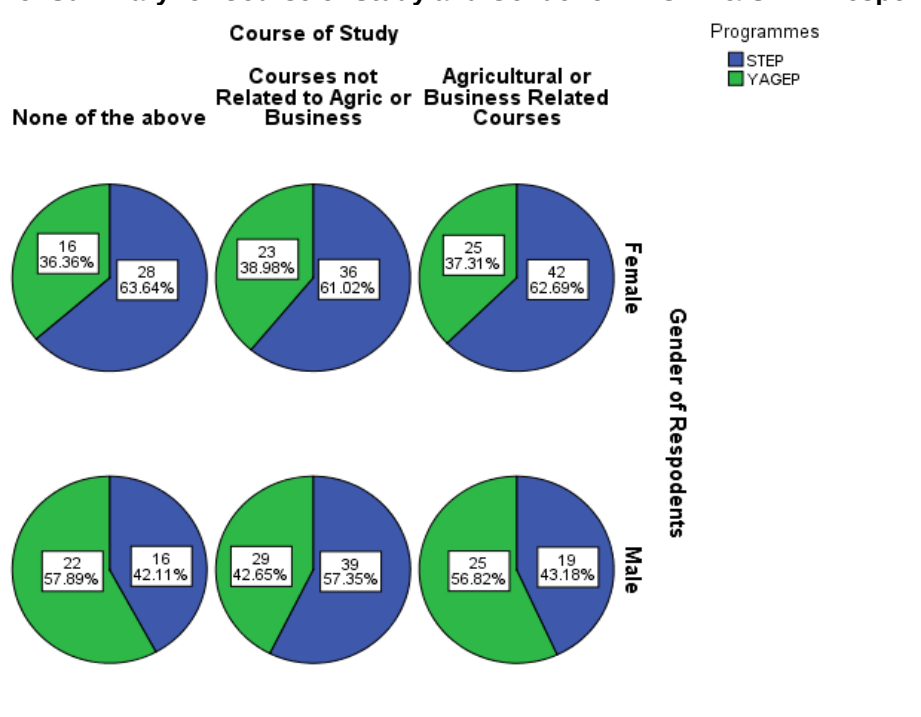
Source: Author's field work, 2019/2020

Course of Study (Academic Discipline):

The results displayed in table 1a (see appendix B) further reveal that 34.4% of the respondents studied agriculture, agriculture related or business-related disciplines or courses, and 40% studied courses that were neither related to agriculture nor business in higher institutions before attending the examined programmes (YAGEP and STEP). 25.6% of the respondents had no academic discipline as they were either secondary school certificate owners or had an academic qualification that was below the level of the secondary school certificate. Figure 4.5 further illustrates the academic discipline of the YAGEP and STEP programmes' beneficiaries in relation to their genders. The result shows that the female respondents (63.64%) that have no specific field of study (as they are yet to undergo study at a higher institution of learning), were more frequent in the STEP programme sample population than the YAGEP. Also, females with agricultural or

business related academic background (62.69%) and those with academic background that is not related to agriculture or business (61.02%) were more frequent in the STEP programme than the YAGEP. However, most of male respondents (58.82%) that majored in either agriculture / agriculture related study or business / business related study ventured into the YAGEP programme, whereas, most of the male (57.35%) respondents that had academic discipline that is not agriculture related, nor business related participated in the STEP programme. See section 5.2.4 for detailed discussions.

Figure 4.5: Summary for Course of Study and Gender of YAGEP & STEP Respondents



Source: Author's field work, 2019/2020

4.2.1.2 Business Related Variables

Tables 1b&c (see appendix B) further shows more of the personal and economic characteristics of the interviewed beneficiaries of YAGEP (n=140) and STEP (n=180) that are related to business. The majority of the respondents (62.2%) from both programmes were unemployed when they participated in the programmes, and 37.8% of the respondents were already self-employed with a micro or small business before enrolling into the programmes. 80.3% of the respondents from both programmes had an entrepreneurial relative, that is, they had a family member that owned a business, (the majority of YAGEP respondents (86.4%) had a family member in business compared to

STEP respondents (76.6%)). Nevertheless, most of the respondents (56.6%) in both programmes had no previous acquisition of entrepreneurship skills before they participated in the programmes, but, 43.4% did. Respondents in both programmes agreed they were largely trained by the programmes through practical field work (49.4%), apprenticeship (29.4%), and the combination of seminars, undergoing a practical exercise and attachment to a business owner for apprenticeship (9.4%). The training underwent by majority of YAGEP respondents (58.6%) were in the fishery skillset. Fashion (23.9%) and catering (20.6%) were the dominant skillsets that most of the STEP respondents enrolled on.

Most of the respondents (57.2%) in both programmes that were interviewed in this research participated in YAGEP or STEP in 2015/2016, while the remaining 42.8% of interviewed respondents participated in either of the programmes in 2017 (25.6%), and in 2018 (17.2%). The largest proportion of these participants (65.3%) stated they were trained in six months, 32.8% of them stated their training lasted for three months, and 1.9% recorded that they underwent one-year of training. Almost, all the respondents (93.8%) started their businesses after the programmes. 23.4% of the respondents of both programmes affirmed they started their businesses in 2016, 32.8% started in 2017, 26.6% started in 2018 and 10.9% started in 2019. Only a fraction of respondents (6.3%) failed to start their businesses. Two thirds of the YAGEP respondents (66.4%) established their businesses in the rural area, while 70% of STEP respondents businesses were in the urban region. However, in general, most of the businesses were in the city (51.9%) rather than the village (41.1%). See sections 5.2.3, 5.2.6, 5.2.7, 5.2.8, and 5.2.9 for detailed discussions on the business related variables.

4.2.1.3 The Demographic and Business Related Variables Association with Inclusive Growth

The research further investigated the association of the personal and economic characteristics of the YAGEP and STEP beneficiaries with the indices of inclusive growth (income growth, employment creation, and value addition to agricultural produce before market). The results are displayed in table 4.1.

Table 4.1: Personal and Economic Characteristics Association with Income Growth, Job Creation, and Value Added to Agricultural Produce before Market

	Income Growth (n=320)		Job Creation (n=320)		Value Addition (n=140)	
	Pearson Correlation	Sig.	Pearson Correlation	Sig.	Pearson Correlation	Sig.
Age	0.24	0.02*	0.07	0.38	0.13	0.61
Gender	0.17	0.12	0.04	0.42	0.22	0.11
Marital status	0.04	0.52	-0.05	0.66	-0.10	0.70
Educational level	0.23	0.00**	0.19	0.15	0.11	0.39
Course of study	0.06	0.05	0.17	0.43	0.10	0.94
Training undergone in programmes	0.21	0.00**	0.29	0.00**	0.23	0.24
Year of training	-0.08	0.53	-0.07	0.18	-0.22	0.00**
Length of training	0.07	0.47	0.04	0.16	0.15	0.06
Practical Business Experience (self-employed before programmes)	0.24	0.00**	0.16	0.02*	0.05	0.01*
Family member or friend in business	-0.01	0.97	-0.03	0.62	-0.07	0.37
Length of business start-up	0.02	0.60	0.06	0.21	-0.09	0.52
Acquired Entrepreneurship skill before programme	0.13	0.14	0.11	0.51	0.19	0.54
Business location	0.24	0.00**	0.15	0.15	0.11	0.88

Source: Author's field work, 2019/2020 *p<0.05, **p<0.01

The result of the Pearson correlation in table 4.1 indicated that the ages of YAGEP and STEP beneficiaries have a significant positive association with the growth of their personal/business income, ($r(319) = 0.24$, $p = 0.02$). This implies that the older youths in YAGEP and STEP earned more income than the younger youths. However, the association between age and job creation ($r(319) = 0.07$, $p = 0.38$), and age and value addition to agricultural produce ($r(139) = 0.13$, $p = 0.61$) is positive, but not statistically significant. The result also shows a positive but not significant association between the gender of the respondents and their entrepreneurship performance (income growth, ($r(319) = 0.17$, $p = 0.12$), job creation, ($r(319) = 0.04$, $p = 0.42$), and value addition, ($r(139) = 0.22$, $p = 0.11$)). The associations between the educational level of the programmes beneficiaries and their income growth is positive and highly significant ($r(319) = 0.23$, $p < 0.01$), association between the course of study and income growth is positive and significant ($r(319) = 0.06$, $p = 0.05$), the association between training undergone in

programmes and income growth is positive and highly significant ($r(319) = 0.21, p < 0.01$), the training undergone in programmes and job creation is positively associated and highly significant ($r(319) = 0.29, p < 0.01$), the practical business experience (self-employed before programmes) and income growth is positively associated and highly significant ($r(319) = 0.24, p < 0.01$), the practical business experience and job creation is positively associated and significant ($r(319) = 0.16, p = 0.02$), the practical business experience and value addition is also positively associated and significant ($r(139) = 0.05, p = 0.01$), and the business location and income growth is ($r(319) = 0.24, p < 0.01$). The only significantly negative association in table 4.1 is between the year of training and value added to agricultural produce ($r(139) = -0.22, p < 0.01$). See section 5.2 for detailed discussions on these findings.

4.3 Inclusive Growth Enabler or Barrier Factors

This section of the research addressed the objective two of the research. It explores the various factors that either enabled, enhanced, and stimulated or conversely restricted the beneficiaries (were a barrier) to create jobs, expand their business, increase their income and / or develop themselves. These barrier or enabler factors were highlighted through diverse investigations using open-ended and closed questions. The method explored in analysing the open answers and the close answers are explicitly explained in section 3.8.1 and 3.8.2 respectively.

The respondents clearly state the perceived factors that hindered and/or enabled them to start a business, grow a business, increase business income, and create jobs for others in business. This section hence captured numerous factors that either promote or hinders job creation, income growth, business expansion, and human intellect development. Some of these factors are observed in the literature review while others emerged from the research. The section began by examining the motives behind the participation of the respondents' in the programme (YAGEP and STEP). The motives were examined by exploring the reasons for their participation and the things they enjoyed most during their participation in the programmes. Identifying the motives for participation, aids the research in determining the factors that drive the beneficiaries of these programmes and their level of satisfaction with the programmes, which also reveals aspects of their mindset. This is important as mindset and drive of an entrepreneur serves

as an enabler or barrier to an entrepreneur (see section 2.3.6). The section further shows the selection or recruitment process of these beneficiaries into the programmes and their preferences and experiences, which are imperative in identifying the barrier or enabler factors to their performance in business. Lastly, the section addressed in tables and texts, the responses of the beneficiaries regarding the direct questions (open-end and closed) (see appendix A) about the factors that affected them in starting or growing their businesses.

4.3.1 Reasons YAGEP & STEP Respondents Participated in the Programmes

The reasons that the interviewed respondents participated in the programmes are divided into two groups iteratively determined in the study. The first category is the *necessity-based reasons*, and the second category of reasons are *opportunity-based reasons*. The necessity-based reasons show the conditions that compelled or forced the respondents to participate in the programmes, while the opportunity-based reasons show the opportunity that the respondents perceived themselves and wider society would receive, which informed their decision to participate (see section 2.3.6.3).

4.3.1.1 Necessity-Based Reasons for Respondents Participation in YAGEP & STEP Programmes

Table 4.2 demonstrates the reasons that necessitated the respondents of this research to participate in the YAGEP and STEP programmes. 79% of the respondents from both programmes (82.9% of YAGEP and 76.1% of STEP respondents) participated in the programmes because they had no employment prior to the programmes. 90.6% of the respondents of both programmes were living a life of dependency on parents, family members, friends or well-wishers for survival, therefore was compelled to participate in these programmes to gain independence. The need for money was the motivator that influenced the participation of 67.1% of YAGEP respondents, 71.6% of STEP respondents, and 69.7% of the participants of both programmes. A few (23.1%) of the respondents from both programmes, 28.6% of YAGEP respondents, and 18.9% of STEP respondents participated in the programmes just to benefit from the government to satisfy their conscience that they have taking a share of the nation's wealth that is popularly believed to be squandered by the political class, while 22.8% of YAGEP, 16.6% of STEP,

and 19.4% of both programmes respondents participated in the programmes because it was the only option they had.

Table 4.2: Necessity-Based Reasons, Respondents Participated in YAGEP or STEP (n=320)

Parameter		Frequency			Valid Percent (%)		
		YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
I was unemployed							
	Strongly Agree	69	86	155	49.3	47.8	48.4
	Agree	47	51	98	33.6	28.3	30.6
	Neither Agree nor Disagree	6	6	12		3.3	3.8
	Disagree				4.3		
	Disagree	13	28	41	9.3	15.6	12.8
	Strongly Disagree	5	9	14	3.6	5.0	4.4
I wanted to be self-employed so I can be Independent							
	Strongly Agree	73	110	183	52.1	61.1	57.2
	Agree	55	52	107	39.3	28.9	33.4
	Neither Agree nor Disagree	6	8	14	4.3	4.4	4.4
	Disagree	5	6	11	3.6	3.3	3.4
	Strongly Disagree	1	4	5	.7	2.2	1.6
I needed money							
	Strongly Agree	44	76	120	31.4	42.2	37.5
	Agree	50	53	103	35.7	29.4	32.2
	Neither Agree nor Disagree	19	19	38	13.6	10.6	11.9
	Disagree	24	24	48	17.1	13.3	15.0
	Strongly Disagree	3	8	11	2.1	4.4	3.4
I needed my own share of the national wealth							
	Strongly Agree	25	19	44	17.9	10.6	13.8
	Agree	15	15	30	10.7	8.3	9.4
	Neither Agree nor Disagree	29	26	55	20.7	14.4	17.2
	Disagree						
	Disagree	34	49	83	24.3	27.2	25.9
	Strongly Disagree	37	71	108	26.4	39.4	33.8
It was my only option							
	Strongly Agree	16	24	40	11.4	13.3	12.5
	Agree	16	6	22	11.4	3.3	6.9
	Neither Agree nor Disagree	17	23	40	12.1	12.8	12.5
	Disagree						
	Disagree	50	63	113	35.7	35.0	35.3
	Strongly Disagree	41	64	105	29.3	35.6	32.8

Source: Author's field work, 2019/2020

Table 4.3 presents the reasons that influenced the 320 respondents of this research to decisively participate in YAGEP and STEP programmes. The drive to create jobs pulled 90% of the YAGEP respondents, 79.5% of the STEP respondents, and 84.1% of the respondents of both programmes to participate in the programmes. 90% of YAGEP, 80% of STEP, and 84.4% of both programmes' respondents participated in the

programmes so they could create wealth for themselves and others. 89.1% of the respondents of both programmes; 90.7% of YAGEP, and 87.7% of STEP respondents saw an opportunity to own a business, which pulled them to the programmes. An in-depth study of the number of respondents and responses relating to the push (necessity) and pull (opportunity) factors reveal that a few of the respondents (about 29.5% of the 320 respondents) are both necessity and opportunity-based entrepreneurs. The necessity-based and opportunity-based reasons stated in table 4.2 and 4.3 agree with the literature. See section 2.3.6.3 and 5.3 on the detail discussions about necessity and opportunity factors that drives entrepreneurs' inclusive growth (income growth, job creation, and value addition to agricultural produce) or lack of it in business.

4.3.1.2 Opportunity-Based Reasons for Respondents Participation in YAGEP & STEP Programmes

Table 44.3: Opportunity-Based Reasons, Respondents Participated in YAGEP or STEP (n=320)

Parameter	Frequency			Valid Percent (%)		
	YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
I wanted to employ others						
Strongly Agree	69	82	151	49.3	45.6	47.2
Agree	57	61	118	40.7	33.9	36.9
Neither Agree nor Disagree	12	29	41	8.6	16.1	12.8
Disagree	2	8	10	1.4	4.4	3.1
I wanted to create wealth for myself and others						
Strongly Agree	71	102	173	50.7	56.7	54.1
Agree	55	42	97	39.3	23.3	30.3
Neither Agree nor Disagree	13	32	45	9.3	17.8	14.1
Disagree	1	4	5	.7	2.2	1.6
I wanted to own a business						
Strongly Agree	73	116	189	52.1	64.4	59.1
Agree	54	42	96	38.6	23.3	30.0
Neither Agree nor Disagree	9	16	25	6.4	8.9	7.8
Disagree	2	5	7	1.4	2.8	2.2
Strongly Disagree	2	1	3	1.4	0.6	0.9

Source: Author's field work, 2019/2020.

4.3.2 Elements YAGEP and STEP Respondents enjoyed most about the programmes

The responses of the respondents were thematically coded using three levels of coding in tables 4.4 and 4.5 (see section 3.8.1 for detail). The 112 responses stated in table 4.4 were made by 98 YAGEP respondents, while 129 STEP respondents made 148 responses in table 4.5. The variation in the number of responses (n) and the number of respondents is because some of the YAGEP and STEP respondents did not provide answers to the open-ended questions while others provided more than one answer or response. To reiterate, the first level of coding displayed in column three of table 4.4 and 4.5 are the common themes and phrases that are directly stated opinions of the respondents. The second level of coding, which is in column two of these tables' are the sub-themes, and they show the context or idea behind the direct opinions of the respondents, which equally reveals the future interest of the respondents: future independence, showing future leadership or skills for future/personal development and element of the training. The third level coding, which are the main themes, are in column one of the tables, and they indicates the perspective of a person about his/her future and what a programme satisfactorily offers a person could in the long run and if these serve as enabler or barrier factors to the performance of the person.

The results further show the utility that youths in the study population derive from the entrepreneurship programmes, which reveals the entrepreneurship and leadership quality and desire of young Nigerians. The tables also give an insight into the programmes delivery system and quality. Two types of entrepreneurs (necessity and opportunity entrepreneurs) were drawn out from the common phrases (direct opinions) and subthemes (second level of coding). The desire for independence (to be a boss), start-up kits, fun and enjoyment were the compelling factors that pushed or necessitated some of the youths to participate in the entrepreneurship programmes. These group of youths influenced by the necessity factors are classified as necessity entrepreneurs. However, the other category of youths participated because they saw an opportunity to develop themselves and to emerge as leaders in the near future by being an employer of labour, creating wealth, and improving the economy of the State/Nation. These set of youths are classified as opportunity entrepreneurs. This shows that participants of entrepreneurship

programmes are either necessity or opportunity entrepreneurs or both necessity and opportunity entrepreneurs' as the case may be.

Table 4.4: Elements YAGEP Respondents Enjoyed most about the Programme

Third level code	Second level code	First level code	Number of responses (n)	Percent (%) of responses	
The Person	Future Independence	Self-employment	1	50%	
		Being a farm owner	1	50%	
			2	100%	2%
	Future Leader	Being an employer	1	25%	
		The business idea	1	25%	
		Wealth creation	1	25%	
		Improved agricultural production in the State	1	25%	
			4	100%	4%
	Skill for the future personal development	Personal development - skills acquisition, skillsets, innovation, knowledge gained	15	50%	
		Meeting different people, making friends, and sharing experiences	15	50%	
			30	100%	27%
The Programme	Training	Training - practical	23	30%	
		Training - general	20	26%	
		Teaching approach incl. recording lectures, different people teaching, pattern, seminars, coordination, process, discipline	16	21%	
		Start-up kit/pack, which includes Monetary compensation/financial, and equipment support	5	7%	
		Cluster farms	3	4%	
		Training - teacher skills	3	4%	
		Food and enjoyment	2	3%	
		Learning	1	1%	
		Orientation	1	1%	
		The training environment	1	1%	
		Studied different types of farming	1	1%	
			76	100%	68%
					112

Source: Author's field work, 2019/2020

The participants of both programmes had a high level of satisfaction as 68% of the responses of YAGEP beneficiaries and 74% of STEP beneficiaries' responses regarding the elements they enjoyed most were directly about the programmes, especially the teaching or training (practical and theoretical) carried out by the programmes. The level of satisfaction is an indication that the performance of the trainers during the programmes is good enough for the respondents. However, there seems to be a low level of satisfaction in relation to the start-up kits. This is in tandem with the emphatic statements

of the respondents in table 4.22, whereby majority of the respondents (73.1%) affirmed their dissatisfaction and displeasure with the financial support they received from the programmes for business start-up. The received sum was insufficient to even rent a shop in a good business location according to some of the respondents (see section 4.3.5 and 4.4.4). It therefore shows the need for more financial support. However, the issue of how much of a financial support will satisfy the youths in Delta State to set-up small enterprises either in the agricultural or non-agricultural sectors were addressed in section 4.7.2.

Table 4.5: Elements STEP Respondents Enjoyed most about the Programme

Third level code	Second level code	First level code	Number of responses (n)	Percent (%) of responses
The Person	Future Independence	Self-employment	12	71%
		Independent	2	12%
		Being a boss/CEO	2	12%
		Platform to start my own business	1	6%
			17	100% 11%
	Future Leader	Being an employer	3	75%
		Creating employment	1	25%
			4	100% 3%
	Skill for the future personal development	Personal development - skills, skillsets, acquisition, innovation	15	83%
		Being exposed	1	6%
		Motivation	1	6%
		Empowerment	1	6%
			18	100% 12%
The Programme	Training	Training - practical	22	20%
		Training - general	22	20%
		Teaching approach incl. recording lectures, different people teaching, pattern, seminars, coordination, process	18	17%
		Start-up kit/pack, which includes Monetary compensation/financial, and equipment support	17	16%
		Team/group work & team spirit, sharing ideas	6	6%
		Mentoring	5	5%
		Food, picnic, amusement park and enjoyment	3	3%
		Learning	3	3%
		Training - teacher skills	3	3%
		Monitoring	3	3%
		Governor's speech	2	2%
		Orientation	2	2%
		Exposure to knowledge and skills	1	1%
		Studied different types of business	1	1%
		Training - facility	1	1%
			109	100% 74%
			148	100%

Source: Author's field work, 2019/2020

4.3.3 YAGEP and STEP Selection of Participants

The process through which the beneficiaries of YAGEP or STEP were selected to participate in the programmes is showed in table 4.6. Selection, according to the literature serves as either a barrier or enabler to the impact of the entrepreneurship programmes (see section 2.3.8). A lower percentage of respondents (29.1%) from both programmes were selected to participate in the programmes through online application. YAGEP and STEP participants that were selected through this process comprised of 30% of YAGEP respondents and 28.3% of STEP respondents.

Table 4.6: How YAGEP and STEP Respondents were Selected (n=320)

Parameter	Frequency			Valid Percent (%)		
	YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Through an Online Application						
Yes	42	51	93	30.0	28.3	29.1
No	97	122	219	69.3	67.8	68.4
Don't know	1	7	8	.7	3.9	2.5
Through Relatives or Friends						
Yes	25	32	57	17.9	17.8	17.8
No	112	136	248	80.0	75.6	77.5
Don't know	3	12	15	2.1	6.7	4.7
Through an Application to the Office						
Yes	49	83	132	35.0	46.1	41.3
No	89	93	182	63.6	51.7	56.9
Don't know	2	4	6	1.4	2.2	1.9
Through Recommendation(s)						
Yes	37	29	66	26.4	16.1	20.6
No	99	135	234	70.7	75.0	73.1
Don't know	4	16	20	2.9	8.9	6.3
Through Screening						
Yes	28	40	68	20.0	22.2	21.3
No	111	123	234	79.3	68.3	73.1
Don't know	1	17	18	.7	9.4	5.6
Through other means						
Yes	2	2	4	1.4	1.1	1.3
No	136	160	296	97.1	88.9	92.5
Don't know	2	18	20	1.4	10.0	6.3

Source: Author's field work, 2019/2020

17.8% of the respondents from both programmes participated in the programmes through the influence of their relative or family member. The percentage of both programme respondents is similar to that of the individual programmes. The most used selection process for both programmes was the paper application to the office, as 41.3% of the respondents were selected through this medium. 20.6% of respondents in both

programmes got their place to participate in the programmes through the recommendation of well-known citizens (especially political office holders) in the State. 79.3% of YAGEP respondents, 68.3% of STEP respondents and 73.1% of respondents from both programmes confirmed they participated in the programmes without screening. 97.1% of YAGEP respondents, 88.9% of STEP respondents and 92.5% of respondents from both programmes attested that the above-mentioned selection methods were the only methods by which they participated in the programmes. 1.3% of the respondents from both programmes participated in the programmes through the recommendation of the institutions they work for. This implies that the selection process undergone in the programmes varies, and the participants of each of the programmes were selected through different mediums. The process of selection gives room for nepotism and inequality, as some were recommended to participate and only few participated after going through a screening exercise (see section 5.3.1.4 for details).

4.3.4 Experiences and Preferences of YAGEP and STEP Respondents

Table 4.7: The Business Experiences and Preferences of YAGEP and STEP Respondents (n=320)

Parameter	Frequency			Valid Percent (%)		
	YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Experienced in Running a Business before Participated in the Programme						
Yes	69	63	132	49.3	35.0	41.3
No	71	117	188	50.7	65.0	58.8
Experienced in Starting a Business before Participated in the Programme						
Yes	65	39	104	46.4	21.7	32.5
No	75	141	216	53.6	78.3	67.5
Had a Working Experience in Business before Participated in the Programme						
Yes	41	49	90	29.3	27.2	28.1
No	99	131	230	70.7	72.8	71.9
Trained in the chosen skillset before Participating in the Programme						
Yes	72	58	130	51.4	32.2	40.6
No	68	122	190	48.6	67.8	59.4
Enjoyed being Self-employed						
Yes	116	151	267	82.9	83.9	83.4
No	24	29	53	17.1	16.1	16.6
Preferred to be Employed by either the Government or Private Sector						
Yes	60	67	127	42.9	37.2	39.7
No	80	113	193	57.1	62.8	60.3

Source: Author's field work, 2019/2020

Table 4.7 reveals the respondents experience in business (see section 5.3.1.2c for further discussion) and preference of self-employment or being employed by either the government or private institution. 49.3% of YAGEP, 35% of STEP and 41.3% of both YAGEP and STEP respondents had experience in running a business before they were selected to participate in the programmes. A lesser number of these respondents (46.4% of YAGEP, 21.7% of STEP and 32.5% of both programmes) had experience in starting a business before they became beneficiaries of the programmes. Still, a fewer number of these same respondents (29.3% of YAGEP, 27.2% of STEP and 28.1% of both programmes) had worked in full or part time employment. The majority of YAGEP respondents (51.4%) had some training in farming before participating in the programme, but the minority of STEP respondents (32.2%) had previous training in their chosen skillset before they were enrolled into the programme. 40.6% of the respondents from both programmes had gone through some training in their chosen enterprises before they registered in the programmes. Many of the respondents (82.9% of YAGEP, 83.9% of STEP and 83.4% of both programmes) enjoyed being self-employed, still, 42.9% of YAGEP respondents, 37.2% of STEP respondents and 39.7% of respondents from both programmes, preferred the greater security of full time government and/or private institution employment.

4.3.4.1 Reasons YAGEP and STEP Respondents Enjoyed Self-Employment

The reasons respondents (YAGEP and STEP beneficiaries) reported they enjoyed self-employment were iteratively coded into three levels as shown in tables 4.8 and 4.9 (see section 3.8.1 on detail explanation regarding the coding process). The coded responses explained why 83.4% of the 320 respondents in both programmes affirmed they enjoyed self-employment (see table 4.7). Table 4.8 shows the 99 responses from 91 YAGEP respondents in themes and phrases, while table 4.9 shows the 122 responses from 95 STEP respondents. The reasons given are either about the wellbeing of the society and economy (34 out of 221), or their personal wellbeing (187 out of 221). This is shown in the third level of coding in both tables. The reasons being more people oriented than oriented towards society or the economy. Nevertheless, the broad reasons why people enjoy self-employment are either the impact it creates on the economy or on themselves. The number of responses further reveals that self-employment is perceived

to grant more independence to these youths. In addition, self-employment makes them feel valuable and improve their self-worth, improved their skill and character, and to boost their standard of living (economically or otherwise) (see the second level code). These will in turn also benefit the economy and society as they will be equipped to create jobs and train others in the long run.

Initiators of entrepreneurship programmes in Nigeria should consider these reasons as motivation factors behind participants' involvement in entrepreneurship programmes. An in-depth understanding and consideration of these motivation factors, especially the need for independence, will enable programme initiators to design more suitable, satisfactory, and impactful youth entrepreneurship programmes and to market them more effectively in the future. See section 5.3.1.2d for further discussions.

Table 4.8: Reasons YAGEP Respondents Enjoyed Self-Employment

Third Level Code	Second Level Code	First Level Code	Number of Responses
The Economy/ Society	Job Creation	Employer of labour	5
		Create job for others	3
			8
	Train Other	Teaching and training others about my business	4
			4
The Person	Independence	Being a Boss/CEO	19
		Freedom of time	17
		Freedom / independent / self-reliance / self-dependent	15
		Financial independence	7
		Freedom to make decision	3
		Owning my own product	1
		Peace of mind	1
			63
	Skill and Character	Self-development, more knowledge, mind engagement	4
		Self confidence	3
		Courageous to take risk	2
		Discipline, commitment	2
		Innovativeness	1
			12
	Standard of Living (Economics)	Financial boost, self-sufficient, pay bills	10
			10
	Standard of Living (General)	Improved standard of living	2
			2

Total

99

Source: Author's field work, 2019/2020

Table 4.9: Reasons STEP Respondents Enjoyed Self-Employment

Third Level Code			Number of Responses
Second Level Code	First Level Code		
The Economy/Society	Job Creation	Create job for others	9
		Employer of labour	5
		Empower people	1
		Contribution to societal growth	1
		16	
	Train Other	Teaching, training and mentoring others about my business	6
		6	
The Person	Independence	Being a Boss/CEO	21
		Freedom / independent / self-reliance / self-dependent	16
		Freedom of time	14
		Financial independence	6
		Comfort and job security	2
		Freedom to make decision	1
		60	
	Skill and Character	Discipline, commitment, responsible, focused, diligent, a problem solver	10
		Self-development / improvement, knowledge/skill acquisition, mind and body engagement	8
		More Passionate	2
		Innovativeness	1
		Self confidence	1
			22
	Standard of Living (Economics)	Financial boost, self-sufficient, pay bills	16
			16
	Recognition	Valuable and recognized (self-worth)	2
			2
Total			122

Source: Author's field work, 2019/2020

4.3.4.2 Reasons YAGEP and STEP Respondents Preferred Government Job

The reasons why 39.7% of the 320 respondents of both programmes preferred to be employed by an organisation especially the government sector (see table 4.7), rather than being self-employment were captured in table 4.10 and 4.11. The 32 responses in table 4.10 were made by 30 YAGEP respondents, while 32 STEP respondents made the 35 responses in table 4.11. The details of the coding process is explained in section 3.8.1.

The second level of coding shows the benefits the respondents feel they will get by being employed, which are comfort, job security, liquidity and freedom from the risk being taken. A respondent reported that the utility of the educational certificate acquired through school is derived only when it is used to gain employment. In other word, when a person is self-employed, the educational certificate acquired through rigorous academic

studies is wasted. The third level of coding gives a summarised understanding of the respondents' opinion regarding these benefits. The preference of respondents for a government job is basically due to what they as employees will gain, and it has nothing to do with what the economy or the society will profit. The pleasure of comfort, freedom from risk taken, and security of job are the main personal gains derived from taking government jobs. See section 5.3.1.2d for further discussions.

Table 4.10: Reasons YAGEP Respondents Preferred Government Job

Third Level Code	Second Level Code	First Level Code	Number of responses
The Person	Comfort	Less stress, not burdensome	10
			10
	Certificate Utility	The need to make use of certificate	1
			1
	Job security	Government jobs are secured	3
			3
	Liquidity	To build capital	1
		Money to complement, add to or improve business	5
			6
	Risk Averse	Free from risk bearing, lesser risk	9
		Assurance of salary at the end of the month	3
			12
Total			32

Source: Author's field work, 2019/2020

Table 4.11: Reasons STEP Respondents Preferred Government Job

Third Level Code	Second Level Code	First Level Code	Number of responses
The Person	Comfort	Government jobs are Less stressful, not burdensome, easier to do, not time consuming	6
			6
	Job security	Government jobs are secured, stable and reliable	5
		Paid pension after retirement	3
			8
	Liquidity	To build capital	3
		Money to complement, add to or improve business	2
		It makes it easy to borrow from co-operative society to set up my business	1
			6
	Risk Averse	Free from risk bearing, lesser risk	8
		Assurance of salary at the end of the month	7
			15
Total			35

4.3.5 Barriers to the Businesses Established by YAGEP and STEP Respondents

The factors that limited the businesses ability to thrive established by YAGEP and STEP respondents are captured in table 2a&b (see appendix C). The majority of the respondents (92.9% of YAGEP, 76.1% of STEP, and 83.5% of respondents from both programmes) confirmed inadequate funds as one of the core hindrances to the establishment and growth of their businesses. The location of the farmland (natural capital) was a key hindrance to 74.3% of YAGEP respondents and 78.9% of STEP respondents found it difficult to access suitable stores for the business they wished to develop due to the limited fund (financial capital) they had at their disposal. 76.9% of the respondents of both programmes claimed inaccessibility of suitable land or stores (physical capital) as a hindrance to the establishment and growth of the business. Lack of credible and dedicated workers (human capital) was a limiting factor to the businesses of 62.8% of YAGEP respondents, 61.2% of STEP respondents and 61.9% of respondents from both programmes. 63.6% of YAGEP respondents, 63.9% of STEP respondents and 63.8% of the respondents of both programmes affirmed lack of customers (social and economic capital) as a hindrance to the business, and customers are known to be the most important part of a business (Yussoff & Nayan, 2020; Linde & Philippov, 2021) . 71.5% of YAGEP respondents, 63.9% of STEP respondents and 67.2% of respondents from both programmes attested those raw materials (physical resources) needed for the optimum running of the businesses were not readily available or accessible. Lack of information on government policies affected the businesses of 67.9% of YAGEP respondents, 58.3% of STEP respondents and 62.5% of respondents from both programmes.

The major proportion of the respondents believed they were adequately trained as only 27.1% of YAGEP respondents, 40% of STEP respondents and 34.4% of respondents from both programmes accepted lack of training as a hindrance factor. This shows the effectiveness of the initiated programmes with regards to training and skill development, which is in tandem with the results shown in Table 4.4 and 4.5. The lack of mentorship and guidance was a known hindrance to the businesses as 52.9% of YAGEP respondents, 58.8% of STEP respondents and 54.2% of respondents from both programmes confirmed it was a limiting factor. Less than 50% of the respondents affirmed

lack of passion as a factor that affected the businesses. The poor implementation of the programmes was one of the core hindrances to the establishment and growth of the businesses of respondents. This was agreed by 65.8% of YAGEP respondents, 57.3% of STEP respondents and 61% of the respondents of both programmes. 66.4% of YAGEP respondents, 57.3% of STEP respondents and 61.2% of both programmes' respondents confirmed that inconsistency of government affected their performance in business. See section 5.3 for the detailed explanation of the stated barriers.

The next element of the analysis considered the headings separately and inductively addressed the challenges of starting and growing SMBs, and the factors that enabled young entrepreneurs in SMBs to increase business income and create jobs.

4.3.5.1 Challenges Faced in Starting SMBs

Table 4.12: Challenges of YAGEP Respondents in Starting Business

Third Level Code	Second Level Code	First Level Code	Number of responses
Environment	Climate change	Flood	9
		Pest, insect, disease and infection	5
		Bad water quality due to oil spillage	1
		Natural disaster	1
			16
Resources	Economic / Financial resources	Insufficient start-up fund	50
		Cost of the feed, running cost of the farm, transportation cost, material cost, Cost of renting shop/land	12
		Access to loan	3
		Market competition	3
		Lack of customers	3
		Financial issues due to relocation to the business location	1
		Low pricing of products by buyers	1
			73
	Human resources	Fear of a starter	6
		Lack of knowledge	3
		Going into a type of business I did not desire	1
			10
	Physical resources / Infrastructure	Land; land space, land fertility, access to land	11
		Lack of or poor materials/equipment	11
		Bad road	10
		Lack of electricity	2
			34
	Social resources	Distance of business location	10
		Where to open the business	2
		Insecurity: Theft	3
			15
Total			148

Resources are known to be the common challenge faced by both agricultural and non-agricultural SMBs start-ups as shown in table 4.12 and 4.13. These resources are either natural, economic / financial, human, physical, and / or social resources, the so called five capitals (see section 2.3.4) and form the second layer of coding. Financial/economic and infrastructure/physical capitals are the most reported challenges. The first level of coding in table 4.12 & 4.13, which are the direct opinion of the respondents gives an in-depth understanding to the business establishment hindrance factors or barriers displayed in table 2a&b (see appendix C). The 148 responses in table 4.12 were made by 131 YAGEP respondents, while 130 STEP respondents made the 174 responses in table 4.13.

Table 4.13: Challenges of STEP Respondents in starting Business

Third Level Code	Second Level Code	First Level Code	Number of responses
Resources	Economic / Financial resources	Insufficient start-up fund, insufficient fund to rent shop	78
		Cost of securing a shop in a good location	22
		Lack of customers	7
		Cost of material	1
		Market competition	1
			109
	Human resources	Fear of a starter, discouragement, self-doubt, inferiority complex, shyness	8
		Lacked able manpower	4
		Lack of knowledge	2
			14
	Physical resources / Infrastructure	Lack of or poor materials/equipment	16
		Bad road	5
		Lack of electricity	4
		Mobility and conveying of goods	1
			26
	Social resources	The location of the store, where the shop was situated	13
		Locating a good business site	6
		Distance of business location	4
		Insecurity: Theft	1
		The nature, state, and the corrupt system of Nigeria	1
			25
Total			174

Source: Author's field work, 2019/2020

According to the results in table 2a (see appendix C), inadequate funds hinder SMBs establishment. Table 4.12 and 4.13 categorised inadequate funds as an economic

/ financial resource factor that pose as a challenge to starting a business (n=50 & 78 respectively). Various factors captured in table 4.12 and 4.13 could help to explain how insufficient funding became a challenge. These factors include lack of access to loans, the cost of materials needed to set up the business, the cost of securing a shop or land, the cost of transportation, and the cost of relocating if required (especially as it relates to the respondents of the agricultural programme, YAGEP). The low amount of money consumers pays to purchase the produced agricultural products, potentially due to low value addition also contributes to the financial struggle of start-up farmers.

Access to land or stores, and access to raw materials were other barrier factors stated in table 2a (see appendix C). The results in table 4.12 and 4.13 show that these barrier factors could be explained in four dimensions. The first consideration is **cost**, the second is **distance**, the third and fourth dimensions are **poor quality** of physical resources and the **inability to locate** the land / store / materials respectively. The cost of materials and land or shop rental could make it difficult for access due to insufficient funding in comparison to the funding levels required. The distance to the place of procurement of materials and the distance to the required land or store also pose an accessibility challenge. Also, having the funding but not knowing where to locate the materials and land or store is another access challenge. Finally, the poor quality of the accessed materials, and land or store becomes a challenge of access. These four dimensions were the reasons the respondents classified access to materials, and access to land or store as hindrances to business establishment (start-up and growth).

Access to workers was affirmed in table 2a (see appendix C) as a barrier factor to business establishment. This is a human resource factor in as stated in table 4.13 that hinders newly established businesses; however, most small businesses often start with just the business owner. The lack of access to workers stated is not necessarily the unavailability of workers per se, but rather the inaccessibility of able manpower i.e., the unavailability of the required skills and knowledge (Shishi & Angyetsokwa, 2020). The employability of the workforce is an issue of concern for several start-up businesses. Others identified human resource factors that pose as challenge to start-up SMBs (see table 4.12 and 4.13) as the entrepreneurs' lack of requisite business knowledge, their fear as a starter of the business, discouragement from people and the society, self-doubt & an inferiority complex (low self-esteem), and shyness (lack of courage and boldness).

These are mental and attitudinal challenges that can be curbed through developing a more resilient mindset, and skills development. This implies that designers of inclusive growth entrepreneurship programmes need to consider both skill development, fund empowerment and mindset transformation.

Table 2a (see appendix C) also recorded a lack of customers (market demand or market competitiveness) as a barrier factor. The results in tables 4.12 and 4.13 show a lack of customers as an economic resource factor that resulted through market competitiveness, quality/accessibility of product, and the location of store. The quantitative data shown in Table 2a&b (see appendix C) omitted infrastructure as a key barrier factor for SMBs in Nigeria. However, the qualitative data in tables 4.12 and 4.13 captured lack of infrastructures such as lack of good road and poor electricity supply as challenges faced in starting SMBs in Nigeria (see section 2.3.8 and 5.3.1.3 for further details). Other challenges listed in tables 4.12 and 4.13 that were omitted in tables 2a&b (see appendix C) include insecurity (stealing) and corruption in the nation. The challenge of corruption is stated as being one of the key factors behind the poor implementation of entrepreneurship programmes affirmed in table 2b (see appendix C) (see section 1.1 and 5.3.1.4 for more details).

Lack of passion was affirmed in table 2b (see appendix C) as one of the hindrance factors to business establishment. According to table 4.12, respondents' involvement in an undesired business; that is going into a type of business that they did not want to be involved with; generated a lack of passion. This is a course selection issue that needs to be considered during the selection phase of entrepreneurship programmes. The distinct difference between the challenges faced by the respondents of the agricultural programme (YAGEP) and non-agricultural programme (STEP) with starting SMBs is the environmental factors of influence. The non-agricultural SMBs do not consider the environmental factor(s) as a barrier to start-up business. However, as would be expected, factors such as flood, natural disaster, oil spillage leading to contaminated water, and pest, insect, disease and infections posed grave danger to small agricultural businesses in Delta State, Nigeria, as recorded in table 4.12.

4.3.5.2 Major Challenges to Business Growth

Tables 4.14 and 4.15 show the challenges YAGEP and STEP respondents faced while building and growing their respective businesses. These factors were stated by 116

YAGEP and 122 STEP respondents. The stated factors are similar or synonymous to the challenges of starting a business, which are captured in detail in section 4.3.5.1. However, the issue of lack of follow-up by programme initiators, lack of mentorship, and disturbance from local unions were highlighted here because they can only be noticed and experienced after the starting of a business. Nevertheless, table 2b (see appendix C) and section 2.3.8 shows the lack of guidance and mentorship as a key challenge faced by the programmes' respondents.

Table 4.14: Major Challenges of YAGEP Respondents in Growing a Business

Third Level Code	Second Level Code	First Level Code	Number of responses
Environment	Climate change	Flood	11
		Pest, insect, disease, and infection	9
		Bad/harsh weather	3
			23
Resources	Economic / Financial resources	Insufficient fund to grow the business	39
		Access to loan	15
		Running cost of the farm, transportation cost, material (feed) cost, Cost of renting shop/land	13
		Lack of customers	8
		Low price of farm produces	5
		Market competition	4
		Financial issues due to relocation to the business location	3
			87
	Human resources	Worker's attitude	3
		Lack of passion for the business	1
			4
	Physical resources / Infrastructure	Bad road	15
		Lack of suitable materials / equipment	5
		Land; land space, land fertility	4
		Lack of electricity	3
			27
	Social resources	Insecurity: Theft	12
		Where the farm was situated	6
		Distance of business location	2
		No-follow up	1
			21
Total			162

Source: Author's field work, 2019/2020

The local unions that are different from the Federal or State government approved tax collection bodies are also identified as barriers to small business owners. These unions persuade small business owners to pay fees that they impose on them. They are popularly referred to as agbero in Nigeria (see section 5.3.2 for details). The local community sometimes forms these unions, while in other cases, the unions are formed

without the knowledge or approval of either the local community or the government at all levels. The government therefore needs to devise and enforce policies to curb this menace.

Table 4.15: Major Challenges of STEP Respondents in Growing a Business

Third Level Code	Second Level Code	First Level Code	Number of responses
Resources	Economic/Financial resources	Insufficient fund to grow the business	59
		Lack of customers	14
		High cost of shop rent	5
		Market competition	3
		Too many expenses	3
		Cost of materials	2
		Access to grant or loan	2
		Low pricing of goods by customers	1
			89
		Human resources	Worker's attitude
	Lack of education/knowledge		1
			3
	Physical resources/Infrastructure	Lack of electricity	20
		Bad road	15
		Lack of suitable materials/equipment	12
		Access to materials	2
		Lack of mobility	1
			50
	Social resources	The location of the store, where the shop was situated	25
		Insecurity: Theft	2
		Poor network services	2
		Lack of mentorship	1
		Local unions	1
			31
Total			173

Source: Author's field work, 2019/2020

4.3.6 Enablers to YAGEP and STEP Respondents' Business / Personal Income Growth and Employment Creation

Table 4.16 and 4.17 show the factors that enabled the respondents to increase the financial status of their respective businesses. 106 YAGEP respondents 118 STEP respondents respectively stated the factors in table 4.16 and 4.17, which are coded in three levels for better understanding (see section 3.8.1 for the detail explanation of the coding process). The themes captured in the third level of coding of the enabling factors, except the religious factor are recurrent themes used in the second level coding of the

barrier factors (see section 4.3.5.1 and 4.3.5.2). The enabling factors are either economic, human, physical, social or religious factors. The discovered economic factors that arise from analysis include access to funds (either through loans, grants, savings, or support from family, friend or government), growth and expansion of the business (increasing production or diversification), marketing / sales of product, and value addition. The YAGEP respondents added value to their products through processing and packaging. However, the respondents of the non-agricultural programme, STEP, added human capital value by teaching and training people to set-up their own businesses.

The human enabling factors to the growth of business income are attitude / character, family, skills / capacity, and networking. The attitude and character of the business owner and the employees of the business (mindset) were a key determinant to the success and sustainability of the business and of most respondents. The skills and capacity demonstrated in the business attracted customers to the business and boost the income level of the business, while character sustained the existing customers for continuous inflow of income. The exhibited skills / capacity and attitude / character are listed in table 4.16 and 4.17.

The physical support of family members helped to increase the business income as monies that would have been expended to hire workers were conserved. Connecting with people of like mind / similar or complementary business and the encouragement received from people generated ideas for the advancement of the business and connected the business to other customers for more patronage. Physical factors such as infrastructure, for example good roads, and access to electricity (power supply), and the availability of good business materials and equipment led to the business' expansion and income growth of certain respondents. Good and accessible business location, good monitoring and supervisory team for adequate follow-up of programme beneficiaries, and SMEs friendly policies of the government enabled entrepreneurship programmes beneficiaries to grow their business income. Finally, prayer (divine intervention) was stated by some of the YAGEP respondents as a factor that enabled them to grow their personal/business income. Religious capital is an identified capital in literature (see section 2.3.4).

Table 4.16: Enablers to YAGEP Respondents' Business/Personal Income Growth

Third Level Code	Second Level Code	First Level Code	Number of responses
Economic Factors	Fund	Access to fund, loan, financial support, savings	16
			16
	Expansion	Growth and expansion of business, Increased production, & diversification	14
			14
	Marketing / sales	Demand and supply of products, advertisement and display of products, marketing of business	20
			20
	Value addition	Processing of products	1
		Packaging of products	1
			2
Human Factors	Attitude / Character	Focus, Commitment, dedication, diligence, determination, consistency, perseverance	20
		Discipline, prudence, Integrity (honesty), accountability, trust, open mindedness	8
		Passion for the business, zeal to succeed	4
		Mind set	1
			33
	Family	Support from siblings	1
			1
	Skills/Capacity	Customer service (good customer relationship and hospitality)	3
		Management; management of time & finance, reinvestment of profit, planning & projecting, record keeping, division of labour, maintenance of farm and farm environment, running of day-to-day business activities	23
		knowledge in the business, education, attending seminars & training	4
		Teamwork and workers commitment	7
		Quality of product	2
			39
Social Factor	Monitoring & Supervision Location	Regular checking of farm, proper monitoring and constant supervision	3
		Proximity & access to market	6
			9
Religious Factor	Divine intervention	Praying to God	4
			4
Total			138

Source: Author's field work, 2019/2020

Table 4.17: Enablers to STEP Respondents' Business/Personal Income Growth

Third Level Code	Second Level Code	First Level Code	Number of responses
Economic Factors	Fund	Access to fund, loan or grant, financial support, savings	15
			15
	Expansion	Growth and expansion of business	5
			5
	Marketing / sales	Demand and supply of products, advertisement and display of products, marketing of business	30
		Affordability (low price) of products	2
			32
	Value addition	Teaching and training others in the business/ creating jobs for others	2
			2
Human Factors	Attitude / Character	Commitment; dedication, diligence, determination, perseverance, Tolerance, patience, punctuality, consistency, hard work	31
		Discipline, Integrity (honesty), open-mindedness, accountability, trust, transparency	11
		Passion in my business and passion for job creation	7
			49
	Skills / Capacity	Customer service (good customer relationship, quality product and service delivery, customer's satisfaction), hospitality	11
		Management; time & finance management, reinvestment, running of day-to-day business activities, maintenance of environment & products, planning, bookkeeping, creativity/innovativeness	16
		Knowledge/Training/education acquired, smart work	4
		Quality job and product	9
		Teamwork, workers commitment & quality,	4
			44
	Networking	Connections with people, encouragement from people	4
			4
Physical Factor	Equipment / Materials		
	Infrastructure	Access to good materials/equipment	7
		Good road and power supply	5
			12
Social Factor	Location	Proximity & access to the market	6
	Government	Policies	1
			7
Total			170

Source: Author's field work, 2019/2020

Tables 4.18 and 4.19 show the factors that enabled the YAGEP and STEP respondents to create jobs through their businesses. 90 YAGEP respondents made 108 responses shown in table 4.18, and 111 STEP respondents made 136 responses shown in table 4.19. These stated enablers are synonymous to the enablers to business income growth that are stated in table 4.16 and 4.17, excluding the religious factor i.e., divine intervention that was not captured in table 4.18 and 4.19. The economic, human, social, and physical factors propelled the respondents to create jobs in the State. The explanations under section 4.4.2 provides an understanding of these factors. The top five

key enablers stated to YAGEP beneficiaries' job creation in sequential order are marketing/sales, attitude/character, expansion/growth, funds, and skills. In addition, the top five key enablers to STEP beneficiaries' job creation in sequential order stated by respondents includes marketing/sales, attitude/character, skills/capacity, business demand/expansion of the business, and funds.

The motive and drive of some entrepreneurs (opportunity entrepreneurs) to create wealth for themselves and others, and to employ others by owning a business (see table 4.3) served as an enabler to these entrepreneurs' in terms of income growth and employment creation. These mentioned enablers among others reveal to us why the programmes (YAGEP and STEP) were able to impact their beneficiaries and the society (see section 4.4). See section 5.3.3 for further discussions regarding the enablers.

Table 4.18: Factors that Enabled YAGEP Respondents to Create Job

Third Level Code	Second Level Code	First Level Code	Number of responses
Economic Factors	Fund	Access to fund, increase in fund inflow, financial support	16
			16
	Expansion	Growth, expansion and success of business	21
			21
	Marketing / sales	Demand and supply of products, advertisement and display of products, marketing of business	23
			23
	The business demand	The workload	8
			8
	Value addition	Processing of products	1
		Packaging of products	4
			5
Human Factors	Attitude / Character	Commitment; dedication, diligence, determination	10
		Discipline, Integrity (honesty)	4
		Passion	5
		Vision	1
		Friendliness (hospitality)	1
			21
	Skills	Customer service (good customer relationship)	1
		Management; record keeping, division of labour, maintenance of farm, running of day-to-day business activities	10
		knowledge in the business	2
			13
Social Factor	Environment	Business environment	1
			1

Total

108

Source: Author's field work, 2019/2020

Table 4.19: Factors that Enabled STEP Respondents to Create Job

Third Level Code	Second Level Code	First Level Code	Number of responses
Economic Factors	Fund	Access to fund, increase in fund inflow, financial support	9
			9
	Expansion	Growth, expansion and success of business	9
			9
	Marketing / sales	Demand and supply of products, advertisement and display of products, marketing of business	33
			33
	The business demand	The workload	15
			15
Value addition	Teaching and training others in the business	5	
		5	
Human Factors	Attitude / Character	Passion for job creation, business, effective service delivery, to alleviate poverty and train others	20
		Commitment; dedication, diligence, determination, perseverance	6
		Discipline, Integrity (honesty), open-mindedness	7
			33
	Skills / Capacity	Customer service (good customer relationship, product and service delivery, customer's satisfaction)	10
		Management; time management running of day-to-day business activities, creativity/innovativeness	4
		Knowledge/Training acquired	7
		Product quality	5
			26
	Networking	Connections, Encouragement from Friends, sharing ideas	3
		3	
Physical Factor	Equipment / Materials	More materials/equipment	3
			3
Total			136

Source: Author's field work, 2019/2020

In conclusion, the barriers and enablers can generally classified into different capitals. See section 2.3.4, 2.3.8 and 5.3 for further discussions about the five-capitals, barriers in starting and growing a SMB, and the enablers to SMBs income growth and employment creation in Nigeria. The next section explains the impact that was made by the YAGEP and STEP programmes. The discussed enablers are contributory to these impacts.

4.4 Impact of YAGEP and STEP

The impact of YAGEP and STEP identified by respondents in relation to income increase / growth, job creation, programmes financial and non-financial support to respondents, and character / skill development of respondents is considered under this section of the research. This section addressed the third research objective. The section

quantitatively determined the level of personal financial increase gained by the respondents (table 4.20a, figure 4.6, 4.7, 4.8, 4.9, 4.10), as section 4.3.6, then qualitatively explored how the respondents increased their business income. Ceteris paribus (all things being equal), the increase of the business income in turn increases the income of the business owner. In addition, table 3a&b (see appendix D) in this section shows the number of jobs and new businesses created by the respondents. The factors that enabled the respondents to create these jobs are stated in section 4.3.6. The financial and non-financial support (free-money and free-materials/equipment) respondents reportedly received through the programmes are presented in tables 4.22 and 4.23. Lastly, the level at which the programmes improved the character and skills of the respondents are captured in table 4.24.

4.4.1 Income Impact of YAGEP and STEP on Participants

Table 4.20a: Monthly Income of Respondents before and after Participating in YAGEP and STEP (n=320)

Parameter	Frequency			Valid Percent (%)		
	YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Income before Programme						
< ₦20,000.00	84	118	202	60.0	65.6	63.1
≥ ₦20,000.00	24	44	68	17.1	24.4	21.3
≥ ₦30,000.00	9	8	17	6.4	4.4	5.3
≥ ₦40,000.00	9	6	15	6.4	3.3	4.7
≥ ₦50,000.00	14	4	18	10.0	2.2	5.6
Income after Programme						
< ₦20,000.00	9	6	15	6.4	3.3	4.7
≥ ₦20,000.00	22	23	45	15.7	12.8	14.1
≥ ₦30,000.00	44	68	112	31.4	37.8	35.0
≥ ₦40,000.00	27	49	76	19.3	27.2	23.8
≥ ₦50,000.00	38	34	72	27.1	18.9	22.5

Source: Author's field work, 2019/2020

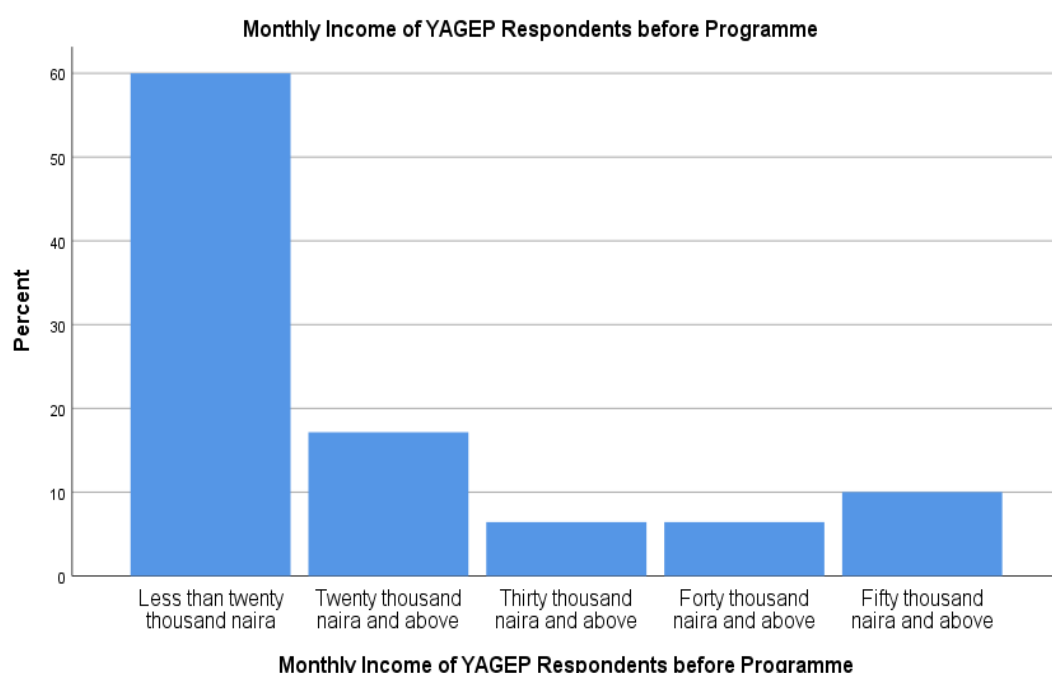
Table 4.20a shows the monthly income of the respondents before and after they participated in the YAGEP and STEP programmes, which is equally presented in a bar chart as shown in figure 4.6 to 4.10. Nearly two thirds of the respondents in both programmes (63.1%) had a monthly income that was less than twenty thousand naira (< ₦20,000.00) before they participated in the programmes (that is 60% of the YAGEP respondents and 65.6% of the STEP respondents earned < ₦20,000.00 before they commenced the programmes). However, after the respondents participated in the programmes, only 6.4% of the YAGEP respondents, 3.3% of the STEP respondents, and

4.7% of respondents from both programmes earned below ~~N~~20,000.00. This implies that the monthly income of 53.6% of YAGEP respondents, 62.3% of STEP respondents, and 58.4% of both programmes respondents that were earning below ~~N~~20,000.00 had increased beyond ~~N~~20,000.00.

The income before the programme for 77.1% of YAGEP respondents, 90% of STEP respondents and 84.4% of respondents from both programmes were less than the national minimum wage of ~~N~~30,000.00 approved by the Federal Republic of Nigeria in 2018. However, after the respondents participated in the programmes, a lower percentage of them (22.1% of YAGEP respondents, 16.1% of STEP respondents and 18.8% of the respondents of both programmes) had a monthly income that was < ~~N~~30,000.00. This further indicates that 55% of YAGEP respondents, 73.9% of STEP respondents, and 65.6% of both programmes respondents that were earning less than the national minimum wage of ~~N~~30,000.00 before the programmes had increased their income beyond the minimum wage after participating in the programmes.

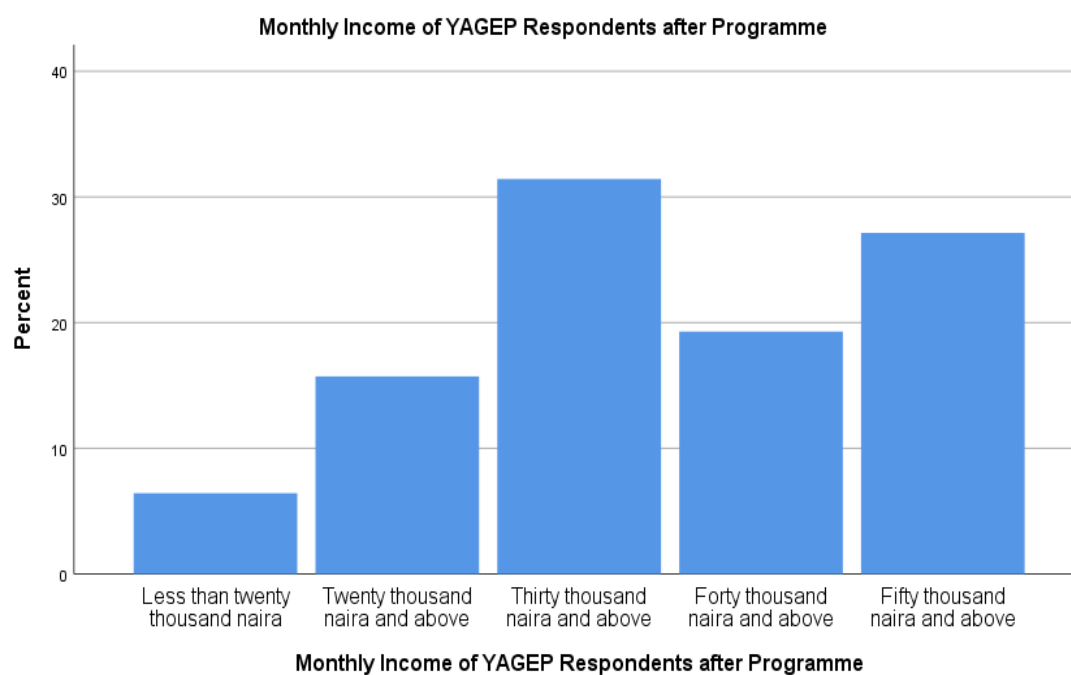
The percentage of respondents that earned ~~N~~50,000.00 and above monthly before the programmes, were 10% of YAGEP respondents, 2.2% of STEP respondents, and 5.6% of respondents from both programmes. However, after the programmes, 27.1% of YAGEP respondents, 18.9% of STEP respondents, and 22.5% of both programmes' respondents had a monthly income of ~~N~~50,000.00 and more, of which some earned more than ~~N~~100,000.00 monthly.

Figure 4.6 Monthly Income of Respondents before Participating in YAGEP



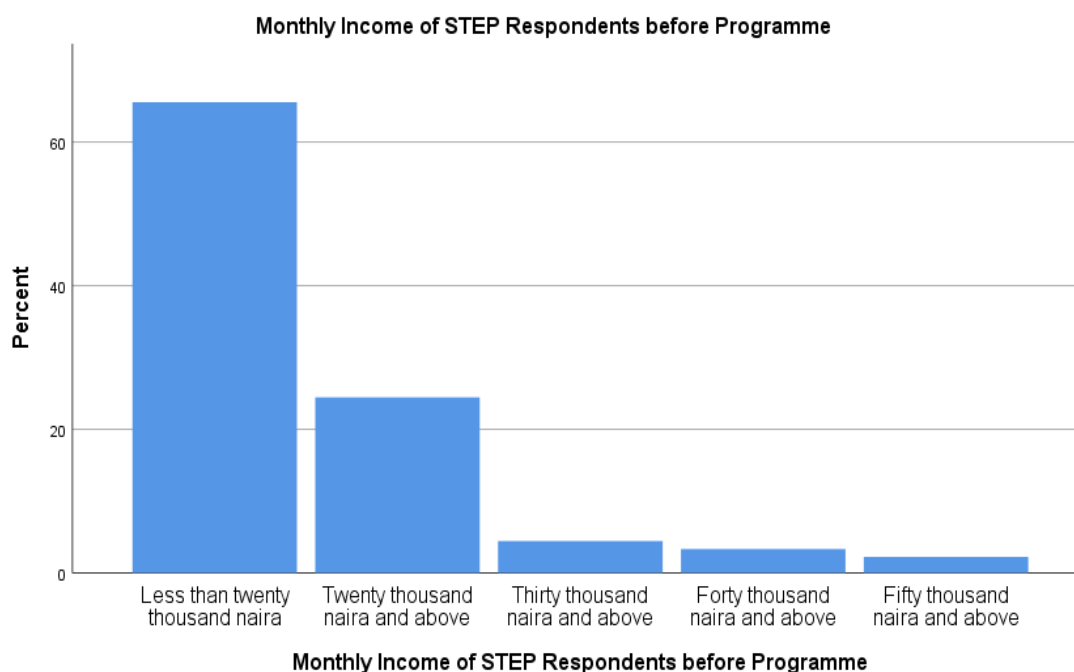
Source: Author's field work, 2019/2020

Figure 4.7 Monthly Income of Respondents after Participating in YAGEP



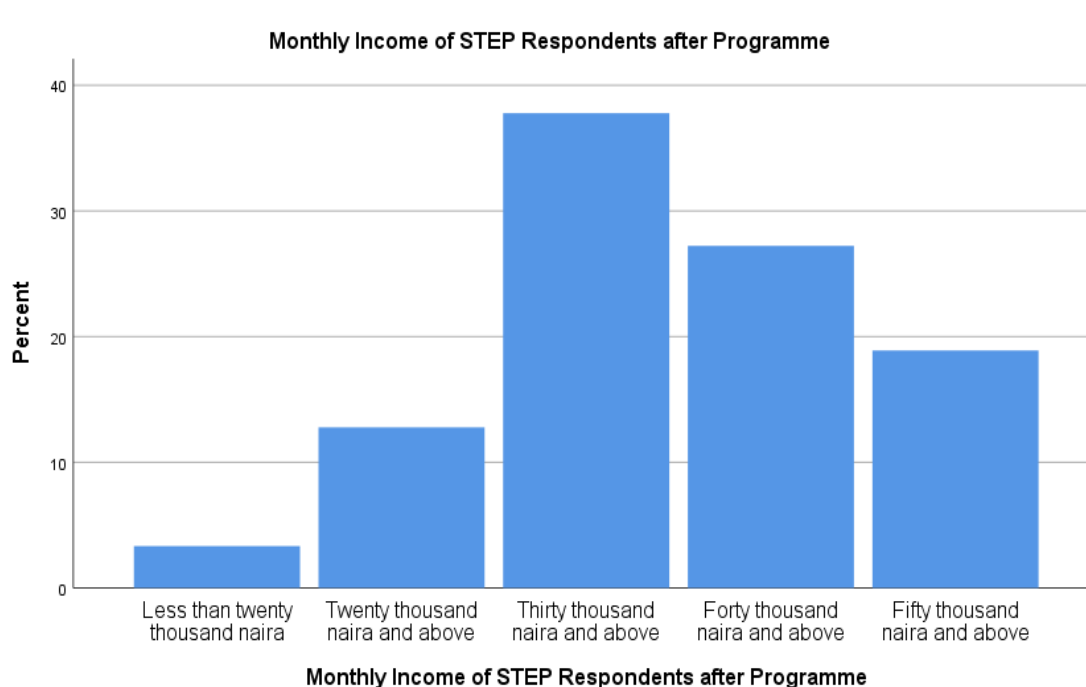
Source: Author's field work, 2019/2020

Figure 4.8 Monthly Income of Respondents before Participating in STEP



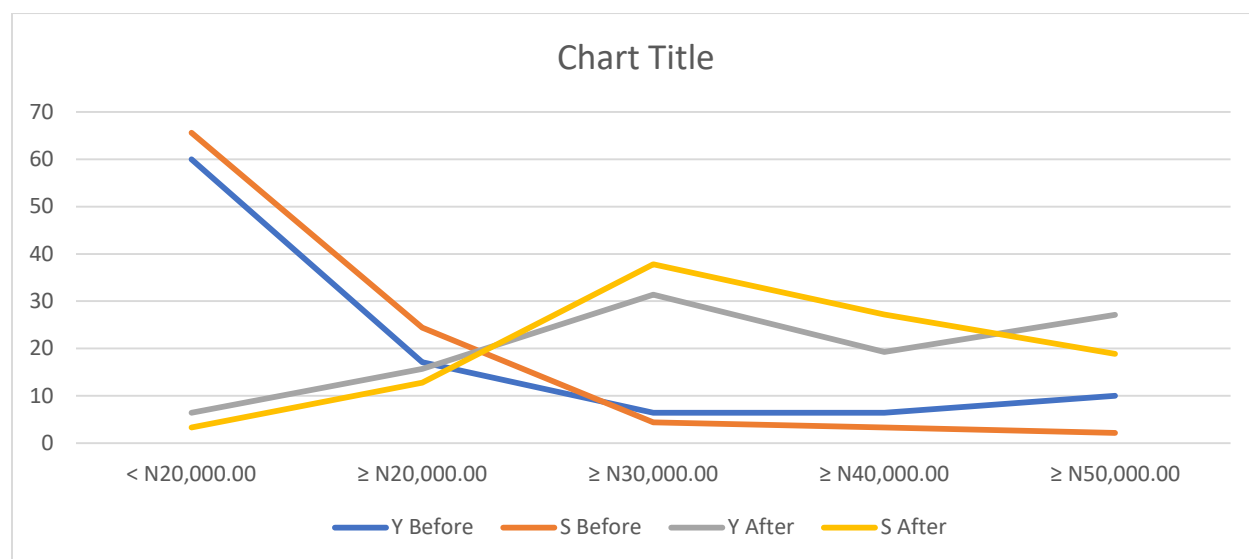
Source: Author's field work, 2019/2020

Figure 4.9 Monthly Income of Respondents after Participating in STEP



Source: Author's field work, 2019/2020

Figure 4.10: Monthly Income of Respondents before and after Participating in YAGEP and STEP



Source: Author's field work, 2019/2020

Figure 4.10 reveals the before and after performance of each the programmes and compares these performances using the percentage of the respondents. Figure 4.10 indicates that the STEP beneficiaries who were respondents have less income below N30,000.00 (thirty thousand naira) but gain the most from the programmes in terms of income between N30,000.00 (thirty thousand naira) – N50,000.00 (forty thousand naira), while YAGEP beneficiaries earn more from N50,000.00 (forty-five thousand naira).

The results in Table 4.20b & 4.20c show the level of significance ($p < 0.01$) between the monthly income of respondents after the programmes and the monthly income of the respondents before programmes at a 95% confidence interval. However, Table 4.20d compares the impact of YAGEP to STEP in growing the monthly income of the respondents after they participated in their respective programme. The result shows a p-value of 0.965 at a 95% confidence interval, which is not significant. This implies that both programmes were similarly impactful in growing the income of the beneficiaries, and that neither of the programme was significantly more impactful than the other.

Table 4.20b: ANOVA Comparing between the Monthly Income of Respondents after Programme and the Monthly Income of Respondents before Programme

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	135.887	4	33.972	40.018	.000
Within Groups	267.410	315	.849		
Total	403.297	319			

Source: Author's field work, 2019/2020

Table 4.20c: Comparing between the Monthly Income of Respondents after Programme and the Monthly Income of Respondents before Programme

Monthly Income of Respondents after Programme				
Monthly Income of Respondents before Programme	N	Subset for alpha = 0.05		
		1	2	3
Less than twenty thousand naira	202	3.00		
Twenty thousand naira and above	68		3.91	
Thirty thousand naira and above	17		4.00	
Fifty thousand naira and above	18			4.94
Forty thousand naira and above	15			5.00

Source: Author's field work, 2019/2020

Table 4.20d: ANOVA Comparing the Impact of YAGEP to STEP on the Monthly Income of Respondents after Programme

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.002	1	.002	.002	.965
Within Groups	403.294	318	1.268		
Total	403.297	319			

Source: Author's field work, 2019/2020

4.4.3 Impact of YAGEP and STEP on Job Creation and Establishment of New Businesses through the Beneficiaries of Programmes

Table 3a&b (see appendix D) show the impact of YAGEP and STEP in creating jobs and establishing new businesses through the participants. 21.9% of the respondents that participated in these programmes had an existing micro business that employed 1-10 persons (n=183 employees) before they became beneficiaries of these programmes. However, 78.1% of the respondents of both programmes had no employees before participating in the programmes as they had no business of their own. For the YAGEP respondents, 28.6% of them had farms with 1-10 workers (n=113 workers) before they participated in the programme, and 71.4% of respondents had nobody working for them before the programme. The STEP programme had 83.3% of respondents without employees and 16.7% of respondents that employed 70 persons in their existing micro

businesses before participated in the programme. The number of employees stated by the respondents greatly increased at the end of the programmes. The percentage of respondents without employees reduced to 29.3% YAGEP, 35.6% STEP, and 32.8% of both programmes. 64.4% of the respondents of both programmes employed 1-8 persons (n=759 employees) in the SMBs created through the programmes, after participating in these programmes. The YAGEP respondents (70.7%), after the programme, employed 380 workers in their various farms, while STEP respondents (64.4%) employed 496 persons. The respondents of both programmes, 63.4% employed 535 secondary school graduates and 34.4% employed 224 graduates of higher institutions. The respondents of the YAGEP programme, 65.7% employed 214 secondary school graduates in their farms and 39.3% employed 122 higher institution graduates. 61.7% of STEP respondents employed 321 secondary school graduates, while 30.6% employed 102 graduates of higher institutions. This shows the level of impact and value the beneficiaries of the programmes created among educated youth.

The respondents of both programmes (65.3%) employed 678 youths between the ages of 18-35 years. Respondents of YAGEP (68.6%) created jobs for 283 youths (18-35 years) and STEP respondents (62.8%) created jobs for 395 youths (18-35 years). At the end of the programmes, the total number of employees paid by the respondents of both programmes (63.7%) were 657, YAGEP (68.6%) was 321, and STEP (60%) was 336. The respondents from both programmes (15.6%) established 61 new micro businesses through their existing businesses. YAGEP respondents (19.3%) created 34 new businesses while STEP respondents (12.8%) created 27 new businesses. The new businesses established by respondents of both programmes employed a total of 80 persons, among which, 51 employees were employed by YAGEP respondents (16.4%) and 29 employees by STEP respondents (10%).

Table 4.21a shows that the level of significance ($p < 0.01$) between the total number of employees that the respondents had before they participated in the programmes and the employee number after their participation in the programmes at a 95% confidence interval. 4.21b compares the impact of YAGEP to STEP respondents in employment creation after participating in the programmes. The result shows a p-value of 0.118 at a 95% confidence interval. The Analysis of Variance (ANOVA) results displayed in tables

4.21a and 4.21b implies that both programmes were equally impactful in creating employment through the beneficiaries, and neither of the programme was more significantly more successful than the other. See section 5.4 for further discussions regarding the impact of YAGEP and STEP on inclusive growth (income growth, employment creation, and value addition).

Table 4.21a: ANOVA Comparing between the Total Number of Employees after Programmes and the Total Number of Employees before Programmes

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1338.275	7	191.182	40.476	.000
Within Groups	1473.675	312	4.723		
Total	2811.950	319			

Source: Author's field work, 2019/2020

Table 4.21b: ANOVA Comparing the Impact between YAGEP and STEP on Job Creation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.304	1	14.304	2.454	.118
Within Groups	1853.793	318	5.830		
Total	1868.097	319			

Source: Author's field work, 2019/2020

4.4.4 Financial and Material Support for Business Start-Up

Table 4.22 shows the financial and material support that the Delta State government through the YAGEP and STEP programmes offered to the respondents of the programmes (free-money and free-materials/equipment from the government to the programme beneficiaries). 68.1% of the respondents of both programmes confirmed the sum of money given to them to start the SMBs was less than one hundred thousand naira (< ₦100,000.00). 18.8% of the total respondents received between ₦100,000 - < ₦200,000 as financial support. The financial support for 3.4% of the respondents was between ₦200,000 - < ₦300,000. The rest of the respondents (1.9% and 7.8%) received between ₦300,000 - < ₦400,000 and ≥ ₦400,000 respectively. 73.1% of the respondents of both programmes were unsatisfied with the sum of money they received as a start-up capital, however, 26.1% were satisfied with what they were given. Both programmes also gave respondents the materials needed for starting the business. The estimated monetary value of materials that respondents were supported with was < ₦200,000 (23.1%), ₦200,000 - < ₦300,000 (40%), ₦300,000 - < ₦400,000 (10.3%), ₦400,000 - <

~~₦~~500,000 (16.3%), and $\geq$ ~~₦~~500,000 (5.9%). 5.9% of the respondents could not give an estimate of the value of the materials.

YAGEP respondents (60%) and STEP respondents (74.4%) received $< \text{₦}100,000$ as financial support to start the business. 15% of YAGEP and 21.7% of STEP respondents were given the sum of ~~₦~~100,000 - $< \text{₦}200,000$. 6.4% of YAGEP and 1.1% of STEP respondents received ~~₦~~200,000 - $< \text{₦}300,000$ as business start-up fund. 2.1% of YAGEP and 1.7% of STEP respondents received a business start-up sum of ~~₦~~300,000 - $< \text{₦}400,000$. The rest of the respondents, 16.4% of YAGEP and 1.1% of STEP confirmed that they received the financial sum of $\geq \text{₦}400,000$ at the end of the training. 75% of YAGEP respondents and 71.7% of STEP respondents were not satisfied with the sum of money they received they start their businesses.

Table 4.22: Financial and Material Support from YAGEP and STEP to Respondents for Business Start-Up

Parameter	Frequency			Valid Percent (%)		
	YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Financial Support						
$< \text{₦}100,000$	84	134	218	60.0	74.4	68.1
$\geq \text{₦}100,000$	21	39	60	15.0	21.7	18.8
$\geq \text{₦}200,000$	9	2	11	6.4	1.1	3.4
$\geq \text{₦}300,000$	3	3	6	2.1	1.7	1.9
$\geq \text{₦}400,000$	23	2	25	16.4	1.1	7.8
Satisfied with Financial Support?						
Yes	35	51	86	25.0	28.3	26.9
No	105	129	234	75.0	71.7	73.1
Monetary value of Material Support						
$< \text{₦}200,000$	31	43	74	22.1	23.9	23.1
$\geq \text{₦}200,000$	47	81	128	33.6	45.0	40.0
$\geq \text{₦}300,000$	5	28	33	3.6	15.6	10.3
$\geq \text{₦}400,000$	8	6	14	5.7	3.3	4.4
$\geq \text{₦}500,000$	41	11	52	29.3	6.1	16.3
No Idea	8	11	19	5.7	6.1	5.9

Source: Author's field work, 2019/2020

The estimated monetary value of materials received by YAGEP respondents to start the farm business was $< \text{₦}200,000$ (22.1%), ~~₦~~200,000 - $< \text{₦}300,000$ (33.6%), ~~₦~~300,000 - $< \text{₦}400,000$ (3.6%), ~~₦~~400,000 - $< \text{₦}500,000$ (5.7%), and $\geq \text{₦}500,000$ (29.3%), while 5.7% of the YAGEP respondents could not give an estimate value of the materials in monetary term. However, the monetary estimate of materials received by STEP respondents to start their own businesses was $< \text{₦}200,000$ (23.9%), ~~₦~~200,000 - $< \text{₦}300,000$ (45.0%), ~~₦~~300,000 - $< \text{₦}400,000$ (15.6%), ~~₦~~400,000 - $< \text{₦}500,000$ (3.3%), and $\geq \text{₦}500,000$ (6.1%), while 6.1% of the STEP respondents could not give an estimate value of the materials in monetary term.

~~₦~~300,000 (45%), ~~₦~~300,000 - < ~~₦~~400,000 (15.6%), ~~₦~~400,000 - < ~~₦~~500,000 (3.3%), and ≥ ~~₦~~500,000 (6.1%), while 6.1% of the STEP respondents could not estimate the monetary value of the materials.

4.4.5 Support after Start of Business

Table 4.23: Support after Start of Business

Parameter		Frequency			Valid Percent (%)		
		YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Monitoring							
	Yes	126	151	277	90.0	83.9	86.6
	No	14	29	43	10.0	16.1	13.4
Mentorship							
	Yes	100	124	224	71.4	68.9	70.0
	No	40	56	96	28.6	31.1	30.0
Created conducive Atmosphere for Product Marketing							
	Yes	60	69	129	42.9	38.3	40.3
	No	80	111	191	57.1	61.7	59.7
Provided subsequent Materials after the Start of Business							
	Yes	53	50	103	37.9	27.8	32.2
	No	87	130	217	62.1	72.2	67.8
Provided additional Finance after the Start of Business							
	Yes	43	39	82	30.7	21.7	25.6
	No	97	141	238	69.3	78.3	74.4
Rendered other kinds of Support after the Start of Business							
	Yes	4	4	8	2.9	2.2	2.5
	No	136	176	312	97.1	97.8	97.5

Source: Author's field work, 2019/2020

Table 4.23 shows the support that the State government and programme coordinators gave to the respondents that successfully started their SMBs. 86.6% of the respondents of both programmes confirmed that there was a monitoring team that monitored their activities. 90% of YAGEP and 83.9% of STEP respondents attested to the activities of the monitoring team. Also, 70% of respondents from both programmes claimed they had opportunity for mentorship after starting their businesses. 71.4% of YAGEP and 68.9% of STEP confirmed they received the mentorship services. According to 42.9% of YAGEP, 38.3% of STEP and 40.3% of both programmes' respondents, the State government created a conducive atmosphere for the marketing of their products. There was no provision of subsequent materials by the government or programme

conductors to YAGEP and STEP respondents that have started their business. This was stated by 62.1% of YAGEP, 72.2% of STEP and 67.8% of respondents from both programmes, but 37.9% of YAGEP, 27.8% of STEP and 32.2% of both respondents claimed programmes coordinators supported them with additional materials after they started their business. 69.3% of YAGEP, 78.3% of STEP and 74.4% of both programmes' respondents said that additional fund was not provided after they started their businesses, however, 30.7% of YAGEP, 21.7% of STEP and 25.6% of respondents of both programmes confirmed they received the support of additional fund. The majority of the respondents (97.1% YAGEP, 97.8% STEP, and 97.5% both) stated that the government or programmes coordinators did not render other kinds of support other than the support stated.

4.4.6 Improved Skills and Character of YAGEP and STEP Respondents after Training

Table 4.24 shows the skills and character of YAGEP and STEP respondents that was improved by the training they had undergone in the programmes. This table supports the previous commentary about mindset and skill development. The programmes, both improved the skills and character of most of the respondents. Communication skills were stated as having improved for 91.9% of the respondents of both programmes, 87.9% of YAGEP and 95.0% of STEP respondents was stated as improved at the end of the programmes. 84.7% of respondents of both programmes, 79.3% of YAGEP and 88.9% of STEP respondents reported they had become more creative and innovative after the programmes. The programmes were said to have improved the managerial skills (90.6% of both, 88.6% of YAGEP and 92.2% of STEP) and entrepreneurship ability of both, 83.6% of YAGEP and 90.0% of STEP respondents. The level of self-confidence of respondents (88.8% of both, 85.7% of YAGEP and 91.1% of STEP) increased after the programmes. The respondents (85.3% of both, 83.6% of YAGEP and 86.7% of STEP) felt they had more ability to take risk at the end of the programmes. After the programmes, respondents (85% of both, 82.9% of YAGEP and 86.7% of STEP) became more determined to achieve their goals in life. The majority of the respondents (73.1% both, 72.9% YAGEP and 86.7% STEP) also stated they became more responsive to criticism and suggestion after the programmes.

Table 4.24: The Improved Skills and Character of YAGEP and STEP Respondents after Training (n=320)

Parameter		Frequency			Valid Percent (%)		
		YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Communication skill							
	Yes	123	171	294	87.9	95.0	91.9
	No	17	9	26	12.1	5.0	8.1
Creative and innovative skill							
	Yes	111	160	271	79.3	88.9	84.7
	No	29	20	49	20.7	11.1	15.3
Managerial skill							
	Yes	124	166	290	88.6	92.2	90.6
	No	16	14	30	11.4	7.8	9.4
Entrepreneurship skill							
	Yes	117	162	279	83.6	90.0	87.2
	No	23	18	41	16.4	10.0	12.8
Level of self-confidence							
	Yes	120	164	284	85.7	91.1	88.8
	No	20	16	36	14.3	8.9	11.3
Risk taking ability							
	Yes	117	156	273	83.6	86.7	85.3
	No	23	24	47	16.4	13.3	14.7
Level of determination for achievement							
	Yes	116	156	272	82.9	86.7	85.0
	No	24	24	48	17.1	13.3	15.0
Responsive to criticism and suggestion							
	Yes	102	156	234	72.9	86.7	73.1
	No	38	24	86	27.1	13.3	26.9

Source: Author's field work, 2019/2020

4.4.7 Ways YAGEP and STEP Impacted Respondents

Table 4.25 and 4.26 show the inclusive impact of YAGEP and STEP on its participants. The 129 responses in table 4.25 were made by 100 YAGEP respondents, while 123 STEP respondents made the 172 responses in table 4.26. The respondents highlighted that both programmes impacted the beneficiaries economically, intellectually, emotionally, and relationally. Beneficiaries were able to acquire entrepreneurial and practical skills and knowledge through training. They were empowered through the programmes to be self-employed by owning a business and in turn creating jobs for others in the teaming unemployed populace. The skills and knowledge gained by the respondents equipped the respondents who grew, expanded, and diversified their businesses thereby changing their financial status with an improved living standard. The programmes developed the character of the participants and made them become more

self-dependent and self-reliance. The whole cohort of beneficiaries of the programmes stated they were more committed, confident, determined, focused, self-esteemed, patience, disciplined, diligent, trustworthy, responsible, and passionate after participating in the programmes. They became more willing to take risk, which is a requisite entrepreneurial quality. These valuable virtues were developed and improved in the beneficiaries through the YAGEP and STEP programmes. The programmes also provided the platform for like minds to meet and connect. It therefore became a networking platform for certain beneficiaries.

The next section of the thesis shows the impact of YAGEP beneficiaries with regards to value-addition to agricultural produce, and the barrier factors faced during the process.

Table 4.25: Ways YAGEP Impacted Respondents

Third Level Code	Second Level Code	First Level Code	Number of Responses
Economic Impact	Business growth	Farm expansion, diversification, new farms	6
	Living standard	Financial increase, improved living standard in general	32
	Job Creation	Created job for self and others	11
			49
Intellectual, Emotional & Relational impact	Character Adjustment	Commitment, confidence, determination, focus, risk taking, taking responsibility, trustworthy	21
		Passion for the business	1
			22
	Independence	Self-reliance, self-dependent	13
			13
	Networking	Connected with other entrepreneurs and non-entrepreneurs, partners	4
			4
	Skill /Knowledge	Skills in general, improved knowledge	22
		Entrepreneurship/Innovativeness/creativity/communication/management/record keeping	19
			41
Total			129

Source: Author's field work, 2019/2020

Table 4.26: Ways STEP Impacted Respondents

Third Level Code	Second Level Code	First Level Code	Number of Responses	
Economic Impact	Business growth	Business expansion, diversification, new business	2	
		Financial increase, stability and freedom, and improved living standard in general	38	
	Living standard	Created job for self and others; self-employment, employer of labour, establish business, train people to start business.	27	67
Intellectual, Emotional & Relational impact	Job Creation	Commitment, confidence in self & business management, determination, focus, risk taking ability, self-esteem, patience, discipline, hard work, perseverance, trustworthy and responsible	34	
		Passion for the business	1	
				35
	Character Adjustment	Self-reliance, self-dependent, people's dependent on me	9	
				9
	Independence	Connect with other entrepreneurs and non-entrepreneurs, partners, linked with high business opportunity,	4	
				4
	Networking	Entrepreneurship/Innovativeness/creativity/communication/management/record keeping /financial/multiple/ practical skills	44	
		Skills in general, improved knowledge	11	
		Knowledge of places	2	
				57

Total

172

Source: Author's field work, 2019/2020

4.5 Value Added Agribusiness

4.5.1 Value Added to Agricultural Produce

Table 4.27: Value Added to Agricultural Produce by YAGEP Respondents (n=140)

Parameter	Frequency	Valid Percent (%)
Did you add value to your produce before selling them?		
Yes	67	47.9
No	73	52.1

Source: Author's field work, 2019/2020

This section of the research addresses the 4th objective of this research. The percentage of YAGEP respondents that stated they had added value to their farm produce before selling in the market is shown in table 4.27. The majority of the YAGEP respondents (52.1%) did not add value to the farm produce before selling, conversely, 47.9% of the respondents stated they added value to their produce before taking it to the

market for sale. Table 4.28 shows how value was added to the agricultural produce of the respondents while table 4.29 reveals the barriers stated to value addition to farm produce.

Table 4.28: How YAGEP Respondents Added Value to Agricultural Produce

Third Level Code	Second Level Code	First Level Code	Number of Responses
Value Addition	Processing	Drying (sun drying, charcoal or oven drying) of fish, pig, chicken	17
		Smoking of fish, chicken	14
		Frying of garri, yam, pig and fish	5
		Seasoning of fish,	3
		Roasting	1
		Cassava processing	1
			41
	Preservation	Frozen	1
		Salting	1
			2
	Packaging of fish, vegetable, fried garri, and egg	Polythene bags, customized nylon with label, product brand and name, Neatness	36
			36
Total			79

Source: Author's field work, 2019/2020

Table 4.28 shows the responses of 51 YAGEP respondents that added value to their agricultural produces before selling them at the market. The responses were thematically coded in three levels. The methods by which respondents processed the products were drying, smoking, frying, seasoning, roasting and grating. The respondents only used two preservation techniques which were freezing and salting of products. The packaging of the products was mainly through using branded or labelled polythene or nylon bags.

The factors stated in table 4.29 were the key issues that restricted the 52.1% (n=69) of the YAGEP respondents (Table 4.27) from adding value to their produce. Natural, economic, and social effects collectively hindered the respondents from adding value to the agricultural produce. The natural effects such as climate change caused flood and harsh / bad weather conditions, which affected the productivity on the farms limiting the capacity of the YAGEP respondents to process, preserve or package their produce before selling.

Table 4.29: Major Challenges that Limited YAGEP Respondents from Adding Value

Third Level Code	Second Level Code	First Level Code	Number of responses	
Natural effect	Climate change	Flood	5	7
		Bad/harsh weather	2	
Economic effect	Economic / Financial factors	Insufficient fund	23	41
		Poor access to loan	9	
		Lack of customers	6	
		Poor market value of farm produce	2	
		Poor growth	1	
Social effect	Human factors	Time management	4	5
		Lack of labour (manpower)	1	
	Physical factors / Infrastructure	Bad road/ difficulty in transportation of good	14	32
		Lack of electricity	8	
		Lack of suitable materials / equipment	7	
		Land space and storage house	3	
		lack of infrastructure	1	
	Social factors	Insecurity: Theft	1	4
		Location of farm	3	

Total**89**

Source: Author's field work, 2019/2020

The deficiency of economic resources yielded financial / economic factors that restricted the respondents from adding value included insufficient funds, poor access to loans, lack of customers, poor market value of farm produce and the poor growth experienced in the farm business. The social system which comprised of the human, physical factors / infrastructure, and social factors were time management and lack of manpower (human); physical / infrastructural factors that hindered processing, preserving and packaging the products i.e., bad roads / transportation difficulties, lack of electricity supply, lack of suitable materials / equipment, insufficient land space, lack of storage house, and lack of other infrastructure. Lastly, social factors such as insecurity due to theft, and poor farm locations also prevented the respondents from adding value to products.

4.6 Recommendations from YAGEP and STEP Respondents on how to Improve the Programmes

This section of the research together with other sections aids the research to develop a suitable blueprint for impactful youth enterprise programmes in Nigeria (objective 5).

4.6.1 Ways to Improve YAGEP and STEP

Tables 4.30 and 4.31 capture the recommendations of the YAGEP and STEP respondents on how to improve the YAGEP and STEP programmes and to design more impactful future entrepreneurship programmes. The coding procedure is explained in section 3.8.1. Table 4.30 is the analysis of 92 responses made by 74 YAGEP respondents, and table 4.31 shows 76 responses from 62 STEP respondents that recommended ways to improve the programme and curb poverty and unemployment in Delta State. The recommendations are categorised into three phases.

Phase 1, the **foundation phase**, is the phase before programme initiation. Four areas are addressed under this phase, namely; detailed research, programme design, creation of awareness for the public, and unbiased but targeted selection system (see table 4.30 and 4.31). These four areas are the foundation pillars that determine the successful kick-off of such programmes; therefore, they should not be undermined. The YAGEP and STEP programmes need to improve on these stated areas for greater impact of the programme when initiated. In addition, the STEP respondents recommends that government should develop policies that will make skill acquisition compulsory for all Deltan youths.

Phase 2, the **training phase, or the building phase** i.e., the phase where the programme is executed. The training phase is where beneficiaries are developed and equipped with skills and knowledge. The training carried out under YAGEP and STEP was commended by most respondents, still yet the training facilities used by some of the trainers need improvement. The lecturing or training centres should be closer to the participants as the distance was identified as a barrier factor. The respondents also recommended the inclusion of online training platforms and the extension or introduction of the programme to secondary schools within the State. It was also suggested that the initiators of the programmes should monitor the trainers and the trainees for optimum

performance in this phase. In addition an extension of the length of the training period was recommended.

Table 4.30: Ways to Improve YAGEP

Third Level Code	Second Level Code	First Level Code	Number of Responses
Before the Programme	Awareness	Inform the public	3
			3
	Programme Design	More beneficiaries, increase the number of youths	6
		General improvement of programme	4
		Increase the percentage of female	2
		Get partners to grow the programme	1
		More Skillset	1
			14
	Selection	Rural dwellers	2
		Recruit people into the skillset they applied for	2
		Select only the poor and unemployed	2
		Selection based on competence and passion, not nepotism	5
			11
	Research	More background survey	1
			1
During the Programme	Training	Training Facilities	1
		Online Training	1
		Create lecture centres close to the people	1
		Introduce-in-Secondary School	1
		4	
After the Programme	Market	Make different market points available for beneficiaries	1
			1
	Financial Support	Give fund that is enough to start the business	14
		Give or help beneficiaries to access loans	7
		Flood-Hit-Farmers Support	1
			22
	Other Supports	Mentorship	6
		Quality/Modern Equipment	3
		General support	1
			10
	Monitoring & Evaluation	Regular and adequate monitor and follow-up of beneficiaries' businesses	21
			21
	Policies	To influence government policy to favour beneficiaries	1
			1
	Business Location	Beneficiaries should be allowed to set up farms in their choice location	4
			4
Total			92

Source: Author's field work, 2019/2020

Phase 3, the **roofing phase or after the programme phase**. This is the phase after which respondents are then fully trained to start their businesses. This phase

determines the ultimate performance of the respondents in the field they are trained for. This phase dealt with the issue of the market, financial support, other supports mechanisms, monitoring & evaluation, feedback, government policies, and suitable business locations.

Table 4.31: Ways to Improve STEP

Third Level Code	Second Level Code	First Level Code	Number of Responses
Before the Programme	Awareness / Openness	Advertise the programme, inform the public	6
			6
	Policy	Make skill acquisition compulsory for all youths in the State	1
			1
	Programme Design	Increase the number of beneficiaries	6
		Good teaching/training	2
		Encourage interested youths that has no certificate	3
		Produce quality entrepreneurs instead of quantity	1
		The programme should not be politicised	1
		Empower traders who are already in trade	1
			14
	Selection	Hard working, competent and passionate youths	4
		Recruit people into the skillset they applied for	4
		Select only the poor and unemployed	2
		More rural dwellers	2
			12
	Research	More research	2
		2	
During the Programme	Training	Monitoring trainees and trainers	3
		Increase the training period	2
		Create a lecture / training centres close to the people	1
			6
After the Programme	Feedback	Create an avenue for more ideas and complain from the beneficiaries	1
			1
	Financial Support	Give fund that is enough to start the business and/or rent a shop in a good location	11
		Give or help beneficiaries to access loans	5
			16
	Market	Creating conducive atmosphere for product marketing	3
			3
	Monitoring & Evaluation	Regular and adequate monitor and follow-up of beneficiaries' businesses	7
			7
	Other Supports	Quality/Modern Equipment	4
Mentorship		2	
General support		2	
		8	
Total			76

Source: Author's field work, 2019/2020

4.6.2 Preferred level of Start-Up Funds for YAGEP and STEP Respondents

Table 4.32 reveals the level of start-up funds preferred by 76 YAGEP respondents. 66% of the respondents would have been satisfied to start and run their businesses with the monetary sum of between 100,000 -999,999 naira. 20% of the 66% of respondents preferred 800,000 – 999,999 naira; 22% preferred 600,000 – 799,999 naira; 14% preferred 400,000 – 599,999 naira; 8% preferred 200,000 – 399,999 naira; only 1% preferred 100,000 – 199,999 naira. Table 4.32 also shows that the preferential sum of money for 21% of the respondents is between the range of 1,000,000 - < 2,000,000 naira; for 4% of the respondents is 2,000,000 - < 3,000,000 naira; for 7% of the respondents is 3,000,000 - < 4,000,000 naira; for 1% of the respondents is 4,000,000 - < 5,000,000 naira; and for another 1% of the respondents is 5,000,000 - < 6,000,000 naira. The monetary ranges with the greatest number of respondents are ₦600,000 - 799,999 (22% of respondents); ₦800,000 - 999,999 (20% of respondents); ₦1,000,000 – 1,199,999 (20% of respondents); and ₦400,000 - 599,999 (14% of the respondents). This implies that 76% of YAGEP respondents preferred a monetary support between the ranges of 400,000 – 1,199,999 naira.

Table 4.33 shows the sum of money STEP respondents would prefer as a start-up fund/capital. The table contains the respond of 91 STEP beneficiaries. 87% of these respondents will be satisfied with a start-up fund between the ranges of 100,000 – < 1,000,000 naira. The range of satisfaction for 12% of the respondents is 1,000,000 – < 2,000,000 naira, while 1% of the respondents preferred a start-up fund of 2,000,000 naira and above. The preferred start-up fund for majority of the respondents is ₦400,000 - 599,999 (32% of the respondents); ₦600,000 - 799,999 (27% of the respondents); ₦200,000 - 399,999 (13% of the respondents); ₦800,000 - 999,999 (12% of the respondents); and ₦1,000,000 – 1,199,999 (8% of the respondents). The implies that the preferred start-up fund for 93% of the STEP respondents is between ₦200,000 – 1,199,999.

Table 4.32: Preferred Start-up Funds for YAGEP Respondents

Second Level Code	First Level Code	Number of Responses	Percent (%)
< ₦1,000,000	₦100,000 - 199,999	1	1%
	₦200,000 - 399,999	6	8%
	₦400,000 - 599,999	11	14%
	₦600,000 - 799,999	17	22%
	₦800,000 - 999,999	15	20%
		50	66%
₦1,000,000 - < ₦2,000,000	₦1,000,000 - 1,199,999	15	20%
	₦1,200,000 - 1,399,999	0	0%
	₦1,400,000 - 1,599,999	1	1%
	₦1,600,000 - 1,799,999	0	0%
	₦1,800,000 - 1,999,999	0	0%
		16	21%
₦2,000,000 - < ₦3,000,000	₦2,000,000 - 2,199,999	3	4%
	₦2,200,000 - 2,399,999	0	0%
	₦2,400,000 - 2,599,999	0	0%
	₦2,600,000 - 2,799,999	0	0%
	₦2,800,000 - 2,999,999	0	0%
		3	4%
₦3,000,000 - < ₦4,000,000	₦3,000,000 - 3,199,999	5	7%
	₦3,200,000 - 3,399,999	0	0%
	₦3,400,000 - 3,599,999	0	0%
	₦3,600,000 - 3,799,999	0	0%
	₦3,800,000 - 3,999,999	0	0%
		5	7%
₦4,000,000 - < ₦5,000,000	₦4,000,000 - 4,199,999	1	1%
	₦4,200,000 - 4,399,999	0	0%
	₦4,400,000 - 4,599,999	0	0%
	₦4,600,000 - 4,799,999	0	0%
	₦4,800,000 - 4,999,999	0	0%
		1	1%
₦5,000,000 - < ₦6,000,000	₦5,000,000 - 5,199,999	1	1%
		1	1%
Total		76	100%

Source: Author's field work, 2019/2020

Table 4.33: Preferred Start-up Funds for STEP Respondents

Second Level Code	First Level Code	Number of Responses	Percent (%)
< ₦1,000,000	₦100,000 - 199,999	2	2%
	₦200,000 - 399,999	12	13%
	₦400,000 - 599,999	29	32%
	₦600,000 - 799,999	25	27%
	₦800,000 - 999,999	11	12%
		79	87%
₦1,000,000 - < ₦2,000,000	₦1,000,000 - 1,199,999	7	8%
	₦1,200,000 - 1,399,999	1	1%
	₦1,400,000 - 1,599,999	3	3%
	₦1,600,000 - 1,799,999	0	0%
	₦1,800,000 - 1,999,999	0	0%
		11	12%
₦2,000,000 - < ₦3,000,000	₦2,000,000 - 2,199,999	1	1%
	₦2,200,000 - 2,399,999	0	0%
	₦2,400,000 - 2,599,999	0	0%
	₦2,600,000 - 2,799,999	0	0%
	₦2,800,000 - 2,999,999	0	0%
		1	1%
Total		91	100%

Source: Author's field work, 2019/2020

In conclusion, section 4.6 besides some demands captured in other sections shows the specific requirements of the respondents as suggested by them, which largely addressed the 5th objective of this research. On average, each YAGEP respondent felt they should be financially supported with ₦800,000 at an exchange rate of ₦350 per dollar, while each STEP respondent requires an average financial support of ₦700,000. These should be considered during the design and implementation of subsequent YEPs in Nigeria.

4.7 Summary

Chapter 4 as a section of this thesis began by presenting the findings on the personal and economic characteristics of the beneficiaries of the studied programmes (YAGEP and STEP), and further addressed the association of these characteristics with the inclusive growth (income growth, employment creation, and value addition) of the respondents (see section 4.2). This helped to answer the first research question. The section also presented and addressed the enabler and barrier factors to the start and growth of SMBs and inclusive growth (see section 4.3), which answers the second

research question. These barriers and enablers were further classified under five-capitals (economic/financial, human, natural, physical/infrastructure, and social capital). An additional capital (religious capital) was equally identified as an enabler factor, especially to the agribusiness owners. The findings that addressed the third objective of the research that deals on the inclusive (income growing, employment creating and value adding) impact created by the studied programmes were presented in section 4.4. The monthly income of the programmes' beneficiaries before or during their participation in the programmes and after their participation were determined, which aids the research to identify the level of income increase and the percentage of beneficiaries that experienced increasing income. Jobs and new businesses created through the SMBs established by the studied programmes were also determined. In addition, the level of support (finance, material, and others) the programmes sponsors offered to the programme beneficiaries during and after the programmes, the ways beneficiaries were impacted, and the beneficiaries' satisfactory level were determined. The percentage of the small agricultural businesses that added value before selling their produce and the medium through which value was added to the produce were explored in section 4.5, and it addressed the fourth objective of the research. The major challenges or barriers that prevented some of these small agribusinesses from adding value to their produce were explored and are equally classed under the five-capitals. Lastly, in section 4.6, the recommendations of the programmes beneficiaries' to improve the YAGEP and STEP programmes and to develop more suitable and impactful youth enterprise programmes, which answers the fifth research question were presented. Every entrepreneurship programme that intends to be inclusively impactful should have a three phase design (before the programme phase, during the programme phase, and after the programme phase).

The recommendations and the findings presented in other sections of chapter 4 were considered during the design and implementation of a suitable structural blueprint for impactful YEPs in Nigeria (see section 5.5). A detailed discussion about the presented findings are capture in the next section (chapter 5) of the thesis.

CHAPTER 5

5.0 DISCUSSION OF RESULTS

5.1 Introduction

This chapter addressed how the research has achieved its objectives and linked the findings of this research with the findings of academic literature. The research objectives seek to:

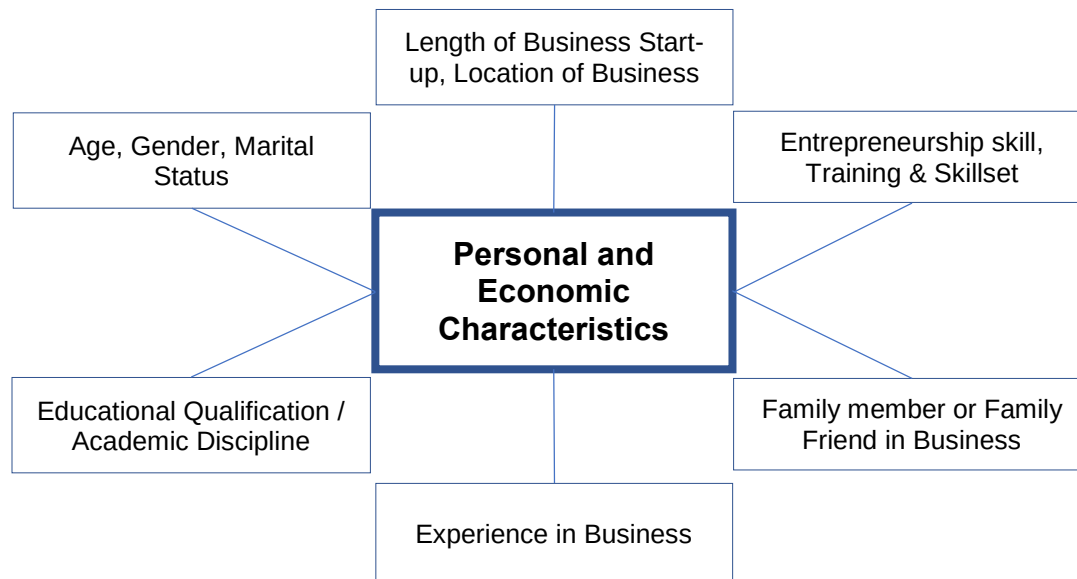
- RO1. identify the personal and economic characteristics of ‘socially protected’ post-secondary and Higher National Diploma (HND) / university graduate youths who have participated in either the YAGEP or STEP programmes in Delta State, Nigeria to inform greater understanding of the personal and economic value derived from participation in the schemes;
- RO2. determine the factors that are barriers or enablers to the start of and growth of micro and small businesses of YAGEP or STEP beneficiaries;
- RO3. assess critically the impact of either YAGEP and/or STEP programmes on inclusive growth (job creation, income growth, and personal development) of programmes beneficiaries,
- RO4. explore the value added to agricultural produce (actual output) by the farmers who have been through the YAGEP programme; and
- RO5. develop a blueprint for a youth business development programme suitable for Nigeria.

The enterprises under YAGEP are agricultural or farm enterprises, while that of STEP are non-farm or non-agricultural enterprises. These were the main programmes considered in this PhD research. The World Bank SCD (2018:83) investigated the percentage of non-farm enterprises in Nigeria, and according to their findings, 63% of all households in Nigeria are engaged in non-farm enterprises, demonstrating an urban shift as the majority of the non-farm enterprises in Nigeria are in the urban regions. The farm enterprises in Nigeria are largely subsistence (about 70% of them) (FAO, 2021) and are majorly in the rural regions.

In this chapter, the results and analysis from the field data are interpreted, the research findings presented in chapter 4 of this thesis are explained in detail, and the arguments are supported with evidence from relevance literature sources. This section of the research is structured in the sequential order of the research objectives (RO1 – RO5).

5.2 Personal and Economic Characteristics of Socially Protected Educated Youths in Nigeria

Figure 5.1 Personal and Economic Characteristics of YAGEP & STEP Participants



Source: Author's field work, 2019/2020

Figure 5.1 shows the personal and economic characteristics of the youths in the studied programmes that were captured by this research and they are considered in turn. The summary of the influence of these characteristics are tabulated in Table 5.1, while figure 5.2 illustrates the characteristics that significantly influenced inclusive growth. The characteristics of the youths in YAGEP and STEP were studied to ascertain how the personal and economic factors enabled or hindered their involvement in the entrepreneurship programme and their inclusive performance (income growth, job creation, and value addition of agricultural produce). Research such as Akulava, et al., (2020); Vuković, et al., (2020); Soomro, Abdelwahed, & Shah (2019) etc. had shown that personal and economic characteristics are important determinants of entrepreneurship as they can affect the development of business and the performance of an entrepreneur positively or negatively. The personal and economic characteristics such as age, gender,

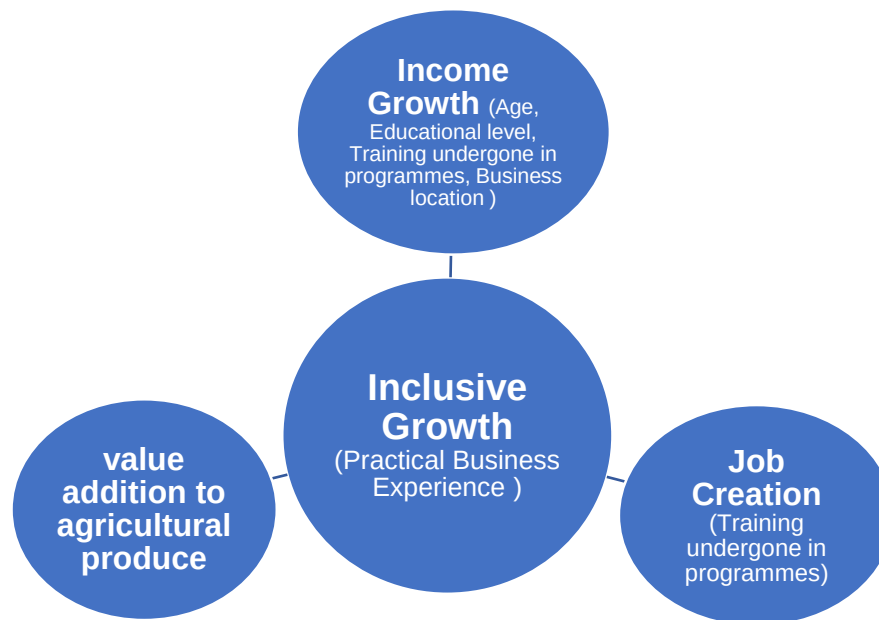
experience, educational level, marital status, family background or family relations, all impact on entrepreneurship (small start-up businesses and growth) in different ways (see sections 2.3.6 and 2.3.7). The entrepreneurial intention of youths is reported to be greatly impacted by gender and age (Moa-Liberty, Tunde, & Tinuola, 2016): gender differences can impede business, while age and education level can affect the factors that influence the start-up of business. Despite the continuous involvement of women in entrepreneurship, men dominate the field of entrepreneurship (Ali & Salisu, 2019; Ali, Zakuan & Mohammed, 2018) especially in developing countries. Nevertheless, the performance of both male and female entrepreneurs are high (Ali, Zakuan & Mohammed, 2018). The involvement of a close family member or parents in entrepreneurship also influences the creation of business and the business performance (Staniewski & Awruk, 2021; Welsh, et al., 2018; Osorio, Settles, & Shen, 2017; Rachmawan, Lizar, & Mangundjaya, 2015).

Table 5.1. Summary of the Personal and Economic Characteristics Influences on Income Growth, Job Creation, and Value Addition of Agricultural Products

Demographics	Entrepreneurship Performance Variable	Significance Level	Association
Age	Income growth Job creation, Value addition	Significant (p=0.02*) Not significant (p=0.38, 0.61)	Positive Positive
Gender	Income growth, Job Creation, Value addition	Not significant (p=0.12, 0.42, 0.11)	Positive
Marital status	Income growth Job creation, Value addition	Not significant (p=0.52) Not significant (p=0.66, 0.70)	Positive Negative
Educational level	Income growth Job creation, Value addition	Significant (P<0.01**) Not significant (p=0.15, 0.39)	Positive Positive
Course of study	Income growth, Job creation, Value addition	Not significant (p=0.05, p=0.43, 0.94)	Positive Positive
Training • Training undergone in programmes. • Year of training • Length of training	Income growth, Job creation Value addition Income growth, Job creation Value addition Income growth, Job creation Value addition	Significant (P<0.01, 0.01**) Not significant (p=0.24) Not significant (p=0.53, 0.18) Significant (p<0.01**) Not significant (p=0.47, 0.16, 0.06)	Positive positive Negative Negative Positive Positive
Practical Business Experience (self-employed before programmes)	Income growth, Job creation, value addition	Significant (p<0.01**, p=0.02*, p= 0.01*)	Positive
Family member or friend in business	Income growth, job creation, Value addition	Not significant (p=0.97, 0.37, 0.62)	Negative
Length of business start-up	Income growth, job creation Value addition	Not significant (p=0.60, 0.21) Not significant (p=0.52)	Positive Negative
Entrepreneurship skill	Income growth, job creation, Value addition	Not significant (p=0.14, 0.51, 0.54)	Positive
Business location	Income growth Job Creation, Value addition	Significant (p<0.01**) Not significant (p=0.15, 0.88)	Positive Positive

Source: Author's field work, 2019/2020 *p<0.05, **p<0.01

Figure 5.2. Personal and Economic Characteristics that significantly Influences Inclusive Growth (Income Growth, Job Creation, and Value Addition of Agricultural Products)



Source: Author's field work, 2019/2020

Figure 5.2 was extracted from table 5.1 to better represent the table and the various significance of each element. The table reveals that only practical business experience significantly influences inclusive growth (income growth, job creation, and value addition of agricultural produce). Training significantly influences income growth and job creation, while age, education, and business location only influences income growth significantly.

Each of the personal and economic characteristics of the research respondents examined in this study and their influence on inclusive growth (income growth, employment creation, and agricultural produce value addition) are now discussed in turn.

5.2.1 Age

Most of the females interviewed in this PhD research are between the ages of 25-34 year, while the male population in both programmes are closely distributed in the various age ranges, though the age group of 31-34 years comprised of 40.7% of the males in both programmes. The age groups and ranges notwithstanding, Figure 4.2 indicates that both the male and female youths were recruited into each of the

programmes according to their preference of programme or skillset they wish to gain. The age of the respondents interviewed in this research is significantly associated with the income growth of the small business, and positively correlated, that is, an increase in the age of the cohorts of the interviewed youths, simultaneously increases with the income of the business ($p=0.02$), and this is statistically significant at $p<0.05$. GEM Belarus 2019/2020 report considered age groups 25-34 and 35-44 as the periods where individuals are most active in entrepreneurship (Akulava, et al., 2020). In this GEM study, 41.9% of people between the ages of 25-34 are stated to have an intention to start a business, 42.6% of these youths are nascent entrepreneurs, and the total percentage of youths within this age range that own small businesses is 57.1% (Akulava, et al., 2020). The age range 35-44 is termed the entrepreneurship concentrated age having the majority (35.2%) of the established business owners (Akulava, et al., 2020).

There is an increasing interest in the involvement of youths in entrepreneurship globally, and their engagement in entrepreneurship is a benefit to the global economy and the economy of nations (Lez'er, et al., 2019). However, the interest of youths in the agricultural sector is on the decrease in Nigeria (Osabohien, et al., 2021; Preyor, 2015) and some other nations of the world. The rising disinterest of youths in agriculture has inspired some nations including Nigeria to address this and to initiate strategies that will boost youths' interest towards the agricultural sector (Preyor, 2015).

People between the ages of 20-49 years are more inclined towards entrepreneurship than those within the age range of 50-64 years in the USA (Azoulay, et al., 2020), which is applicable to Nigeria perhaps because they are more willing to accept and take risk (Aghajani & Abbasgholipour, 2012). The age of entrepreneurs in their 40's and less, positively influences their entrepreneurial performance compared with entrepreneurs in their 50's and 60's (Azoulay, et al., 2020). The effect of age on entrepreneurial success or performance is more positive with females than males, however, in general, the relationship between age and entrepreneurship performance is weak (Zhaoh, O'Connor, & Lumpkin, 2021). In addition, age positively influence the financial success of a business but has a negative influence on growth, and no influence on the survival of the business (Zhaoh, O'Connor, & Lumpkin, 2021). The findings of this PhD research agree with the finding of Zhaoh, O'Connor, & Lumpkin (2021) as age

significantly and positively influence the income growth of young entrepreneurs but has no significant influence on their employment creation and value addition.

Youth entrepreneurship programmes (YEPs) carried out in Nigeria always recruit youths within a given age range. The federal government of Nigeria initiated YEPs that admitted youths between the ages of 18-35 years include Rural Employment Promotion (REP), Small Scale Enterprise (SSE), Special Public Work (SPW), Vocational Skills Development (VSD), Youth Empowerment Scheme (YES), Technical and Vocational Education and Training (TVET) and N-Power programmes (see section 2.3.8). The African Union's (UNFPA, 2011), and the 2009 National Youth Policy in Nigeria definition of youth (defined youth as people between the age group of 18-35 years) informed the age selection criteria of most of the YEPs in Nigeria. An investigation on the selection criteria of the researched programmes in this study shows age as one of the criteria. The programmes set 18 years as the minimum and 35 years as the maximum age of recruitment into the programmes.

The results obtained in this research show that age has a significant positive association with income growth that is determined by the programmes and the beneficiaries' effort, but the correlation of age with employment creation and agricultural products value addition is not significant though the correlation is positive. It is difficult however to say without evidence that age impacted income growth due to the significant positive correlation alone. However, the research finding pinpoints that income growth is a major drive of young entrepreneurs and should be considered in designing entrepreneurship programmes going forward.

5.2.2 Gender

Statistical data published by the YAGEP and STEP programmes' initiators in January 2019 reveals that the female beneficiaries of the programmes from inception constitute 47% of the total beneficiaries, so the gender population studied by this PhD research has slightly more females than the aforesaid percentage of the sample population. The programmes' recruitment criteria had no gender bias as gender was not stated among the criteria within the selection process. The YAGEP programme enrolled slightly more males (54.3%) while the STEP programme recorded more females (58.9%).

This difference can be attributed to the choice and preferences of the beneficiaries regarding the skillsets attained on a given programme.

There are skillsets such as fashion design, catering / confectionary, and hair dressing that attract more females than males which were captured in the STEP programme. The non-farm enterprises in Nigeria are majorly led by women, though 73.15% of rural women are said to be engaged in agriculture (agricultural production, forestry, and fishing), and only 26.85% of rural women are involved in non-farm business enterprises (World Bank SCD, 2018:83). The success of these small-scale enterprises are key determinants to job creation and poverty alleviation in Nigeria (World Bank SCD, 2018:83). Females are often attracted to the non-farm small-scale enterprises because businesses in these areas require low investment capital and / or are low risk endeavours (Enfield, 2019). Most (70%) of the non-farm scale enterprises instituted by the beneficiaries of STEP in this study are in the cities (urban regions), while the majority (66.4%) of the small farm enterprises owned by the YAGEP beneficiaries are situated in the villages (rural areas). Farm businesses are often situated in rural areas, which is contrary to non-farm businesses as they are predominantly in the urban areas. The demand for land space by farm enterprises is a contributory factor to situating farms more in the rural areas as unused land is more readily available in rural areas than the urban areas.

The skillsets under the YAGEP programme (fishery, poultry, piggery, and cassava, rice & vegetable production) globally attract more male than female participants, and naturally where physical labour is still a key requirement (Humbert & Drew, 2010). The statistical analysis of the farm population among European nations in 2016 shows 71.5% of the farmers are male and these farmers were relatively old (Cook, 2019). According to a 2010 report of Food and Agricultural Organisation (FAO), women in agriculture in developing nations constitute on average, 43% of participants. The FAO (2018a&b) data on small family farms in Nigeria shows men comprise of 87% of the total heads of farms, and only about 13% of small family farms were headed by females. The productivity and earnings of Nigerian women in agriculture is less than that of men, which could be caused by the difficulty of females in accessing land (World Bank SCD, 2018). Other challenges that restrict the success of female farmers in Nigeria are reported as being labour, inputs,

and extension services (World Bank SCD, 2018). Gender also influences the personal choice on the type of enterprise to venture into (Humbert & Drew, 2010).

According to the findings of this PhD research, the influence of gender on income growth ($p=0.12$), job creation ($p=0.41$) and the value addition associated with agricultural products ($p=0.11$) of small businesses is not significant, which is also central to the findings of Vuković, et al. (2020), Soomro, Abdelwahed, & Shah (2019), Moa-Liberty, Tunde, & Tinuola (2016), Osunsan (2015), Vallabh & Mhlanga (2015) as they affirmed the significance of gender to the success of an entrepreneur. The non significant association identified in this research could be as a result of the equality created in the studied programmes, as both the males and females in the same skillsets under the programmes were treated equally with similar support offered.

The study of Artz's (2017) in USA reveals that the entrepreneurial success or performance between male and female entrepreneurs are similar if barriers such as start-up capital, prior experience, and others are held constant. The findings of Artz (2017) agrees with the findings of this empirical research, as the research discovered gender does not significantly affect income growth, value addition and the job creation capacity of small businesses. There may be more of a disparity by gender and income growth, value addition or job creation capacity in countries or environment where men are more able to succeed. On the other hand, in countries, or environments where there is either equal opportunity to succeed or where conversely due to the number of barriers to success neither males nor females can succeed, it can be postulated that there will be no gender disparity. Where, there is a possibility in business environments or countries to create equal opportunity for both men and women to succeed just like the YAGEP and STEP programmes, gender will not be an influencing factor to the success of entrepreneur either. The equal opportunity created by the YAGEP and STEP programmes contributed to the lack of difference in outcomes with regards to gender as asserted by this PhD study.

5.2.3 Marital Status

The analysis of the research field data recorded more single (54.4%) than married (44.1%) youths before or during the programmes. However, at the end of the programmes, 59.4% of the beneficiaries are recorded as married of which most (55.8%)

of them are females, whereas the single youth has reduced to 36.3% and they are more of the male beneficiaries (56%) (see section 4.2.1.1). This pinpoints the fact that women transit from being single to married earlier than men when on the programmes even though the financial capacity of both are similar. However, the marital status of the YAGEP and STEP beneficiaries is not associated with business income ($p=0.52$), business job creation ($p=0.66$), or agricultural products' value addition ($p=0.70$). Ensari (2017) asserts that marital status affects the potential of entrepreneurs. Others disagree stating the entrepreneurship spirit of youths is not influenced by marital status (Aghajani & Abbasgholipour, 2012). Despite the marital status lack of association with inclusive growth, as discovered in this research, it is still imperative to note that more jobs are created by the single participants in the programmes and the single participants also added more value to their agricultural products than the married, but this was not statistically significant.

5.2.4 Educational Qualification / Academic Discipline

The educational qualification of the research respondents as captured in section 4.2.1.1 is reiterated here: 1.3% of the YAGEP and STEP beneficiaries had no academic qualification or had an academic qualification below the programmes recruitment criteria but participated in the programmes. 29.7% of YAGEP and STEP participants recruited in the programmes had a maximum educational qualification of senior secondary school certificate (WASSC, NECO or GCE), and 35.0% of the interviewed beneficiaries of these programmes had either an NCE or OND certificate before or during the period of participating in the programmes. A graduate of the NCE in Nigeria can gain direct entry to Year 1 (100 level), and an OND graduate to Year 2 (level 200) in a Nigeria university. Universities in the UK or other developed countries admits these set of graduates (NCE or OND) directly into Year 1 without a foundation course. A small percentage of the interviewed respondents (34.1%) had a university certificate or its equivalent (either HND, BA, or BSc. and MSc. or MA degree) before or during the period of participating in the programmes. This implies that only about one-third of the beneficiaries had an equivalent of a university degree, and a two-third of the respondents of this research had an academic qualification that is lower than a university degree during their recruitment into

the programmes. Key contributory factors are the lack of opportunity or funds to access education and the disinclination to further academic pursuits.

The percentage of the beneficiaries with a senior school certificate as their highest academic qualification dropped from 29.7% during the programmes to 24.1% after they participated in the programmes. In a similar trend, the percentage of programmes beneficiaries with NCE / OND degree at the point of entry (35%) reduced to 32.8% after they benefitted from the programmes. Some of the beneficiaries furthered their studies after benefiting from the programmes while others were already studying at a higher level before they were recruited into the programmes, hence the variation. During the time of the interviews, the beneficiaries with university education or its equivalent had grown to 37.5%, which is an increment of 5.9%. The beneficiaries without academic qualifications had no recorded academic progress after their participation in the programmes, 1.3% (n= 4) of the interviewed programmes beneficiaries were still without a certificate.

Educational level was one of the selection criteria set by the initiators of the programmes to recruit trainees. The recruitment of the 1.3% of respondents without a certificate depicts a small bias in the programmes' selection process, which is against the selection criteria of the programme. The percentage increase of those that furthered their education is low, meaning most of the programmes beneficiaries either had no interest in furthering their education level, or they are satisfied with their academic status, or they would like to progress academically but are faced with the challenge of time and funding. The findings of this research cannot conclusively state a singularly core reason that is responsible for the low percentage in the increase in academic qualifications of programmes beneficiaries during and after the programmes. However, there are three possible factors that are responsible for the low percentage increase. Firstly, some of the beneficiaries of the programmes are genuinely more interested in a career in business than extending their education. Secondly, education opportunities are not proximate to this group within the population, and they are not willing to lose their businesses or entrepreneurial opportunities by going to an institution that is some distance from the business location, or thirdly, they do not have enough money yet to further their studies. Increasing education however is not an intended outcome of the studied programmes, but it is considered in this research as this research's focus is inclusive growth.

The businesses established by the interviewed beneficiaries of the studied programmes were young (1-4 years), as most of the beneficiaries (82.8%) had been in business for a period of 3-4 years. This is too short a period to draw conclusions on the relationship of inclusive growth with level of academic progress, as some of the youths may be struggling to stabilise the newly established businesses before thinking of returning to school or indeed of the need to improve their education level. Future research could examine the academic attainment of the beneficiaries of the studied programmes (YAGEP and STEP) after 10 years of participation to ascertain if there are beneficiaries' reengaging with education over time. This will help to draw conclusion on the relationship of inclusive growth with level of academic progress catalysed by these programmes.

Further analysis in this PhD research shows that, at the end of the programmes, there are more females with secondary school certificate or NCE/OND certificate than males with similar academic qualification. However, those with HND/BA/BSc or MSc/MA comprised more of males than females. This result agrees with Statista (2021), which shows that there are more male students than the female students in Nigerian universities both at the undergraduate and postgraduate level (<https://www.statista.com/statistics/1130794/number-of-university-students-in-nigeria/>). A study by Stoet & Geary (2020) on gender differences in attaining higher education in 8 OECD nations reveals that the factor that could possibly lead to a greater percentage of men than women in attaining a higher educational qualification is the emergence of a discriminatory social attitude toward females attending universities in the USA and other western nations. Otherwise, females are generally, especially in developed countries, more represented in higher institutions than males due to their higher reading proficiency at age 15 years (Stoet & Geary, 2020). This maybe the case in Nigeria; however, this research study cannot determine whether more men are furthering their academic qualifications than women in Nigeria, or if the trend is valid, whether this is caused by discriminatory social attitudes toward women going to university as it is beyond the scope of this research. Further studies could be carried out to examine this potential association.

The findings of this PhD research show a positive correlation and a significant effect ($p=0.001$) of education level on the business income of the interviewed

programmes' beneficiaries. Chiliya & Robert-Lombard (2012) investigated the effect of education level on the performance of small grocery business owners and managers in South Africa. Their findings indicate a significant positive association ($p=0.003$) of education level with the profitability or financial performance of small businesses, which is in-tandem with the findings of this research. As far back as 1994, Robinson & Sexton assessed the association of education with entrepreneur's success, using earnings as a success indicator. They asserted there was a strong positive correlation between education level and the earning of small-scale entrepreneurs. Radipere & Dhlwayo's (2014) examination of South African small enterprise sector concludes that the level of education significantly impacts ($p=0.001$) the performance of small businesses. The study of Ijirshar & Ayidiowu (2015) in Nigeria asserts that education (business education) greatly impacts on both the income growth and employment creation of SMEs. Section 2.3.7 reveals to us the impact of both formal and non-formal education to entrepreneurs' success in terms of income growth, employment creation, and value addition. The literature that assessed the impact of education on SMEs financial performance in Nigeria is geared towards entrepreneurship or business education rather than general education level. Studies in Nigeria that examined the impact of general academic attainment of SMEs owners on SMEs income growth and employment creation is limited and difficult to access. This PhD research hence adds to this body of knowledge. In addition, the research identified that the level of education was not statistically significantly associated with job creation ($p=0.15$) and the value addition of agricultural products ($p=0.39$) even though the association is positive. This outcome could be influenced by the high percentage of higher institution degree holders (74.4%) as against 25.6% of the respondents that were either secondary school certificate holders or had no educational certificate. Still, all the studied programmes beneficiaries had acquired a certain level of academic education, hence significance association should not be expected. However, the positive association shows the potentiality of education to promote entrepreneurs' driving inclusive growth.

5.2.5 Practical Business Experience

The result of the field data shows that 37.8% of the interviewed participants of the programmes were self-employed before they were recruited into the programmes,

whereas 62.2% were neither self-employed nor employed. The recruitment criteria of the programmes affirmed that the programmes were meant for only unemployed youths, still, 37.8% of these beneficiaries were self-employed, that is, they already had a business of their own, yet they were recruited into the programmes. This is a breach of the recruitment criteria set for the programmes. The design of the selection criteria for the programmes fails to clearly define what unemployed youths are, hence, the recruitment of the self-employed youths. Another possible factor is the unavailability of actual data capture on Deltans (citizens of Delta State, Nigeria) in small business and the activities of the small businesses. A great number of small businesses are not registered under the Corporate Affairs Commission (CAC), in Nigeria. The CAC is charged with the responsibility of registering all businesses and non-governmental organisations (NGOs). This shows the need for adequate data capture, with regards to small businesses.

The self-employed youths, through the experience gained in running their existing business are in a more advantaged position to perform better on the programmes than the youths that were recruited without personal businesses, as experience is a major contributor to the performance of entrepreneurs. This agrees with the findings of Chilya & Robert-Lombard (2012), which states experience as a significant determinant to the profitability and success of small businesses. However, the findings of an old research study, Robinson & Sexton (1994), states that the influence of experience on the performance of the self-employed is minimal and insignificant. This could probably be the reality in the 1990s but seems different in the 2010-20s. The beneficiaries of YAGEP and STEP that had existing businesses, that is, the self-employed that participated in the programmes, significantly grew the income of the new business ($p=0.001$), created jobs through the business ($p=0.02$) and added value to the agricultural produce ($p=0.01$). The findings of Akulava, et al. (2020), Vuković, et al. (2020), Soomro, Abdelwahed, & Shah (2019), and Vallabh & Mhlanga (2015) are all in agreement with this research's finding that practical business experience is significantly associated with entrepreneurs' inclusive growth (income growth, job creation, and value addition of agricultural produce).

Research recommendation 1: To support the development of future YEPs, subsequent research should determine degree of the success of self-employed youths against unemployed youths that are recruited into similar entrepreneurship

programme. Also, the success of youths' without formal academic education and those with formal academic education that are recruited into similar entrepreneurship programme needs to be examined in future research. These studies will guide initiators of YEPs to focus on the most impactful group.

5.2.6 Entrepreneurship Family Members and Friends

The majority (80.3%) of the programmes beneficiaries that were interviewed had either a family member or family friend in business, even before they participated in the programmes. Several authors asserted that family capital such as family social connection (family social capital) and family finances (family economic capital) significantly influences the attitude of youths towards entrepreneurship and their performance in business (Staniewski & Awruk, 2021; Vuković, et al., 2020; Welsh, et al., 2018; Jagannathan, et al., 2017; Osorio, Settles, & Shen, 2017; Rachmawan, Lizar, & Mangundjaya, 2015). Jagannathan, et al., (2017) studied 185 business students in India, and a vast majority of the participants he studied in the entrepreneurship programmes decided to establish a business due to the involvement of a family member, close relative, or friend in business. Family further influences the success of an entrepreneur in business (Staniewski & Awruk, 2021; Vuković, et al., 2020; Welsh, et al., 2018). The findings of this PhD research however is focused on the YAGEP and STEP participants having family member(s) in business but family was not significantly associated with income growth, job creation nor) value addition of agricultural produce of their businesses. This is because the programmes (YAGEP and STEP) played a major role in knowledge and skills development, and financial support, overriding the benefits that having family member(s) in business would have played. Family is a key motivation factor of entrepreneurs as stated in the literature, but it is not the only motivation factor. This research has stated other motivation factors that influence the performance of the entrepreneurs (see section 5.3.3). Young entrepreneurs are largely faced with the challenge of insufficient human, financial and social capital which are imperative to start and grow a business (see sections 5.3.1 and 5.3.2). This lacuna is often bridged through access to the entrepreneurs' family and friend capital base (Hulsink & Koek, 2014), but in the case of this PhD thesis, the gap was bridged by the programmes and not the families of the young entrepreneurs.

5.2.7 Entrepreneurship Skills

Less than half of the interviewed youths (43.4%) had previous entrepreneurship skills before enrolling into the YAGEP and STEP. Entrepreneurship skills increase with an increase in experience (Liang, Wang, & Lazear, 2018). Experience significantly determines the success of small business (Chiliya & Robert-Lombard, 2012) as it develops competence. The competence of entrepreneurs contributes to the success and survival of small businesses; however, competence alone is not sufficient to assure success as other factors could also truncate the success and survival of the business(es) (see section 5.3). Therefore, the participants that acquired entrepreneurial skills before participating in the programmes and those that had no entrepreneurial skills before they participated in the programmes but have acquired the required entrepreneurship skills through the programmes, all have the tendency to succeed in their respective businesses. The YAGEP and STEP participants studied by this PhD research that had previously acquired entrepreneurship skills before participating in the programmes, experienced demonstrated no significant association between those acquire entrepreneurship skills with income growth, job creation, and/or value addition of agricultural produce, compared with those who developed their skills within the programmes. This is because by the end of the programmes both parties acquired the needed entrepreneurship skills. The literature in sections 2.3.7.1 and 2.3.8 states that entrepreneurship skills are a significant determinant to the growth and profitability of SMEs (Eunice Abdul, 2018; Liang, Wang, & Lazear, 2018) and the lack of them deters the performance of an entrepreneur. The positive correlation identified in this research align with this stated fact, however, the success of an entrepreneur is dependent on several other factors which are captured in this research (5.3).

5.2.8 Training and Practical Skillsets

The participants of YAGEP and STEP were developed through practical, seminars, apprenticeships. These are three major ways by which participants on entrepreneurship programmes in Nigeria are trained. According to this research, the most chosen skillsets to develop by YAGEPpreneurs are fishery (58.6%), poultry (14.3%), and cassava (9.3%), while that of the STEPpreneurs are fashion design/tailoring (making clothes) (23.9%),

catering (20.6%), and hairdressing (13.9%). These skillsets are among the most essential for small-scale businesses in Nigeria. The findings of Olaniran & Mncuba (2018) affirmed catering, hairdressing, barbering, and fashion design / tailoring as among the prominent small enterprises that attract Nigerian youths. The interest of the youths is increasingly high in these areas because of the demand for these services. These enterprises are also easy to start with little financial support.

The enterprises of fishery, poultry and cassava demands more access to resources i.e., funding, time, human capital, and physical capital (land) compared to these other enterprises; however, the lucrative nature of the food supply businesses stimulates the interest of the youths toward them. Fish production, poultry, and cassava production are all profitable agribusinesses in Delta State, Nigeria (see section 2.3.6.1). This study shows that, there is a variation of the length or duration of training between the timeframe stated by the interviewed YAGEpreneurs and STEPpreneurs. 32.8% of the respondents of this PhD research asserted that they were trained for a period of three months, and the rest of them stated six months (65.3%) and one year (1.9%). The major difference is caused by the diversity of practical skillsets. The major proportion of the beneficiaries on these programmes were trained in six months.

The training that was facilitated by YAGEP and STEP significantly and positively ($p < 0.05$) increased the income of the participants' businesses and jobs created through the business. The findings of the research however showed that the training carried out by the programmes had no significant association with agricultural products' value addition. The association between the year of training and the programmes' impact shows a negative association in this research, though the p values are not significant for income growth ($p = 0.53$) and job creation ($p = 0.18$) but is significant for value addition ($p < 0.01$). The negative association implies that the impact of the training carried out in YAGEP and STEP programmes over subsequent years of the programmes' initiation reduces year by year. The length of the training that the programme beneficiaries undergo during the programmes influences ($p < 0.10$) value addition of agricultural products, however, the impact is not significant at $p = 0.05$ nor for job creation or income growth. Practical skill is the focus of the studied programmes rather than the skills to develop value addition to agricultural products.

Research recommendation 2. YEPs initiators should consciously and sustainably improve the training of succeeding cohorts of the programmes, which will lead to progressive and sustainable impact of the programmes.

5.2.9 Length of Time since Business Start-Up and Location of Business

The results of this PhD research tabulated in table 1c (appendix B) reveal the year that the interviewed respondents started their micro or small-scale businesses. 23.4% of the respondents started in 2016, 32.8% started in 2017, 26.6% started in 2018 and 10.9% started in 2019. Considering the period that the field work (December 2019 to February 2020) in this research was carried out, most (32.8%) of the businesses had already lasted 2-3 years before the interview, while others has survived for a period of 3-4 years (23.4%), 1-2 years (26.6%), and 0-1 year (10.9%) before they were interviewed. Globally, research shows that about 30% of small businesses fail within 2 years of start-up, while most of the businesses fail within the first 5 years (Cantamessa, et al., 2018; Turner & Endres, 2017; Koyagialo, 2016).

Research recommendation 3. Therefore, future research should be carried out to ascertain the survival of the studied SMBs beyond 5-years of operation and determine again the enablers to their profitable survival. This knowledge will help to find interventions that will reduce the rate at which SMBs fail within 2-5 years and equally set the pace for most SMBs to profitably survive for a long duration of time. The profitable survival of these small businesses beyond five years requires the business owners to understand the business environment, the needs of the customers, and the innovativeness / creativity of the small enterprise owners (Koyagialo, 2016). The acquisition of practical and entrepreneurship skills by small business owners should aid them to mediate through the hurdles faced to the point of profitable survival.

51.9% of the youths interviewed in this research established their SMBs in the city (urban area) and 41.9% in the village (rural area). The business location of the studied businesses is significantly and positively associated with income growth at a $p < 0.01$. The business location and environment enhance the value and marketability of the business product(s) (Sullivan, & Kim, 2018; Amit & Schoemaker, 1993). The effects of business location on the success of small businesses are discussed in sections 4.3.5, 4.3.6, 5.3.1,

and 5.3.3.4. In addition, 6.3% of the interviewed programmes beneficiaries failed to start the business and 93.8% of the respondents started their businesses after their participation in the programmes, which is commendable and laudable.

5.3 Barriers and Enablers to the Start and Growth of SMBs of YAGEP or STEP Beneficiaries in Delta State, Nigeria

Figure 5.3 is a summary of section 5.3, and it captures both the direct and indirect barriers to YEPs and to the start and growth of SMBs in Nigeria. Most of the direct barriers to YEPs are termed indirect barriers to SMBs and most of the direct barriers to SMBs are indirect barriers to YEPs. The direct barriers are the barriers that directly affected the SMBs or YEPs. While the indirect barriers are barriers that either affected the SMBs through the direct effect on YEPs or that affected YEPs through the direct effect on SMBs. The direct barriers to YEPs are indicated in the figure 5.3 with black font colour. The indirect barriers to YEPs, which are direct barriers to SMBs are in orange font colour. While the words in red font colour are direct barriers to both YEPs and the SMBs. The study focused in examining the barriers that directly or indirectly affected the studied entrepreneurship programmes and SMBs. However, as the study developed, it demonstrated the research need to examine the barriers that specifically affect each of the categories of entrepreneurs (necessity entrepreneurs, opportunity entrepreneurs, and necessity/opportunity entrepreneurs) that were discovered during the course of the study. This research need nevertheless, is beyond the scope of this research, hence this PhD study recommends future research to examine the barriers that are specific to each of the categories of entrepreneurs (**recommendation 5**). The determination of the specific barriers to each category of entrepreneur and the barriers to SMBs and YEPs will aid entrepreneurship programme initiators and governments to holistically and sustainably curb the barriers to enable and catalyse the inclusive growth of SMBs and entrepreneurs.

The success or failure of YEPs in Delta State and Nigeria at large is determined by several factors that are either classified as barriers or enablers to the success of YEPs. Motivation is key to success, hence, the examination of the reasons why the studied programmes' beneficiaries participated in their respective programmes is important. This research identifies that the youths that participated in YAGEP and STEP had two broad motives, which are **necessity-based** motive/reason (necessity-based factors) and/or

opportunity-based motive/reason (opportunity-based factors). This typology explains the factors that compelled the youths or the opportunities that the youths saw that made them participate in the programmes. The concept of necessity and opportunity entrepreneurship was explored in chapter two (see section 2.3.6.3) of this research study and a more in-depth explanation is considered in subsequent sections. Most of the beneficiaries of YAGEP and STEP were pushed (necessity) and/or pulled (opportunity) to participate in the programmes (see section 4.3.1 and 4.3.2). In addition, some of the participants are nepotistic engagers as they were largely influenced and favoured by relatives or friends which enabled them to participate in the programmes. Sections 2.3.8 and 4.3.3 reveal nepotism as one of the elements that aided certain people the opportunity to participate in YEPs, and nepotism is often captured as a barrier factor. Some of these nepotistic engagers are simply in business due to relatives and friends, while others could be in business beyond the relatives and friends demand, as they could leverage on the favour given to them by their relatives or friends to meet their personal need or societal need. This shows that nepotistic engagers were either compelled or pushed by personal needs or societal needs or neither personal nor societal needs as the case may be. It further implies that the nepotistic entrepreneurs' are either necessity entrepreneurs, opportunity entrepreneurs, necessity-opportunity entrepreneurs or neither necessity nor opportunity entrepreneurs.

The study identified traits of nepotistic participants, and participants with both necessity and opportunity traits. However, two types of entrepreneurs (necessity and opportunity entrepreneurs) were majorly drawn out from the two layers in tables 4.4 & 4.5 that addresses the persons that participated in the programme and the programme itself. The desire for personal independence (to be their own boss), start-up kits, personal gratification and enjoyment were the compelling factors that pushed some of the youths to participate in the entrepreneurship programmes. The cited parameters are necessities based in the context of this research's concept. To reiterate the concept, necessity entrepreneurs are individuals pressured or pushed into business by personal needs. Hence the group of youths drawn by these parameters to participate in entrepreneurship are classified as necessity entrepreneurs. However, the other category of youths participated in the entrepreneurship programmes because they saw an opportunity to

develop themselves and society, and to emerge as leaders in the future by being an employer of labour, creating wealth, gaining financial freedom, and improving the economy of the State/Nation. This group of youths are classified as opportunity entrepreneurs. This shows that participants of the entrepreneurship programmes are either necessity or opportunity entrepreneurs or can be driven to engage by factors that make them both necessity and opportunity entrepreneurs. This is critically reviewed in section 5.3.1 of this research. The satisfaction that the participants derive by participating in the programmes contributes to the success of the businesses created by the participants in the programmes. This research therefore states that the nature of the satisfaction derived by the beneficiaries from the programmes (positive or negative) are either enablers or barriers.

Tables 4.4 & 4.5 reveals the entrepreneurship and leadership quality, the desire of young Nigerians in YEP, and equally give an insight into the programmes delivery system and quality. A summary of what the interviewed young Nigerians in YEPs said are, they enjoyed the YEP because:

1. it helped them become self-employed and own their personal businesses,
2. it aided them to create employment opportunities and wealth,
3. it gave them the opportunity to develop themselves by acquiring relevant practical and entrepreneurship skills, and
4. The practical training carried out during the programme and other aspects of the training alongside the start-up kits/packs that includes money and material and equipment, aid them to start their businesses.

This is a summary of the elements Nigerian youths are looking for in YEPs.

The recruitment or selection process of YEPs deters or promotes the success of these programmes, which is examined by this research. The business experience of YAGEP and STEP participants and their preference for self-employment or a government job were explored to ascertain certain factors as to why some of the beneficiaries failed in their small businesses, which in turn hinders the success related outcomes of the programmes. Other barriers and enablers discovered through this research are funding, access to land or store, access to workers, customers, raw materials, information on

policies, training, guidance and mentorship, beneficiary's passion, implementation of programmes, and government's inconsistency.

SMBs both in developed and developing countries face many challenges (Gamage, et al, 2020). Young Nigerian entrepreneurs are not exempted from these global microbusiness/ SMBs' challenges (Gumel, 2017). This PhD research classifies the challenges faced by young microbusiness/SMBs owners into five categories: natural factors, economic factors, human factors, physical factors, and social factors. Section 4.3.5 vividly capture and explain the challenges faced by these youths in starting and growing their respective businesses. According to the findings of this research, the various factors except the natural factors affect both the agricultural and non-agricultural businesses. The natural factors are exclusive to the agricultural businesses. The owners of SMBs interviewed in this research considered these factors as key challenges to their business.

They are considered in turn.

Figure 5.3 Barriers to Success of YEPs (Direct and Indirect) and SMBs



Source: Author's field work, 2019/2020

Colour Key: Black font colour (direct barriers to YEPs and indirect barriers to SMBs).
 Orange font colour (indirect barriers to YEPs and direct barriers to SMBs).
 Red font colour (direct barriers to both YEPs and the SMBs).

5.3.1 Barriers to Starting a SMB in Nigeria that is established through Government's Support

5.3.1.1 Economic / Financial Factors

The economic challenges to start-up SMBs for YEPs participants discovered by this research are largely related to funding (insufficiency of fund, access to loans, cost of relocating to the location of the business if required, misappropriation of fund/ non-transparency in fund disbursement, and the high cost of running the business) and market competitiveness / access to customers. The discovery is in tandem with the findings of Adisa, Abdulraheem & Mordi (2014), which stated lack of adequate funding or difficulty in securing adequate funding as a major challenge for start-up businesses in Nigeria. The issue of inadequate funding or difficulty in access to sufficient funding affects both business start-ups and the sustenance / growth of small businesses (Ibid).

5.3.1.1A. Fund/Funding

The challenge of funding is not peculiar to Africa or Nigeria; small businesses in Asia are equally faced with this challenge of funds as banks often prefer big or large companies to access their resources (Yoshino & Taghizadeh Hesary, 2016), as there are less transaction costs. Small businesses in Asia also incur higher transaction costs than big businesses (Ibid), which is the same with Nigeria as identified in this research.

Funds/funding (economic capital) which is imperative to the success of any business or entrepreneurship programmes (Ogamba, 2019), has often been a major constraint to the impact of entrepreneurship programmes directly and indirectly in Africa (Nigeria) due to the lack of it or misappropriation, as beneficiaries of these programmes insinuated they struggle to meet the financial demand of their businesses (Sule et al., 2019; Olaniran & Mncube, 2018; Ayoade & Agwu, 2016; Popoola & Ajayi, 2016; Abdussalam, 2015; Amire & Ngwama, 2015; Fakayode et al., 2015; Ilori & Ile, 2015; Vambe & Ozohu-Suleiman, 2014; Alese, 2013; Lemo, 2013). More than 80% of the interviewed YAGEP & STEP beneficiaries attest that inadequate funding hindered SMBs. Most of the responses of the respondents regarding inadequate funding was geared toward insufficient start-up funds (see section 4.3.5) (Olaniran & Mncube, 2018;

Fakayode, Adesanlu, Olagunju, & Olowogbon, 2015). Other factors relating to funding are the difficulty of small business owners to access loans or funds from funding agencies (Ajayi, 2016; Ilori & Ile, 2015; Popoola; Vambe & Ozohu-Suleiman, 2014), insufficient government funding of entrepreneurship programmes (73.1% of YAGEP and STEP respondents) (Popoola & Ajayi, 2016; Amire & Ngwama, 2015), and the diversion of funds by the initiators of government sponsored YEPs (Ayoade & Agwu, 2016; Alese, 2013).

The non-transparency in fund disbursement is a factor that hinders the success of entrepreneurship programmes as it often places doubt in the hearts of the public (Mark and Ataire, 2017). This PhD research examined the cash sum of money and the monetary value of the start-up kits received by both the YAGEP and STEP beneficiaries. The office in charge of the implementation of the programmes refused to disclose information regarding the sum of money budgeted for each beneficiary, the capital sum handed over to the beneficiaries by cash or check, and the monetary value of the equipment / materials given to the beneficiaries. The beneficiaries of these programmes are equally unaware of the exact monetary value of the start-up kits released to them, however, they responded to the research question by giving a predicted figure which is shown in section 4.4.4 of this research. The responses vary from one person to another. Nevertheless, the prediction is not the only cause of the variation. The equipment / materials were given to the beneficiaries based on their skillset and the cost of these materials / equipment also varies. Inadequate funds, difficulty in accessing loans, and lack of financial transparency are core financial barriers for the studied SMBs, hence these barriers need to be curbed through government regulation, policies, financial transparency, and more investment in YEPs.

5.3.1.1B. Access to Customers

The survival of business without clients or customers is impossible because businesses are established to meet the needs of certain groups of people, therefore, the clients or customers of a business are the most important part of the business (Linde & Philippov, 2021; Yussoff & Nayan, 2020). Many businesses in recent times, as previously described, are faced with the challenge of accessing customers because of the competitiveness of the market (McFarlane, 2013). Globalisation has increased the competitiveness of the market, thereby making it difficult for microbusinesses or SMBs to

thrive (Yoshino & Taghizadeh Hesary, 2016). The analysed field data of this research shown in 4.3.5 attests that more than half (63.8%) of the businesses of YAGEP, and STEP beneficiaries are hindered by the lack of customers (economic & social capital). The competitiveness of the local market, the quality or accessibility of the products produced, and the poor location of the business makes it difficult for either the businesses to access customers or customers to access the businesses. This affects the business both at the beginning of their entry into the market environment and during the process of growing the business. The value derived from the agricultural produce of the YAGEP beneficiaries is sometimes low due to the inability of the youths to adequately preserve, process or add value to the produce. Adisa, Abdulraheem, & Mordi (2014) studied the major challenges of small businesses in Nigeria, but the study neglects the lack of customers as being one of such challenges. However, the findings of this PhD research that states lack of customers as a challenge to SMBs is in alignment with the economic principles and theories that says there must be a competitive market for any non-monopolised business sector or environment. To compete favourably in the competitive market, SMBs may need to change their role and contribution (Harvie & Charoenrat, 2015). The customer and market challenge of SMBs are also influenced by poor market research, poor customer service, and poor planning by the new or existing SMBs (Fatoki, 2014). An entrepreneur having the necessary resources and a proper business management skills and knowledge could overcome the challenge of lack of customers (Adisa, Abdulraheem, & Mordi, 2014).

Research recommendation 4. To support faster growth and favourable competitiveness of SMBs established through YEPs, the initiators of YEPs and governments should create an enabling marketing platform for SMBs, train the SMB owners with practical business management and marketing skills/strategies to create good customer service relationships in a competitive market, and further provide adequate funds to site the business in good and accessible locations. The provision of fund should be regulated by instituting policies that promotes financial transparency to protect against diversion of fund and ensure the adequate distribution of funds allotted to the SMBs.

5.3.1.2 Human Factors

The findings of this research show that the entrepreneurs' level of knowledge in the business, their fear as a new business starter, the level of discouragement from within and without, self-doubt & inferiority complex (low self-esteem), shyness (lack of courage and boldness), and the unemployability of the workforce (lack of honesty, skill, competence & commitment) are grave human factors that limits some of the new SMBs owned by young entrepreneurs in Nigeria (Delta State). The SMBs in Nigeria, especially the new micro or small businesses, are known to have failed because of the poor utilisation of, or poor access to, information and poor record keeping, which are requisite to their success (Mgbenke, Mbah, & Ezeano, 2015; Adisa, Abdulraheem & Mordi, 2014). The inadequate utilisation of management information, poor levels of entrepreneurs' expertise and business experience equally affect a great number of small businesses in the USA and Czech Republic (Turner & Endres, 2017; McLarty, Pichanic, & Srpova, 2012). Therefore, SMBs in developed and developing nations are affected in this regard. The majority of businesses suffer setbacks due to the entrepreneurs' inadequate management skills and lack of knowledge (Nnodim, March 6, 2019; Gumel, 2017; Adisa, Abdulraheem & Mordi, 2014) as the 'lack of cross-domain and commercial knowledge' negatively affects business startups (Cantamessa, et al., 2018). This is applicable to the failure of new SMBs in South Africa (Fatoki, 2014), however, the research of Dugguh (2015) shows that most SMBs in most developed nations effectively manage their businesses better compared to SMBs in developing nations. The poor skills and attitudes of both the labour force and the entrepreneur can hinder the performance of small businesses (Nnodim, 2019; Abdullahi, Jakada, & Kabir, 2016). Headings under the human factors includes necessity-based factors, opportunity-based factors, business experiences, preferences of employment, passion, access to workers, and training.

5.3.1.2A. Necessity-Based Factors

About 56.4% of the youth that participated in YAGEP and STEP are pushed by personal needs (for self-employment, for money, for independence, to enjoy a share of the nation's wealth, and having no other survival option), which are termed necessity-based factors. These factors are stated in table 4.2. One school of thought is that the primary reason for youth entrepreneurship in Nigeria is majorly necessity-based (Aniola,

2015). This PhD research does agree that necessity-based factors greatly influence youth participation in entrepreneurship in Nigeria as the rate of unemployment in Nigeria is alarming, more than 63% of the young Nigerians between the ages of 15-34 years are unemployed (NBS, 2020). However, necessity-based factors are not the only factors. This PhD research discovered that the majority (85.9%) of the youths in the sample population are influenced by opportunity-based factors (including motivations for societal needs) to participate in the entrepreneurship programmes. In addition, this research identified that youths that are pushed by personal need into self-employment to get start-up kits, and / or to have personal gratification and enjoyment can quit their businesses when they are presented with other options such as a white collar or government job.

The Global Entrepreneurship Monitor (GEM) report (2019) distinguished the necessity entrepreneur from the opportunity entrepreneur by asking questions such as “Are you involved in this start-up to take advantage of a business opportunity or because you have no better choices for work?” The questions asked in this research harmonise with the question often asked by GEM in finding out who a necessity entrepreneur is. The GEM question stated above addressed the two main motivation factors behind starting a business, which are necessity and opportunity.

Entrepreneurs are motivated to start a business due to the envisioned business opportunity or the lack of other options for employment pressured them to start a business out of necessity (Martínez-Rodríguez, Callejas-Albiñana, & Callejas-Albiñana, 2020). The distinction of necessity and opportunity entrepreneur is explicitly explained in section 2.3.6.3, and this research’s position on the definition of necessity or opportunity entrepreneur is that entrepreneurs are either pushed by personal needs and/or pulled by societal needs into entrepreneurship and that the push factors or pull factors that motivates youths into entrepreneurship are multiple as shown in table 4.2 and 4.3.

The proportion of necessity entrepreneurs compared with opportunity entrepreneurs in the literature varies among the work force of different nations due to the variation of the definition of these concepts. The average percentage of entrepreneurs in the combined work force of Latin American nations (Mexico, Brazil, Chile, Colombia, Bolivia, Uruguay and Peru) that are between the ages of 16-44 years is 23.4%, among which only 3.2% are opportunity entrepreneurs, while the rest 20.2% are necessity

entrepreneurs (Llisterri, et al., 2006). The USA and Germany seem to have less necessity entrepreneurs as 80-90% of the entrepreneurs were recorded as opportunity entrepreneurs (Fairlie & Fossen, 2020). Though there is less absolute poverty in the USA compared with Nigeria, the simplicity of Fairlie & Fossen's definition of necessity and opportunity entrepreneurs could result in this high percentage of opportunity entrepreneurs and less necessity entrepreneurs. Nevertheless, Harding, et al., (2008) publication further reveals more opportunity driven early-stage entrepreneurs than necessity motivated early-stage entrepreneurs in GL and BRIC countries, which are mainly dominated by young people (Hart, et al., 2020) and male entrepreneurs except Japan and Brazil that states otherwise.

Low income or developing countries have less opportunity entrepreneurs than necessity entrepreneurs while high income or developed countries have less necessity entrepreneurs than opportunity entrepreneurs (Harding, et al., 2008). The findings of this PhD research disagree with this assertion as more youths in the study population were motivated by opportunity-based factors to participate in YAGEP or STEP than the youths motivated by necessity-based factors. Some of the respondents of this research however gave both a necessity and opportunity entrepreneurs' response, that is, there was a binary response for some beneficiaries being either necessity-based or opportunity-based, and for others there was a hybrid response where they were motivated by both factors at the same time. This gives rise to question.

How possible is it for an entrepreneur to be both a necessity and opportunity entrepreneur in Nigeria as same time? That is, a bit necessity and a bit opportunity?

William's (2008) critical review of entrepreneurs in Russia, England and Ukraine attest to the possibility of an entrepreneur becoming both a necessity and opportunity entrepreneur. A necessity entrepreneur can also start a business and then over time also become an opportunity entrepreneur (Bijaoui, 2012). Also, what is necessity for some people could be perceived as an opportunity for others.

The businesses of young necessity entrepreneurs in Latin America are predicted to most likely fail within the first three years of opening (Llisterri, et al., 2006). The business failure of these entrepreneurs is largely triggered by their low education level or standard, lack of skill acquisition (entrepreneurship skills) through training, insufficient

fund / funding, social capital and other resources (Llisterri, et al., 2006). The YAGEP and STEP programmes focusing on educated youths, the training of beneficiaries with entrepreneurship skills, and the support of beneficiaries with start-up kits and funds stands out as a means to curb the potential for business failure of young necessity entrepreneurs. The contributions of YAGEP and STEP notwithstanding, entrepreneurs created through these programmes still face the challenges of climate change (especially YAGEP participants), and access to economic capital, human capital, physical capital, and social capital. These challenges are explained in detail in section 4.3.5.

This research did not specifically determine the contribution to inclusive growth of necessity entrepreneurs compared with opportunity entrepreneurs, and the hybrid necessity-opportunity entrepreneurs in the studied programmes. The reason for this limitation is that the 3-classes of entrepreneurs were identified during analysis of the data, and it was not a key initial objective of the study to consider these three groups, but the theme is worthy of more exploration as it is a novel contribution of this research to entrepreneurship literature. However, the evidence collated suggests that jobs have been created, income generated, and values added on participants and agricultural products through the YAGEP and STEP programmes and the associated businesses created.

5.3.1.2B. Opportunity-Based Factors

The findings of this research reveal that the need for the employment of others, creation of wealth for self and others, and to own a business pulled 84.1%, 84.4% and 89.1% of the youths respectively to entrepreneurship through YAGEP and STEP programmes (see table 4.3). The youths though unemployed, saw an opportunity to own a business through YAGEP and STEP programmes, which sets the platform for them to create jobs, wealth, and become financially self-dependent & be in control of their time. Youths have a stronger and higher tendency to become an opportunity entrepreneur than older cohorts (Suchart, 2017). The factors to meet societal needs that pulled the youths to participate in these programmes are termed opportunity-based factors in this research, and about 85.9% of the youths that were pulled by these factors to own a business are opportunity entrepreneurs.

Pull factors are opportunity-based factors that influence opportunity entrepreneurs to start a business (van der Zwan, et al., 2016; Acs, Desai, & Hessels, 2008; Bhola, et

al., 2006). These factors equally motivate the opportunity entrepreneurs to impact their society (Uhlener & Thurik, 2004). Opportunity entrepreneurs in comparison to necessity entrepreneurs are more impactful to the development of the economy of a nation (Zali, Faghih, Ghotbi, & Rajaie, 2013). Bijaoui (2012:5872) examined the entrepreneurship motivation of young people undergoing an agribusiness training exercise in Songhai farm, Benin Republic and concluded that opportunity entrepreneurs are driven by the “need for achievement” and “need for affiliation” (the desire to impact their society). Opportunity entrepreneurs are entrepreneurs that start a business due to the foreseen market demand (Acs et al., 2011, 2008), however, Lavesson (2018) refers to individuals that had previous employment before starting a business as opportunity entrepreneurs. This research on the contrary, views unemployed or employed individuals that are pulled by societal needs to start a business as opportunity entrepreneurs. These entrepreneurs stay with their businesses despite the wider availability of employment opportunity (Llisterri, Kantis, Angelelli, & Tejerina, 2006). The opportunity entrepreneurs studied in this research saw the need to own a business and create employment opportunities to bridge the unemployment gap in Delta State and Nigeria. These entrepreneurs were equally determined to generate income for themselves and others within the society. See section 2.3.6.3 for the literature regarding opportunity and necessity entrepreneur.

Research recommendation 5: Future research should critically review if necessity versus opportunity entrepreneurship in Nigeria is binary, hybrid or transient and further determine the barriers and enablers that are specific to each of the categories of entrepreneurs. These will aid entrepreneurship programme initiators and governments to holistically and sustainably curb the barriers to inclusive growth and take advantage of the opportunities to the inclusive growth of SMBs and entrepreneurs. This study has identified a class of entrepreneurs that could be termed necessity-opportunity entrepreneurs and another that are nepotistic engagers, however more in-depth study is required especially with regards to African SMBs, which is beyond the scope of this research as it is not part of the studies’ core objectives, but a finding discovered as the study developed. The study also could not address the specific barriers and enablers to the necessity, opportunity, necessity-opportunity entrepreneurs, and the nepotistic engagers as

its focus is to examine the barriers that directly or indirectly affect entrepreneurship programmes and SMBs.

5.3.1.2C. Business Experiences

Experience is a significance impact factor on the profitability or success of small businesses created through YEPs (Saleem, 2017), either the experience is negative or positive. Beneficiaries of YAGEP & STEP with previous experience (engagement) in either running a business, starting a business or by working in a business have the potential to do better in business than their unexperienced counterpart. This research finding shows that the youths that benefitted from the YAGEP & STEP programmes were experienced (i.e., had previously engaged) in either running a business (41.4%), starting a business (32.5%), and/or working in a business (28.1%) respectively. A certain number of the youths in these programmes (32.2%) had previous training in the practical skillsets they chose to engage with in the programmes. The beneficiaries of the programmes that had previous business experiences or had undergone training exercises before they participated in the programmes are likely to be more successful in their businesses than their colleagues (Saleem, 2017). The findings of this research correspond with the findings of Saleem (2017). The beneficiaries of YAGEP and STEP that had existing businesses and those that had a working experience in business before participating in the programmes significantly grew the business income and added value to their produce and this was a statistically significant association at $p < 0.05$ (see table 5.1). This group of people had a greater chance to create employment, generate income, create value in products, even though they also needed the learning and the starter packs (money and equipment) offered by the programmes. The business income of those that had previous experience in starting a business increased. The self-employed individuals that participated in YAGEP and STEP significantly created jobs for others ($p\text{-value} = 0.02$) and added value to the agricultural products ($p\text{-value} = 0.01$) in their businesses (see table 5.1).

5.3.1.2D. Preferences of Employment

A great proportion of the beneficiaries of YAGEP & STEP (83.4%) enjoyed being self-employed, however, 39.7% of the participants of these programmes preferred

government or private sector jobs to being self-employed. Section 4.3.4.1 of this research explained why the beneficiaries of the programmes enjoyed self-employment. Reasons such as job creation, training of others, independence (financial, time, decision making, mindset et cetera), skill & character development, improved standard of living (general & economic) and sense of significance were stated as things the youths enjoyed in self-employment that motivated the success of the small businesses of the programmes' beneficiaries.

About 40% of the interviewed beneficiaries of YAGEP & STEP affirmed how they preferred government or private company jobs to self-employment. The belief system of the respondents and their personality influenced the preference and choice. The desire for comfort (the unwillingness to go through the stress and burden that comes with entrepreneurship) informed the preference of the respondents to work for the government. The concerns over job security are another known factor that discourages people from self-employment. Working for the government creates an easy platform to access loan facilities, which are difficult to access by SME owners (Yahaya, Geidam, & Usman, 2016; Owenvbiugie & Igbinedion, 2015). Job security serves as a form of collateral for government workers when engaging with most financial institutions. Government policies should therefore address the difficulties faced by SMBs in procurement of loans. Furthermore, according to the respondents, a government job is an enabling platform for business start-up and improvement as the money earned from a job over a period serves as capital to start a business or to boost/improve an existing business. Tables 4.10 and 4.11 further showed that some of the respondents were risk averse, thereby looking for a government job so that they work comfortably. This group of people are unlikely to become entrepreneurs (Hsieh, Parker, & van Praag, 2017) even though they presently own an SMB through the programmes. Risk taking is a vital quality and characteristic of entrepreneurship that cannot be ignored as an entrepreneur's propensity to take risk influences the performance of the business (Antoncic, et al., 2018; Danso, et al., 2016).

Certain youths believed that the certificate they acquired in school is wasted if they are to be self-employed. In other words, there is a perception that someone who wants to be self-employed does not need to go to school. This shows that certain youths went

to school only to acquire the paper certificate and not to acquire an education that should enhance their intellectual capacity to render solutions for challenging societal issues. Nigeria does need an education that is transformational. It therefore shows that there is need for a review of the educational curriculum in the nation, as the findings suggest that the educational system fails to impart to the graduates the current and relevant skills that are needed to practically impact society and the nation positively which agree with the findings of Nwajiuba, et al., 2020; Agetue & Nnamdi, 2017; and Okoye, 2017.

5.3.1.2E. Passion

Passion is the engine to any successful venture (O'Keefe, Dweck, & Walton, 2018). The analysed field data of this research depicts that more than half (53.5%) of YAGEP and STEP beneficiaries were driven by passion in their business. Still, 46.5% of those respondents that were recruited into the programmes lacked passion for the business. An in-depth approach by this research reveals that some of the beneficiaries of these programmes lacked passion because they are selected or recruited into the type of business they did not bargain for, or desire. Others lacked passion because they are necessity entrepreneurs that are temporally in business for personal survival pending when they get a job or employment from either the government or the private sector (see the preference of employment section above). The challenges in entrepreneurship also result in fluctuations in entrepreneurs' passion. In the short term entrepreneurs' passion fluctuates and changes in the long run (Newman, et al., 2019). The factors responsible for the fluctuation or alteration are worth studying, as lack of passion is detrimental to the success of the entrepreneurship programme and their beneficiaries (Olaniran & Mncube, 2018). However, the question of whether the passion of the youths that participated in YAGEP and STEP programmes can be developed or enhanced by these programmes cannot be determined by this research. The literature on entrepreneurial passion still debates (with no agreed conclusion) on whether passion is innate or can be developed or trained (Newman, et al., 2019; O'Keefe, Dweek, & Walton, 2018; Chen, Ellsworth, & Schwarz, 2015).

5.3.1.2F. Access to Workers

The right team of workers is paramount to the success of business (Mangi, et al., 2015; Maxwell, 2013). The small business owners who had participated in the YAGEP and STEP programmes provided a more nuanced response and 61.9% affirm that access to skilled workers with the right mindset is an enabler to their business. Most of the STEPpreneurs and YAGEPpreneurs (61.9%) are faced with the challenge of locating a passionate, skilled, disciplined, trustworthy and dedicated worker to work with running the business. Some of the micro or small business owners with paid employee(s), complained of the attitude of the workers, stating that the attitude of the workers constrains the growth of the business. Other beneficiaries of YAGEP and STEP applaud their workers as the key to the success of the enterprise. The contextual view of the phrase ‘lack of workers’ in this PhD thesis is an ‘inadequate number of young competent workforce that are ready to be employed in micro or small businesses’. Shishi & Angyetsokwa (2020), Kayode, Arome, & Silas (2014), and Uddin (2013) fault the poor education system of Nigeria as a factor that is responsible in producing young incompetent graduates. Most of the young labour force are intoxicated and infected with a syndrome called the “get rich quick syndrome”, another commented that it has affected the sense of humour, patience, and integrity of these youths (Ogunrin, 2018). This mindset has become an obstacle for youths to work in low paying organisations or small businesses.

5.3.1.2G. Training

The critique of YEPs (see Chapter three) shows that training is a key and integral part of most skill acquisition or entrepreneurship programmes in Nigeria. Training is among the major challenges to the success of most YEPs in Nigeria. Charles (2019) investigated the performance of YEPs under SURE-P and discovered a shortage of training centres is a major hindrance factor to the success of the programme. Beneficiaries of NAPEP too faced the barrier of inadequate training (Abdussalam, 2015). This was also applicable to YEPs under NDE as many of the participants complained of a lack of commitment of trainers and the inadequacy of training exercises (Popoola & Ajayi, 2016; Ilori & Ile, 2015; Adebisi & Oni, 2012b). The entrepreneurship programmes under the NDE also lacked training equipment and materials (Ilori & Ile, 2015; Adebisi &

Oni, 2012b), and these programmes had non-centralised training centres (Ekong & Ekong, 2016).

The quantitative and qualitative field data in this research shows that majority of the beneficiaries of YAGEP and STEP applaud the training aspect of the programmes. Less than 35% of the programmes' beneficiaries agree that a lack of training is a hindrance factor to the success of their business. The larger percentage of the beneficiaries of the programmes are satisfied with the training activities of the programmes. However, there are variations to the extent of the satisfaction stated by the beneficiaries in relation to the programmes' training provision. 74% of responses shows satisfaction with the training provided, but for different reasons. Some of these beneficiaries enjoyed the practical and general training carried out in the YAGEP and STEP programmes, while others are happy with the training because of the different teaching methods and techniques. The availability of training facilities, and the start-up kit & packs given to the beneficiaries was of value to some of the beneficiaries. Other reasons stated by the beneficiaries of YAGEP and STEP are: the training environment, the free food served by the initiators, and the pleasure derived during the days of orientation, the shared ideas, the address of the State governor to the beneficiaries, and the exposure of beneficiaries to different skills, business types and knowledge. The YAGEP and STEP programmes are commended for the training of youths for effective entrepreneurship, which gave these programmes an edge over the YEPs under SURE-P, NAPEP, and NDE, however, there is room for improvement as about 34% of the beneficiaries are unsatisfied with the training due to the need for more nurturing, mentorship, and monitoring.

In conclusion, the challenges posed by the human factors aside from passion can be curbed through capacity building (entrepreneurship and practical skill acquisition) and character development within these programmes. The key to the success and failure of small businesses in both developed and developing nations is management (Dugguh, 2015) and building human capital.

Research recommendation 6. Youths should be encouraged to gain practical experience in either starting a business, running a business, or working in a business before participating in YEPs. A reviewed and re-designed educational

curriculum in Nigeria that exposes youths during schooling to critical thinking and practical experiences to address practical life challenges and life-skills development, will set the pace for educated (schooled) YEPs beneficiaries and business owners to be more impactful. The review of the Nigerian educational system and curriculum should cut across the courses offered, topics under the courses, and the method of teaching/lecturing. These will enhance the inclusive growth (income growth, job creation, and value addition) driven by the SMBs established through YEPs and also produce young graduates that are impactful to the society and have an entrepreneurial mindset and culture.

5.3.1.3 Physical Factors

The failure of the Nigerian government to provide infrastructure i.e., good roads and supply steady electricity to her citizens limits the functionality and productivity of SMBs. According to the findings of this research, the physical infrastructural decay in the nation hinders the potential of young Nigerians, especially those wishing to be entrepreneurs. The responses of the respondents in this research reveals the imperative for there to be good roads, constant power (electricity) supply and to address other lagging infrastructural issues in the nation. Healthy infrastructure is a catalyst to business and economic growth (Gill & Biger, 2012). The decay in the nation's infrastructural sector is a contributing cause to the failure of most SMBs in Nigeria (Igwe, et al., 2018; Abeh, 2017; Abdullahi, Jakada, & Kabir, 2016; Lawal, Worlu, & Ayoade, 2016; Du & Banwo, 2015) amongst this is poor electricity supply (Muriithi, 2017; Rahman & Singh, 2014). Bad road infrastructure hikes transportation costs and poor and inconsistent electricity provision increases the running costs of business. The headings considered under the physical factors are access to raw materials and access to land/store.

5.3.1.3A. Access to Raw Materials

The newly established SMBs of some of the young entrepreneurs are running with low funds, poor materials, and equipment. The quality equipment / materials required by young nascent entrepreneurs in their businesses are often unaffordable for those entrepreneurs.

The quantitative field data of this research observed that 67.2% of YAGEP and STEP beneficiaries are challenged with access to the raw materials (physical capital or resources) needed in running their respective businesses. These can be classified into four categories, which are the cost of the materials, the distance to where the materials can be bought, the poor quality of the materials accessed, or the inability to locate the required materials despite the availability of fund (see section 4.3.5.1). However, the research could not determine which of the four factors had most impact on the YAGEP and STEP beneficiaries. This may be context specific, and also a factor of whether the beneficiaries were necessity or opportunity driven or both, and is worthy of further study.

Research recommendation 7. Basic and major infrastructures such as good roads, and constant power supply should be readily available for SMBs to thrive. This will reduce the cost of doing business and also aid SMB owners to access the needed equipment/materials for the business

5.3.1.3B. Access to Land/Store

The field data analysed in this research unveils that 76.9% of the respondents attest to the fact that an inability to access land or to access a store/shop (physical capital) limited the progress of their small business. The majority of the YAGEP beneficiaries (74.3%) attribute the location and/or the productivity of the cluster farmlands (natural capital) provided by the programme initiator(s) as a key limiting factor to the farm business. A married beneficiary of the YAGEP programme that was involved with fish farming explained during the field work of this research, and I quote, “I am eager to leave the cluster farm to continue the business in my village where my family is located due to the distance of the farm location from my home and residence, but the set rules prevented me from relocating my business and that has affected the business negatively”. Most of the beneficiaries of the STEP programme (78.9%) were faced with the challenge of accessing suitable stores/shops for the business as a result of the limited available funds (financial capital), which the initiator(s) of the programme gave to them for a store/shop rent. The cost of store/shop rent in suitable locations, especially in towns, far out-ways the level of financial funding they were supported with. This restricted some of the youths from starting their business, whereas others started in locations not suitable for the business (see previous section about lack of customers), while some groups of youths

were able to source additional funds (through family, friends, savings, relative etc.) to start the business in locations proximate to the market and good for the business.

Research recommendation 8. The issue of proximity to family or place of residence and access to market should be considered if beneficiaries of YEPs are to be supported with farmland or stores. This will remove the cost of renting an additional place to stay or the cost of relocation, reduce the cost of transportation, and inturn enable family support in the SMBs created through YEPs, which is essential for the inclusive growth of the business.

5.3.1.4 Social Factors

The corrupt system of the nation, insecurity (theft), and the difficulty in accessing good business locations are social factors that stand against young nascent entrepreneurs that were interviewed by this research. Corruption and insecurity are habitual challenges faced by SMBs in sub-Saharan Africa (Nigeria, Kenya, Senegal, South Sudan and Tanzania) (Ewalefoh, 2020; Okafor, 2020; Igwe, Onjewu, & Nwibo, 2018; Muriithi, 2017). Corruption reduces the revenue of SMBs and limits their performance (Muriithi, 2017). The SMBs in northern Nigeria are more deterred by insecurity concerns, however, SMBs in other part of Nigeria are equally affected (Yahaya, Geidam, & Usman, 2016). The twin challenges of corruption and insecurity have robbed the businesses in Nigeria and the Nigerian economy of her true potential (Okafor, 2020). According to Okafor (2020), aside from Fulani herdsman and farmers clashing, thieves are the major insecurity challenge to SMBs in southern Nigeria (Delta State). Nevertheless, Boko Haram, bandits and other groups still ravage northern Nigeria thereby making the environment unconducive for businesses to survive. Other social factors that are barriers to YEPs and their SMBs as discovered by this research are nepotism in the recruitment process, access to government policies, government inconsistency, lack of guidance and mentorship, and poor programme implementation. These factors are also identified by Sule & Adamu (2019), Amire & Ngwama (2015), Ilori (2015) etc in their research. Five key sub-factors are addressed which include the recruitment process, access to information, government's inconsistency, guidance and mentorship, and implementation of programmes.

5.3.1.4A. Programmes Selection or Recruitment Process

The selection or recruitment process of the YEPs in Nigeria and Africa are often described as flawed (Ilori & Ile, 2015; Adebisi & Oni, 2012b; Shawulu et al., 2008). Section 4.3.3 of this thesis reveals the application process followed by the beneficiaries of the studied programmes. The application reports from the field data show that more than half of the youths that were recruited into the programmes applied through online and/or in-person to the programmes' recruitment office. Whereas, the means by which about 30% of the youths applied to participate in the programmes were through the recommendation of relatives, friends, and others. Recommendations are often used as a supportive element to an application, and not the main application. However, this study identified recommendation as the main application medium engaged by 30% of the respondents. The programmes cycle in figure 1.1 did not indicate if the call for application will be online, in-person or recommendation, therefore it is difficult for the research to state if the correct application process was followed or not. There is need for subsequent programmes to give clarity in the programme design regarding the means of application.

The YAGEP and STEP programmes cycle in Figure 1.1 shows age, minimum academic qualification, screening process and performance ranking factors as the recruitment criteria for the beneficiaries of the programmes. Ogamba (2019) disagrees with the use of a specific educational qualification as a recruitment criterion because he is of the opinion that the recruitment criteria of youths into entrepreneurship programmes should give room for diversity and equal opportunity. Nevertheless, the relevance of getting educated youths to engage in entrepreneurship has been explained in detail in the earlier sections of this research. The beneficiaries of the YAGEP and STEP programmes were selected or recruited based on the stated age (18-35 years) and the set minimum academic qualification (West African School Certification). The field results of the recruitment process of the programmes showed a slight deviation from the designed recruitment criteria of the programmes, which has been explained in section 4.2.1 and 4.2.3 of this research. The programmes failed to fully follow the screening process which was expected to be by interview. According to the participants' stated recruitment criteria captured on the design of the studied programmes (see figure 1.1), participants were to undergo a screening or an interview before they are enrolled into the

programmes. However, it was discovered that this stated criteria was not fully followed during the recruitment process as majority of the youths that were enrolled into the programmes (about 73.1% of the research respondents) were recruited to participate in the programmes without undergoing screening or interview). The finding shows that it was less than one-fourth of the recruited youths that undergo screening before earning their place in the programmes. This is a violation of the recruitment process designed for the effective delivery of the programmes. This shows a default in the implementation of the designed programmes recruitment process, and it is detrimental to the direct and indirect success of the programmes. This lack of proper screening and interview creates more chances for nepotism and corruption to thrive, and this can lead to a denial of some of the most qualified applicants from having an opportunity to participate in the programmes, which will in-turn reduce the impact of the programmes on inclusive growth. There is also a potential possibility of enrolling / recruiting youths that lack interest in entrepreneurship or the youths that have a wrong perception about government-initiated entrepreneurship programmes, especially with the motive of getting a share of the national cake through the programmes (section 4.3.1.1). In addition, the success of YEPs demands the recruitment of competent trainers (Ilori and Ile, 2015), hence the need to design a suitable recruitment criterion for the recruitment of trainers into YEPs, which was not captured in the earlier design of YAGEP and STEP programmes.

5.3.1.4B. Access to Information on Government Policies

More than half of the YAGEP and STEP beneficiaries interviewed in this research (62.5%) are unaware / uninformed about the government policies regarding their SMBs. Government policies are significant components that can hinder or facilitate the performance of SMBs (Aniola, 2015). Understanding the government policies relating to the small business creates a platform for proper navigation and business development. Owners of SMBs can take advantage of the policies that will facilitate the performance of the business and guard against the unfavourable policies that will negatively frame the environment in which the business seeks to operate. Therefore, YEPs (including YAGEP and STEP) ought to and should adequately keep their beneficiaries abreast of the government policies on SMBs during and after the programmes.

5.3.1.4C. Government's Inconsistency

The findings of this research show that the inconsistency of the Nigerian government is a barrier to the progress of 61.2% of the interviewed YAGEP and STEP beneficiaries SMBs. Government's inconsistency in policy delivery due to the culture of incontinuity in the political environment is an identified constraint to the success of YEPs in Nigeria. The findings of Ayoade & Agwu (2016) and Ilori & Ile (2015) agree with those of this research. There is a known culture of inconsistency in governance as political office holders abandon the works of their predecessors and begins fresh projects that bring glory and praise to them (Ayoade & Agwu, 2016). Government, both at State and Federal level are inconsistent in instituting programmes (Ibid). This also transcends to the inconsistency in government policy (Ilori & Ile, 2015) and needs to be curbed.

5.3.1.4D. Guidance & Mentorship

An African adage paraphrased is if you are going to a place, you have never been before, the best thing to do is to ask someone that have been there or someone that is coming from there, so that you will not miss your way. Mentors and guides are paramount in any entrepreneurial journey just as they are in other career paths or life endeavours. Research has shown that every successful person either in business or other sectors had a mentor that is behind the success.

The success of YEPs in Nigeria are often hindered by the inability of these programmes to provide mentorship and guidance to their beneficiaries (Olaniran & Mncube, 2018; Ilori & Ile, 2015). The majority of the YAGEP and STEP beneficiaries (56.2%) interviewed by this research affirmed a lack of guidance and mentorship as a barrier factor to their business. Other beneficiaries of these programmes stated that the mentorship and guidance provided by the programmes brought about their progress in business. The analysis of the field data tabulated in section 4.4.5 of this research shows that the YAGEP and STEP programmes provided mentorship for 70% of the beneficiaries yet more than half of both the mentored and unmentored beneficiaries complained of lack of mentorship as a barrier factor to the success of their respective businesses. The design of these programmes capture mentorship as a key component; however, the findings of this research show the need for more effective mentorship for the maximal delivery of these programmes.

5.3.1.4E. Implementation of Programmes

The implementation of YAGEP and STEP programmes is termed poor by 61% of the beneficiaries that are interviewed in this research. Implementation has been a long-term challenge for most of the government initiated YEPs in Nigeria (Awojobi, 2019; Lemo, 2013; Egware, 1997). The NDE YEPs facilitated by the Federal government of Nigeria in partnership with other bodies, were poorly designed and implemented (Amire & Ngwama, 2015; Adebisi & Oni, 2012). The implementation of NAPEP was kick started with the sum of ₦6 billion by the Federal government of Nigeria (Antai & Anam, 2014) and this was inadequate (Sule & Adamu, 2019; Onwe & Nwakamma, 2015). Poor implementation is also said to have reduced the impact of the federal government of Nigeria's financed and powered N-power programme (Akujuru, 2019; Adeyanju, 2017). There are several contributory factors to the poor implementation of government initiated YEPs in Nigeria and Africa, an element of which is corruption (Akujuru, 2019; Charles et al., 2019; Sule et al., 2019; Ayoade & Agwu, 2016; Ilori & Ile, 2015; Onwe & Nwakamma, 2015).

Research recommendation 9. For the recruitment of people (the targeted beneficiaries and the workforce to execute the programme) with the right perception about YEPs and the potential for the delivery of inclusive growth, YEPs initiators and implementers should screen both the trainers and the trainees using the indicators (metrics) of meritocracy, integrity, and passion before recruiting them into the programmes, and they should guard against nepotism. In addition, understanding the metrics of competence is equally imperative in recruiting the right workforce.

5.3.1.5 Natural Factors

The findings of this research show flood, pest, insect, disease / infection, and bad / harsh weather condition as natural factors that affect start-up farmers. Land (land space, land fertility and access to land) is another key natural and physical factor that confronts the fledgling entrepreneurial young farmers in Nigeria. Flood and bad or harsh weather conditions are the negative effects of climate change. Climate change is a global challenge that affects businesses across the world (Henderson, et al., 2015) especially agriculture and related businesses both in Nigeria and other parts of the world

(Babatunde, et al., 2019; Prokopy, et al., 2015). According to the findings of Thornton & Herrero (2015), the interaction of mixed crop and livestock farming systems among others can help micro or small farm owners in Africa (Sub-Sahara) to adapt to climate change. This interaction however has its negative and positive aspects (Thornton & Herrero, 2015). The effect of pest and disease on the survival of farm business and the livelihood of farmers is enormous (Okonya, et al., 2019). The management of pest and disease in a farm increases the cost of production on the farm (Hassan, Mbap, & Naibi, 2015), which sometimes is beyond the financial capacity of small farm businesses in Nigeria (Mgbenke, Mbah, & Ezeano, 2015). A good number of small-scale farmers in Nigeria lack the requisite knowledge and skill needed to apply the correct measure of either the insecticide, pesticide, herbicides, or fungicides in the farm (Uduji, Okolo-Obasi, & Asongu, 2019), or use medicines judiciously. The findings of this research reveal that land; the access to land, the small size of available land, and the fertility of sourced land are grave challenges for starter farmers that should be addressed. Mgbenke, Mbah, & Ezeano (2015) and Bamiduro & Rotimi (2011) attribute the land challenge to the land tenure system in Nigeria that makes it difficult for small farm holders to secure land.

5.3.1.6 Summary

Organisations or governments that aims to improve the environment for and the status of SMBs in Nigeria should focus among other things on skill development, schemes, or platforms for easy access to funding, quality equipment delivery, and the transformation of mind & development of character of SMBs owners to deliver maximum impact. Furthermore, the vulnerabilities in the electrical power sector of the nation should be corrected and a system should be built to prevent a few individuals from embezzling a collective resource. In addition, the roads in the nation or States should be road worthy and equally accessible. This will ease transportation costs for SMBs to survive. The issue of insecurity in the nation must be addressed if new and existing businesses are to thrive. Finally, there is need to re-examine the design of YEPs in Nigeria regarding the recruitment process of beneficiaries and facilitators. Metrics such as meritocracy, competence, passion, and integrity could be used as indicators to curb the abnormalities within the recruitment process.

5.3.2 Barriers to Growing a SMB in Nigeria that is Established through Government's Support

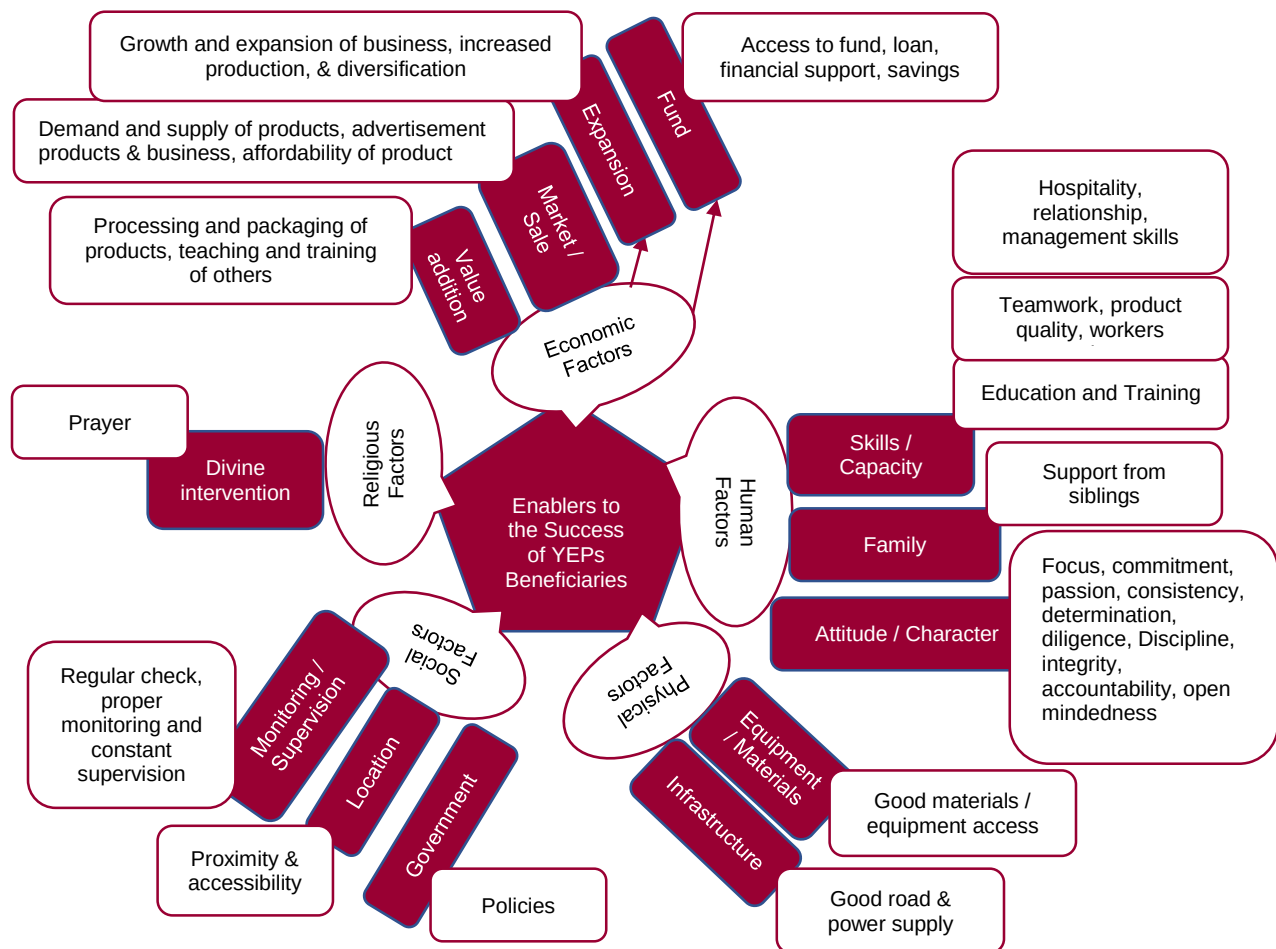
The barriers to the growth and expansion of SMBs in Nigeria are largely similar to the challenges faced by start-up SMBs. This research equally classified these barriers into five categories namely, economic factors, human factor, physical factors, social factors, and natural factors. Tables showing the classification are captured in 4.3.5 of this research. The explanation of the various factors mentioned in 5.4.1 are applicable to the growth of SMBs in Nigeria. Nevertheless, this research findings show that human factors such as fear which hindered start-ups is not an identified barrier to the growth of existing SMBs. Existing SMBs as discovered by this research, that strive to grow must have overcome their start-up fears, shyness, inferiority complex / self-doubt, and discouragements by their continual engagement in the business over a period of time.

The issue of unauthorised local unions was not discovered as a barrier in the starting process of a SMBs; however, this PhD research discovered that existing SMBs are faced with the challenge of illegal local union bodies that enforces levies on them either on a daily, weekly, or monthly bases. The unlawful local unions are different from the Federal or State government approved bodies for collection of tax, yet they disrupt the small business owners and their business operations. The unions persuade small business owners to pay the fees they imposed on them. They are popularly referred to as touts or agberos in Nigeria. Anudu's publication in the Business Day newspaper on the 13th of December of 2019 shows how the SMBs in Lagos, Nigeria are suffocated by the levies agberos imposed on them. Siyanbola (2015) attest that SMBs in Nigeria are greatly harassed by agberos or touts, and it has resulted in a multiplicity of taxation (protection money) for SMBs. According to Agwu & Emeti (2014), multiple taxing deters the success of SMBs in Nigeria. It is quite difficult to access peer reviewed journals that address the challenge agberos pose on SMBs, but that cannot disprove the reality on the ground as discovered through the field work of this research. There is need for a detailed investigation on the effect of agberos on SMBs in Nigeria. This research also discovered through its field work that SMBs in urban areas suffers more in the hands of agberos compared to those in the rural areas. The variation of population size between the rural and urban areas and the traditional rulers in the rural communities are key determinants

to the low level of agberos' disruption of SMBs in rural areas. The local community sometimes formed these unions, while in other cases, the unions are formed without the knowledge or approval of neither the local community nor the government at all levels. The government therefore needs to device and enforce policies to curb this menace.

5.3.3 Enablers to the Income Growth and Employment Generation of SMBs Owned by Young Nigerians

Figure 5.4 Enablers to the Success of SMBs Established through YAGEP and STEP Programmes



Source: Author's field work, 2019/2020

Figure 5.4 is a key contribution of this research to the body of literature, and it pictorially shows the summary of all the major factors and subfactors that enabled the business owners interviewed in this PhD research to succeed in their respective businesses. The major enabler factors considered in this section are the economic factors, human factors, physical factors, social factors, and religious factors. Whereas the

subfactors which are under each of the major factors include funds, expansion, market/sale, value addition, skill/capacity, family, attitude/character, equipment/material, infrastructure, government, location, monitoring/supervision, and divine intervention. The figure (5.4) shows the breakdown of each of the subfactors. These factors enabled the SMBs to create jobs and grow income. There is no doubt that there are also barriers to SMBs' success in Nigeria as explained in the previous section. Despite the numerous challenges faced by SMBs in Nigeria, several SMBs pioneered by young-educated Nigerians are thriving (Shonubi & Taiwo, 2013) which agrees with the finding of this PhD research. The ability of some of the SMBs to override the barriers and be enhanced by the enabling factors which are grouped into five class by this research has contributed to the positive performance of the succeeding SMBs. 138 responses from 106 micro or small agribusiness owners and 170 responses of 118 micro or small non-agricultural business owners informed the development of the enablers identified in this research. Four of the major enabling factors (economic, human, physical, and social factors) were captured and discussed in detail in section 5.3.1 and 5.3.2 therefore need no further detail discussion, to avoid repetition. However, key points about these major enabling factors still needs to be stated to show how these factors serves as enablers.

5.3.3.1 Economic Factors

The PhD research records four entwined economic factors (funds, expansion, marketing or sales, and value addition) that enabled the SMBs to grow income and create employment. They are entwined because each of them could lead to the other, though access to funds, the ability to market and sell business products, and the growth and expansion of the business are stronger economic enablers in the eyes of the interviewed SME owners. The access of the studied SME owners to funding through YAGEP and STEP enabled the setting up of the SMBs and the marketing of the produce led to the growth and expansion of their businesses. In turn, the increase in the production level of the business aids the SMBs to create value by processing and packaging the business produce and teaching or training others in and for the business. These findings agree with the literature that says access to funding is a key growth determinant of SMBs (Muriithi, 2017; Hyder & Lussier, 2016; Owenvbiugie & Igbiniedion, 2015), and the competitiveness of SMBs is enhanced through the access to fund (Ahmedova, 2015).

5.3.3.2 Human Factors

Human factors such as networking, the attitude or character of the managers and the workers of the SMBs, the family members of the SMBs owners, and the skills and capacity of the employees and employers of the succeeding small businesses studied in this PhD research contributes immensely to the growth of the business' income and the propensity of the SMBs to create employment. The linking of small businesses to other businesses and the networking between small business owners triggers their success (Turner & Endres, 2017; Hyder & Lussier, 2016), and this is in agreement with the findings of this research. This research discovered that people leading successful SMBs have the right mindset i.e., the attitudes of focus, commitment, determination, consistency, discipline, honesty, and accountability. The management and workers of these small businesses are open minded and passionate about the business and zealous about the business success. The discovery of this research about the enabling human factors also agree with the findings of Koyagialo (2016) that asserted, passion and determination as core determinants to the survivability of SMBs, and Umar, et al. (2018) that stated attitude as a significant and positive correlate to SME success. The result obtained by this PhD research also identified family support as an enabler to SME success. This agrees with the findings of Ferina, Khurotul, & Sukowidyanti (2018), and Edelman, et al. (2016) which affirmed that family support significantly and positively impact small business owners to succeed especially in the days of beginning the business. Furthermore, according to this research's field data, SME owners that are skilled in management practices such as time management, financial management, planning and projecting, record keeping, division of labour among workers, maintenance of business properties and environment, relationship management and the management of the day-to-day running of the business are successful in growing their income and creating employment.

5.3.3.3 Physical Factors

This research discovered that SMBs that are opportune with access to good materials or equipment, access to good road and access to consistent power supply did well in growing their business income and creating employment for others. This agrees with Muriithi (2017) that asserted, small businesses in Africa with good business infrastructure and constant power supply stand a chance to curb unemployment in Africa

through job creation and equally generate income for the continent, nation, citizens, and the business. This research field data reveals that the fundamental infrastructures required for SMBs in Nigeria to succeed are good road, consistent supply of electrical power (light), and quality materials / equipment. The availability of these three (3) fundamental physical factors will give a new phase lift to Nigeria's small businesses.

5.3.3.4 Social Factors

The findings of this research stipulates that the policies of the State government and the location (proximity to market and accessible by customers) of some of the interviewed small businesses triggered their success. The SME owners' awareness of the State government policies stated in section 5.3.1.4.B enabled the success of some of the small businesses. These businesses were established through the support of the State government hence the awareness from some of the SMBs. These findings agree with the findings of Yustian (2021), Alabi, David, & Aderinto (2019), and Ebitu, Glory, & Alfred (2016). According to Alabi, David, & Aderinto (2019), and Ebitu, Glory, & Alfred (2016) the policies of government have the capacity to facilitate the interest and success of young entrepreneurs in entrepreneurship. Furthermore, the safety, conduciveness and approachability of the business environment equally contributes to the survival, sustenance, and the performance of small businesses (Yustian, 2021; Ebitu, Glory, & Alfred, 2016).

5.3.3.5 Religious Factors

Researchers have presumed that religion influences the activities of small business (Deller, Conroy, & Markeson, 2018). According to Miller & Ewest (2013), the values of a small business owned by a religious entrepreneur are impacted by the religious values believed by the entrepreneur. Religion influences the behaviour of an entrepreneur (Henley, 2017), and in turn influence the business. The analysed field data of this research shows that prayer, which is a religious activity, enabled some of the interviewed small agricultural businesses to succeed. Prayers are mostly offered to God by small agribusiness owners in the Christian faith, for God to manage the natural barriers that are beyond their control. This act of prayer is based on the farmers' believe in God as the creator of the universe that answers the prayers of those that trust in Him, which

they have learned through the words stated in the bible and by personal experiences, which some calls encounters. Certain scriptures in the bible such Jeremiah 33:3, Matthew 7:7-11, John 14:13-14, and many others informed the belief of the Christians' prayer life. The issue of religious belief and experiences is however beyond the scope of this research. Nevertheless, some of the farmers interviewed in this research, believed that their prayers to God have helped their businesses to thrive amid climate change as their farms and businesses were exempted from the effect of climate change that negatively on others. Prayer in literature is a significant strategy used by farmers to adapt and cope with climatic challenges both in Nigeria, Iran and other nations of the world (Savari & Shokati Amghani, 2021; Obaniyi, et al., 2020). The finding of this research about prayer as an enabler to SMBs especially small agribusinesses is not out of place.

5.3.3.6 Summary

The enabler factors to SMBs success that should be considered by Nigerian government, policy makers, YEPs initiators and SME owners for effective income growth and employment creation are fund, marketing, business growth/expansion, value addition in product / people, skill acquisition/ capacity development, family support, building the right attitude/ character, equipment/material accessibility, infrastructure, policies, business location proximity/accessibility, monitoring/mentorship, and attitudes towards divine intervention. The uniqueness of this section and the figure 5.4 is the potentiality to positively influence the minds of SMBs owners by revealing the strength and opportunity factors that could lead to the inclusive growth of their SMBs. Section 5.3.1 and 5.3.2 addressed the weaknesses and threats to the SMBs while this section (5.3.3) addressed the strength and opportunities. The fact that existing SMBs in Nigeria (Delta State) are succeeding through these factors, creates hope and a success based mindset in SMB owners. Also, the section shows the pathway to actualise inclusive growth through SMBs. In addition, governments and YEPs initiators could be influenced by the findings in this section that inform the design of entrepreneurship programmes and policies that will improve the productive performance of SMBs.

5.4 Impact of YEPs (YAGEP & STEP) on Inclusive Growth of Beneficiaries

The barriers of YEPs notwithstanding, YEPs in Nigeria has been impactful to some degree, though the impact of some of the programmes are termed low compared to the money expended on the programmes (Halidu et al. 2017; Deedam & Onoja, 2015; Fakayode et al. 2015). Some of the YEPs in Nigeria have succeeded in developing the skills of the beneficiaries (Ogbette et al., 2019; Vambe & Ozohu-Suleiman, 2014), while others have significantly improved the economic wellbeing and the employability of the participants (BisonG, 2019; Akujuru, 2019). In Nigeria, YEPs have reduced poverty among poor families, improved the living standard of the beneficiaries by the exposure of the beneficiaries to requisite knowledge for the growth of income, and to create employment for the unemployed (Awojobi, 2019; Jamilu, 2017; Fakayode, et al., 2015; Yamta & Midala, 2014; Oluyole, 2012).

This study examines the impact of dual youth programmes, an agricultural (YAGEP) and an industrial programme (STEP) on inclusive growth, which are discussed in the sections below. Impact will be considered in terms of income growth, employment creation, personal development and value addition to agricultural products.

5.4.1 Impact of YAGEP and STEP Programmes on Income Growth of Beneficiaries

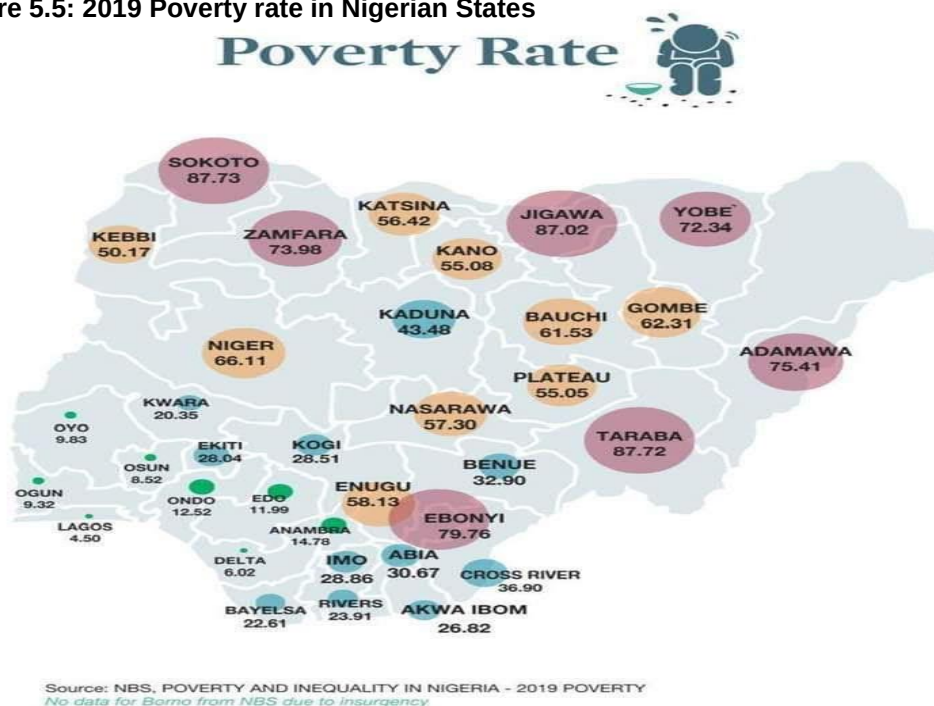
YAGEP and STEP have significantly grown ($p < 0.01$) the income of their participants. The 63.1% of the participants of both programmes that earned less than ₦20,000.00 per month ($< \$1.9$ per day at the exchange rate of ₦350 per \$1) before participating in the programmes was reduced to 4.7% after the programmes. This implies that only 4.7% of the respondents earned less than ₦20,000.00 per month after the programmes. The rest of the programmes' beneficiaries earned ₦20,000.00 per month and above. The impact of these programmes on the income of the participants is well illustrated in section 4.4.1. The enablers to the significant income growth among the programmes beneficiaries are explained in the previous section (5.3.3) of this research.

The analysis of this research's field data reveals that the impact of the agricultural programmes (YAGEP) on the beneficiary's income is not significantly greater than that of the industrial programme (STEP) and vice versa. This was affirmed by comparing the impact between YAGEP and STEP on the monthly income of respondents after the

programmes showing a p-value of 0.965. This implies that either the agricultural and/or the industrial programmes can be initiated and developed for income growth. It equally implies that agricultural business as well as industrial business have the capacity to grow the income of a nation and her citizens, which possibly may reduce poverty, though the issue of poverty is multifactorial. The study of Dorosh & Thurlow (2018) agrees with the finding of this research as they demonstrate the relative effectiveness of both the industrial and the agricultural sector in curbing poverty.

The World Bank (2016) in a publication captured a predicted poverty headcount rate 2012/2013 of Delta State, Nigeria, as 20%-30%. In 2017, the Oxford Poverty & Human Development Initiative (OPHI) stated that the Delta State population in multidimensional poverty (MPI poor) was 25.1% in 2013. A recent publication of the NBS (2019), shows that the poverty headcount rate of Delta State has dropped to 6.02% thereby enlisting Delta State as the State with the least percentage of the poor after Lagos State, Nigeria. The narrative associated with this statistic is to buttress the fact that, despite other contributory factors to the reduction of poverty within the Delta State, the YAGEP and STEP programmes that started in 2015/2016 and have continued on a yearly basis, and more than 4,000 youths of the State have directly benefitted at the time of this research and may have equally contributed to the reduction of the percentage of the poor populace within the State. This assertion is based on the income growth and employment creation discovered among the studied beneficiaries of these programmes. However, further research will be needed to provide more evidence. Figure 5.5 shows the 2019 poverty rate in Nigeria across the States.

Figure 5.5: 2019 Poverty rate in Nigerian States



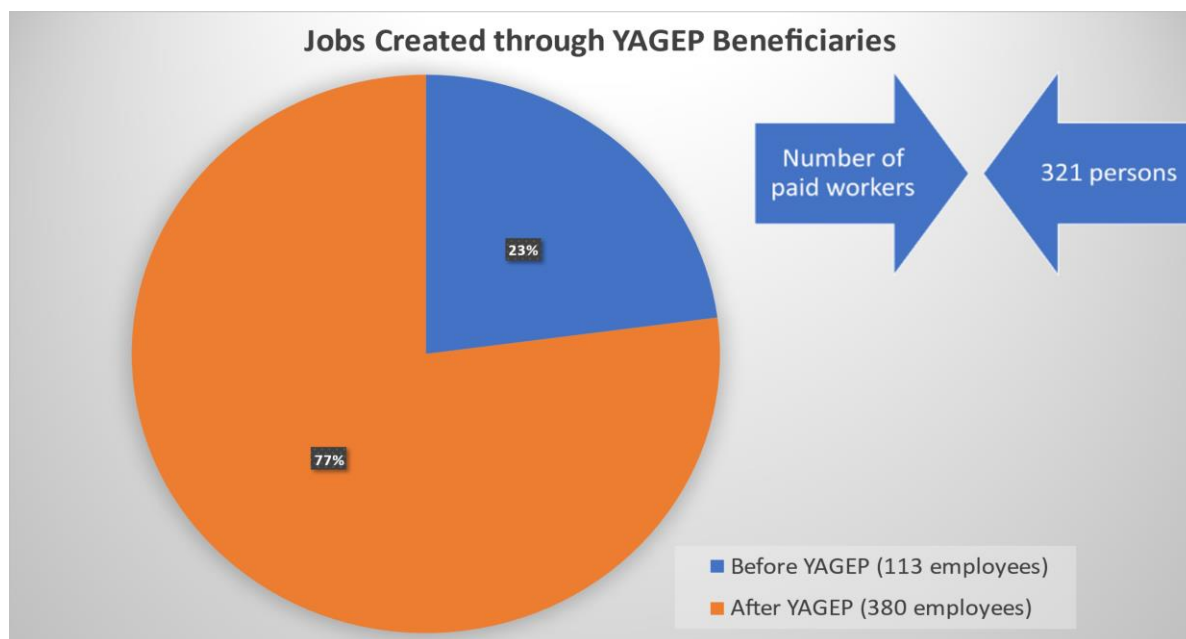
5.4.2 Impact of YAGEP and STEP Programmes on Job Creation through the Beneficiaries

This study shows that both YAGEP and STEP beneficiaries have significantly ($p < 0.01$) created employment through their SMBs. There is however no statistically significant difference ($p = 0.12$) between the number of employments created by YAGEP or STEP beneficiaries. This implies that unemployment can be curbed either through the establishment of agricultural businesses and/or industrial businesses, which is also affirmed by Dorosh & Thurlow (2018). The results of this PhD research show that the number of people that are indirectly employed through the programmes doubled the number of people that are directly empowered by the programme. The 320 beneficiaries of the programmes studied by this research had 657 workers on their payroll at the time of interviews.

There are, however, other studies that state the contrary regarding the employment creation or poverty reduction ability of agricultural and non-agricultural businesses. Among these studies, the major divide or argument is the claim of superiority of the agricultural sector to the industrial sector and vice versa. Either of these sectors is

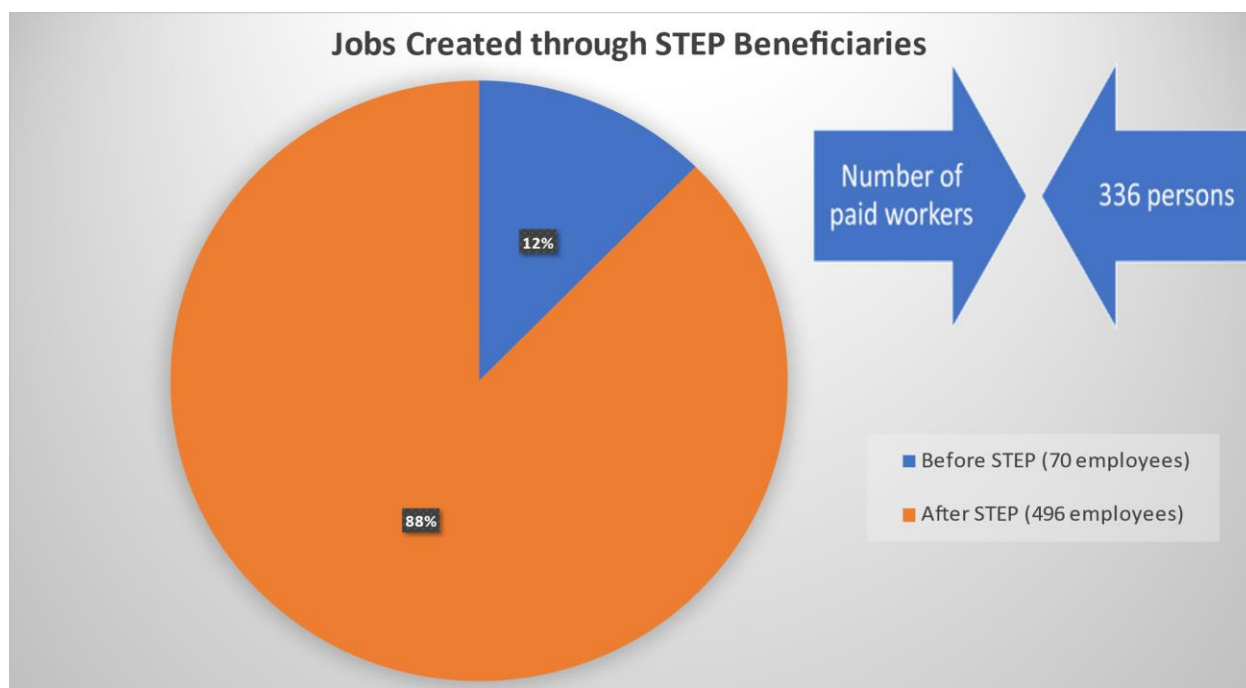
often stated as the bailout for poverty and unemployment in developing nations of the world (Ba, Anwar, & Mughal, 2021; Djoumessi, Kamdem, & Ndeffo Nembot, 2020; Rehman, et al., 2019). This research, though it may be limited by its sample size of 320, shows that both sectors are viable in dealing with unemployment and income growth, with further investigation needed to consider poverty reduction. Furthermore, 19.3% of the YAGEP beneficiaries created an additional 34 new small businesses besides the businesses established directly by the YAGEP programme, while 12.8% of STEP beneficiaries created 27 new small businesses. This reveals that entrepreneurship or empowerment programmes have the capacity to effectively alleviate unemployment in a nation if designed adequately and properly implemented putting the barriers and enablers into consideration. Figures 5.6, 5.7 and 5.8 give an overview of the percentages and number of employments created by the beneficiaries of the programmes that were interviewed by this research.

Figure 5.6: Employments Created by 140 YAGEP Beneficiaries



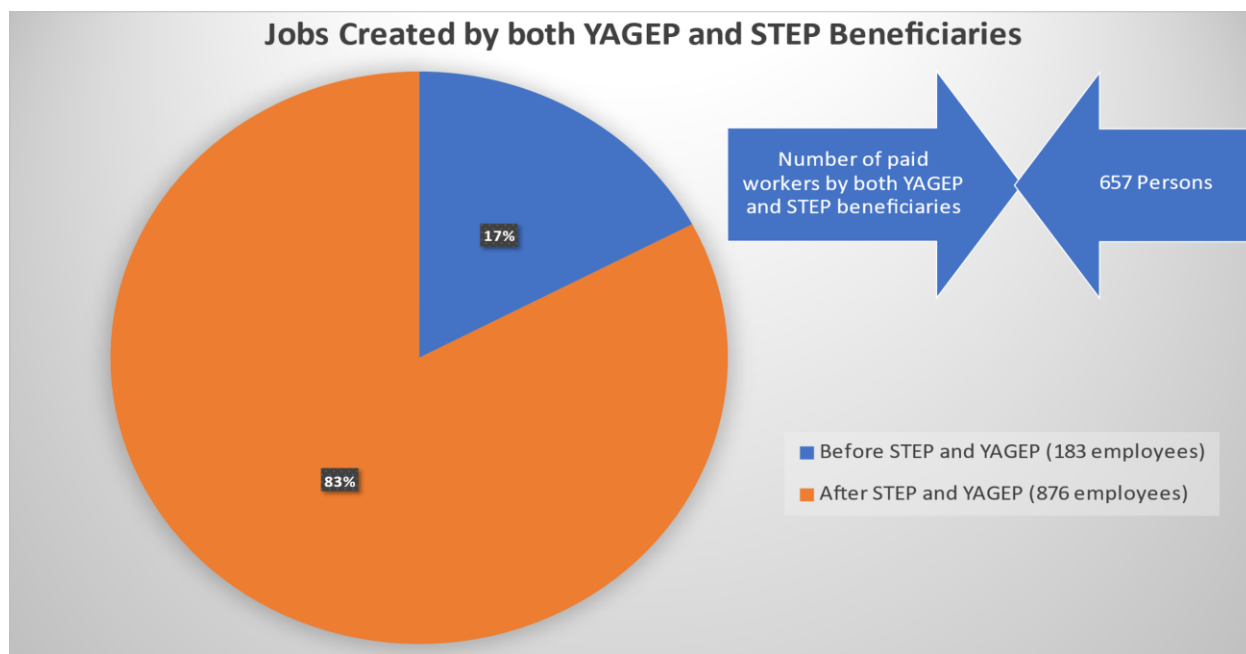
Source: Author's field work, 2019/2020

Figure 5.7: Employments Created by 180 STEP Beneficiaries



Source: Author's field work, 2019/2020

Figure 5.8: Employments Created by 320 YAGEP and STEP Beneficiaries

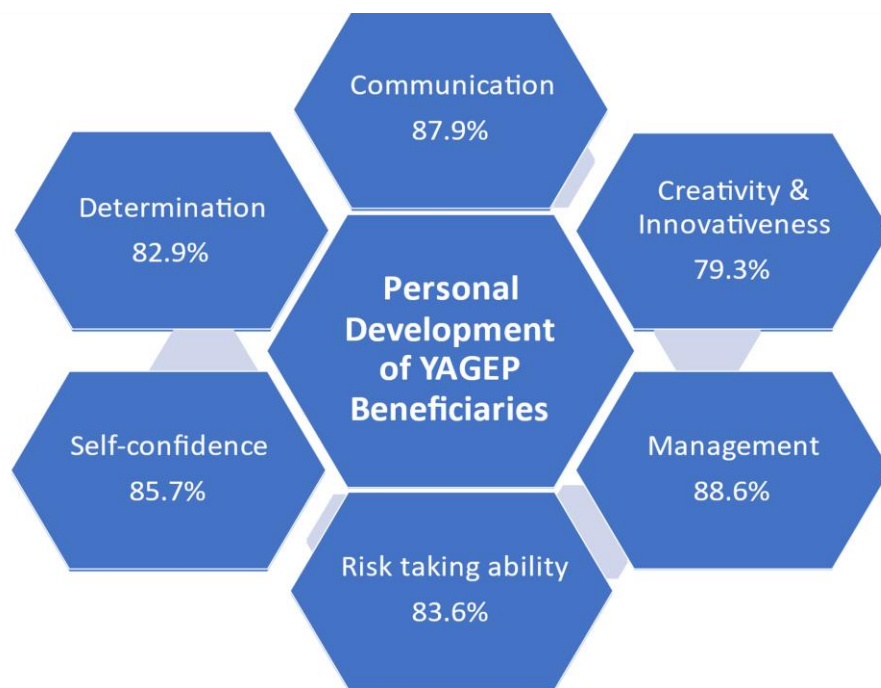


Source: Author's field work, 2019/2020

5.4.3 Impact of YAGEP and STEP Programmes on the Beneficiaries Personal Development

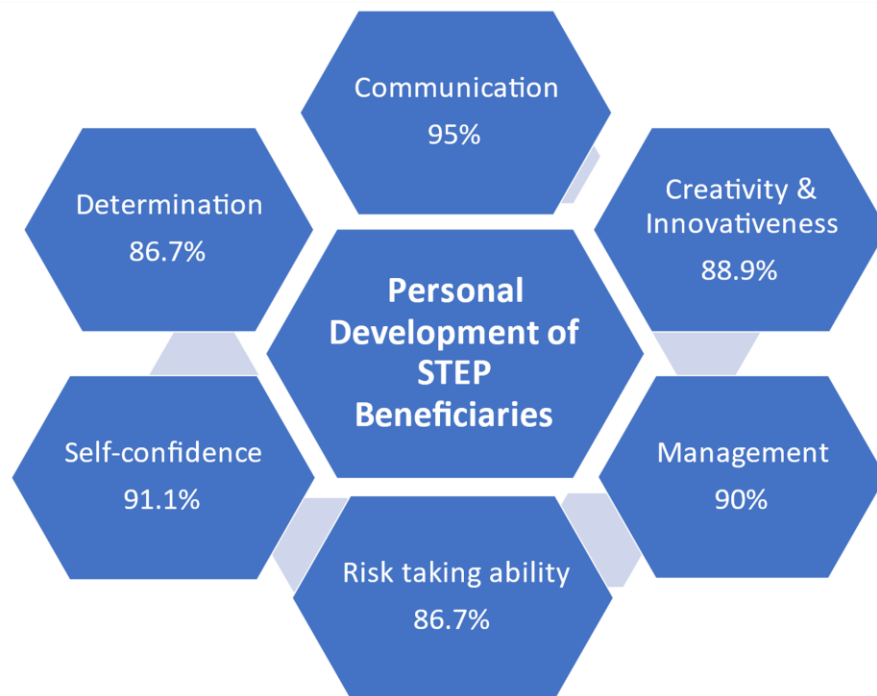
Personal development according to this research consist of a person's improvement of competence, practical skills, entrepreneurial skills, mindset and attitude. The analysis of this research's field data shows that the YAGEP and STEP programmes equipped the beneficiaries with character and capacity that are drivers to success. The personal development of the beneficiaries is a contributory factor to the success recorded in most of the businesses established through YAGEP and STEP programmes. Figures 5.9 and 5.10 show the percentage of the respondents in this research sample population that through their participation in YAGEP or STEP self-report they have improved their communication and management skills, became more creative, innovative, determined and confidence of self, and increased the ability to take risk.

Figure 5.9: Personal Development of YAGEP Beneficiaries



Source: Author's field work, 2019/2020

Figure 5.10: Personal Development of STEP Beneficiaries



Source: Author's field work, 2019/2020

5.4.4 Value-added to Agricultural Produce by YAGEP Beneficiaries

The analysed field data of this study reveal that majority (52.1%) of the small farm owners failed to add value to their agricultural produce before marketing the produce. The commodities they produce are often sold as primary products. Natural effects (climate change), economic effects (economic / financial factors), and social effects (human factor, physical factors, and social factors) limited the small farm holders from adding value to the agricultural produce. These factors are explained in section 4.5 and 5.3.1 of this research. Factors such as climate change causes flood and harsh / bad weather condition, which in turn affects the productivity in the farms by destroying farm produce (Table 4.29). This limits the capacity of the businesses to process, preserve or package their produce before marketing. Farmers' understanding of climate change is imperative to the productivity of the farm business and the utilisation of farmland (Minoli et al., 2019) as climate change is a challenge (Lu, Ye, Huang, & Horlu, 2020). This research agrees with the assertions of Lu, Ye, Huang, & Horlu (2020) and Minoli et al. (2019) as stated above. Furthermore, the farm owner's inability to manage the demands of the business in relation to time available prevented some of the respondents in this research from

adding value to their produce (table 4.29). The respondents lacked time management skills, and that affected their progress. This research agrees that time is a resource whose effective management is essential to the survival and success of both an individual and/or organisation (Sutharshini, Thevanes, & Arulrajah, 2019). The inaccessibility of storage systems or space, lack of suitable equipment and materials, inadequate power (electricity) supply, and lack of good road and transportation system, which are explained in section 5.3.1, further prevented some of the respondents from improving on the primary products before marketing (table 4.29). In other word, farmers inability to afford or access infrastructure such as a storage systems or storage houses prompt their immediate marketing of produce after harvest, and sometimes this lack of infrastructure leads to post harvest loss (Kumar & Kalita, 2017). Lastly, the issue of insufficient funds, and poor access to loans were stated as other key barriers to value-added agribusiness, faced by some of the small farm owners (table 4.29). These barrier factors are explained in detail in chapter 5.3.1 of this thesis.

The barrier factors notwithstanding, the field report of this research shows that 47.9% of the small farm businesses marketed their agricultural produce after adding value to the produce either through processing, preservation and/or packaging. The breakdown of the three named value addition methods that are engaged by the studied small agribusinesses is captured in Table 4.28 under section 4.5. Taking agricultural produce such as fish, pig, chicken, yam, and cassava through the 3Ps (processing, preservation, and packaging) before marketing it will increase the value of the produce and increase the returns from the produce. Roy & Bhattacharyya (2020) opined value addition as one of the key strategies that could positively turnaround the financial status of farmers even to the extent of doubling their income. However, Roy & Bhattacharyya (2020) recommended that value addition and marketing should be carried out concurrently with cost minimisation, production maximisation, and risk minimisation to achieve the actual goal of doubling farmers' income.

Research recommendation 10. This research agrees with the assertion of Roy & Bhattacharyya (2020); however, it recommends that future research should be carried out to determine the profitability of small and micro agribusinesses that adds value to their agricultural produce before marketing, against those that

market their produce without adding value, and also compare the value chain of each of the studied agricultural produce with the value chain of similar produce in developed economies. This will show if value addition is financially profitable for small and micro agribusinesses or not, and it will equally aid in identifying the produce that needs further value addition by small and micro agribusinesses if profitable. Findings through the recommended study will potentially expand the market demand and supply of small and micro agribusinesses, and further leads to the inclusive growth of these businesses, and the creation of more businesses.

5.4.5 Linking the Inclusive Impact of YAGEP and STEP to the Sustainable Development Goals (SDGs)

The United General Assembly in 2015 agreed on 17 global goals for sustainable and equitable development across the world by 2030 (<https://sdgs.un.org/goals>), which are called the SDGs. The United Nation Department of Economic and Social Affairs (UNDESA) (2020) exploration of youth entrepreneurship and Rashid (2019) study on EET and SDGs affirms that some of the SDGs' linked up with youth and entrepreneurship are goal 1, 5, 8, 9, 10, and 12 (see section 2.3.9 for details). Entrepreneurship can create a positive change that give rise to the actualisation of SDGs (Apostolopoulos, Al-Dajani, Holt, Jones, & Newbery, 2018). The impact of YEPs programmes studied in this PhD research (YAGEP and STEP) also intersects with seven (7) of the SDGs (goal 1, 2, 4, 5, 8, 9 and 10) (see 5.11).

The programmes create an opportunity for learning and personal development (goal 4). They provide a platform for decent work (goal 8) and creates agricultural and non-agricultural businesses (goal 9) for and through vulnerable youths to bridge the poverty gap between youths and adults (goal 10 and 1), fosters innovativeness among youths (goal 9), and equally promotes gender equality during the recruitment exercise (goal 5). The YAGEP programme which is an agricultural programme increases food production with the aim of achieving food security (goal 2) within and across the State. The matrix in figure 5.11, with some of the research findings presented in alphabetical order, shows the key SGDs that are interdependent and linked to the impact of YAGEP and STEP.

Figure 5.11. Key SGD's linked to the impact of YAGEP and STEP Programmes

	Sustainable Development Goals																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Fosters innovativeness of the beneficiaries and creates agricultural and non-agricultural businesses.									*								
Increase the income of programme beneficiaries and others		*															
Open recruitment of male and female participants					*												
Productive self-employment and job creation opportunities								*									
Programmes like YAGEP established agribusinesses for her beneficiaries to increase food production.		*															
Targeted on the most deprived and disadvantaged age group (18-35) called youths.										*							
Training for personal development and skill acquisition				*													

Source: Author's field work, 2019/2020 (Adapted from Manning, 2021)

Key to SDGs

SDG1 No poverty	SDG10 Reduced Inequalities
SDG2 Zero Hunger	SDG11 Sustainable Cities and Communities
SDG3 Good Health and Wellbeing	SDG12 Responsible Consumption and Production
SDG4 Quality Education	SDG13 Climate Action
SDG5 Gender Equality	SDG14 Life below Water
SDG6 Clean water and sanitation	SDG15 Life on Earth
SDG7 Affordable and Clean Energy	SDG16 Peace, Justice and Strong Institutions
SDG8 Decent Work and Economic Growth	SDG17 Partnerships for the Goals
SDG9 Industry, Innovation and Infrastructure	

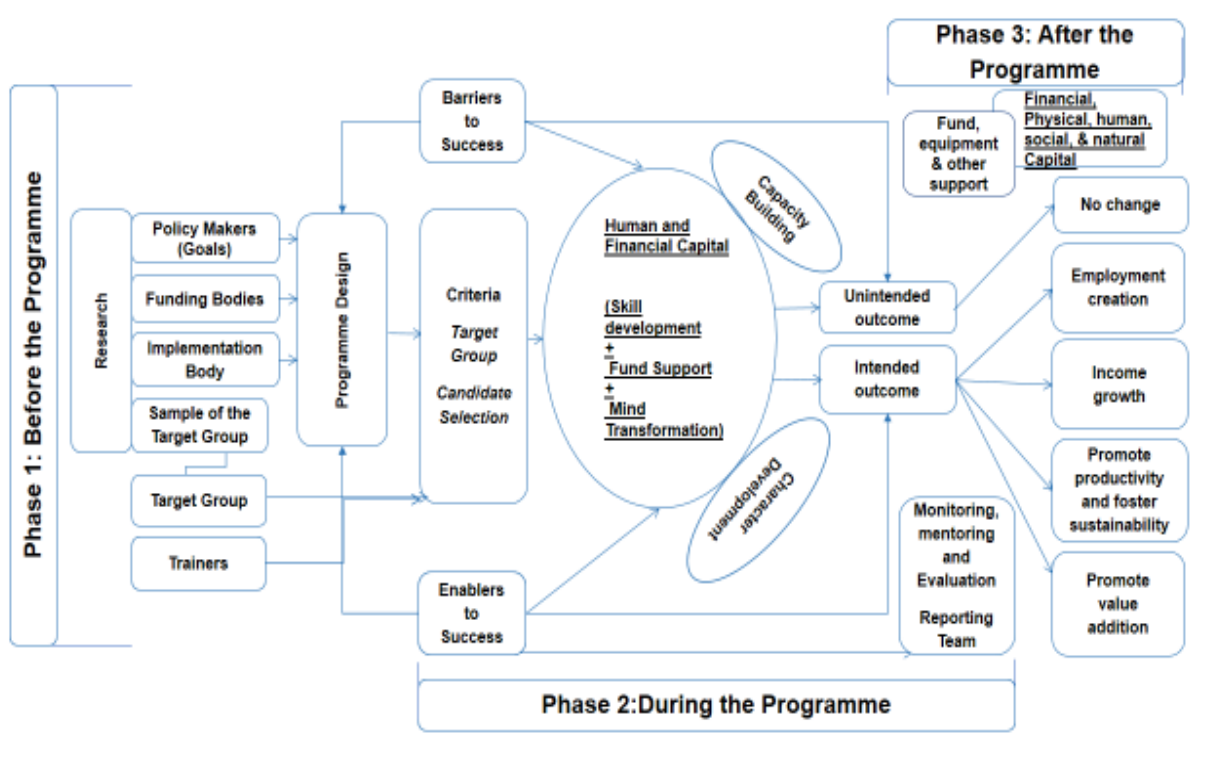
5.4.6 Summary

The YAGEP and STEP significantly impacted on inclusive growth as it relates to income growth, employment creation, and personal development (value added on people). However, there is an imbalance in the programmes impact on inclusive growth, as majority of the YAGEP beneficiaries failed to add value to their produce before

marketing, which is key aspect of inclusive growth as showed in chapter 2 (figure 2.2). This should be considered in subsequent agricultural programme designs.

5.5 Blueprint for a Suitable Youth Business Development Programme in Nigeria and Recommendation

Figure 5.12: Proposed Structural Blueprint and Model for Entrepreneurship Programmes



Source: Author's field work, 2019/2020

The impacts of YAGEP and STEP notwithstanding, YEPs in Nigeria needs further improvement as numerous barriers were discovered through the literature review (see section 2.3.8.1) and the field data collected and analysed in this thesis. This research through the interaction with YEPs beneficiaries during the field work and the study of other YEPs and related research in literature (see section 2.3.8.1) has made the following recommendations to increase the impact, effectiveness, productivity, and sustainability of subsequent YEPs in Nigeria. These recommendations are to be considered by policy makers, government bodies, YEPs initiators, and NGOs, and they are grouped into three major headings (before the programme, during the programme, and after the programme) termed phases. Figure 5.12 shows the diagrammatic structure of the blueprint and model for inclusive entrepreneurship programmes proposed by this research to engender a

more impactful youth business development programmes in Nigeria. The proposed structural model integrates most of the elements that were identified in the conventionally designed programmes in the 1960s-1970s and the orthodoxically designed programmes in mid-1970s-1990s, which was captured in the study of Panayiotopoulos & Gerry (1997) and Maritz (2017) introduced dimensions on EEPs designs (see section 2.3.8.1). The model proposed in this PhD research should lead to the design and implementation of comprehensive YEPs that are suitable to the 21st century. The phases stated in figure 5.12 are explained in line with the phases undergone in building a house. Section 4.6 of this research tabulated the recommendations and financial preferences of the interviewed youths that benefited from YAGEP and STEP.

5.5.1 Before the Programme

This is the first phase of every programme. This research refers to this phase as the **foundation and initiation phase** of a programme. The reason being that this phase is likened to both the building plan and the foundation of a building that determines the outcome, the safety, the sustainability, and the durability of a building. Why is this phase so important? A failure in this phase results in total programme failure. The architectural design of a building which this research equates to a programme design (drawing and painting of a picture of the programme) must be carried out at the stage before the programme is implemented. Indeed, the utmost priority should be given to adequate research before the design of any programme. The research should consider the barriers and enablers stated in this PhD research that are linked to the particular YEP, while taking note of the intended outcome and the actual need of the intended group of beneficiaries, and also plan for the unintended. This will generate a programme design that can thrive and succeed. One of the ways to identify the actual needs of the target group is by engaging a sample of the target population in a conversation, which will equally give them a sense of belonging in the designed programme. The design of the programmes should capture skill development, fund support, and mind transformation as key elements to be considered during the programme. In addition, other key elements that should be considered in the design phase which are necessary during the implementation of the programme and afterward are monitoring, mentorship, and evaluation team, and business start-up funds (financial capital) and equipment/material (physical capital). The unveiling

of the architectural design, which this research termed **awareness**, and the **recruitment** of both the beneficiaries and facilitators of the programme which this research likened to the foundational building pillars, should be examined in this stage of the programme. Recruitment is stated as a programme's foundation because the wrong people in a rightly designed programme will fail to produce the expected impact or success. Three key factors that should be put into consideration during the recruitment process are **meritocracy, integrity, and passion**. There should be an absolute avoidance of nepotism during the recruitment of either the beneficiaries or the facilitators (trainers) if the programmes are to yield the expected result. In addition, the foundation and initiation phase equally require an overview of policies that are associated with the intended programme and targeted beneficiaries.

5.5.2 During the Programme

The capacity and character of the beneficiaries that are selected to participate in a programme should be built during this stage, hence, this research termed this phase of a programme the **building and roofing phase**. For instance, when a building is being constructed, after the foundation of a building, the next stage is to set up the column and beam, brickwork or blockwork and walls, roof structure and roof finishing, and the window and door framing and fixation. An entrepreneurial programme should equally undergo a similar process to develop the capacity and character of the beneficiaries. The competence and attitude of the trainers/facilitators and trainees should often be monitored and confirmed just as a contractor, or a company will often monitor the work of the builders and labourers in the building site. The availability and quality of building materials will determine the pace, the quality and the durability or sustainability of the work done by the builders. This shows the imperativeness of adequate and quality training facilities during the programme. The accessibility of a building site is a determinant to the progress of the building project, similarly, the accessibility of the training location for the trainees and the trainers, and the accessibility of the trainers by the trainees and vice versa equally decides or influence the outcome of a programme. Therefore, the issue of proximity to training location and openness of trainers and trainees should be put into due consideration during this phase of the programme. The programme initiated or carried out should develop both the human capital and the financial capital of the beneficiaries by developing

their skills, supporting them with funds for upkeep and transforming their mind (thinking pattern).

5.5.3 After the Programme

The final stage to be considered to actualise highly impactful YEPs in Nigeria is termed the **fixing and fit-off phase** in this thesis. The true and complete beauty of a building is hidden until the internal details are fixed, the walls are painted or wallpapered, and the final design features are installed. This is applicable to YEPs. The beauty and impact of an entrepreneurial programme is dependent on the ‘after the programme’ measures. The first two phases will lead to a well-executed programme, but this last phase will give colour and beauty to the executed programme thereby heightening or magnifying programme’s impact. Factors that should be considered during this phase includes business start-up funds (financial capital) and contingency financial support, equipment/materials support (physical capital), creating conducive business atmosphere and location, monitoring, mentoring and evaluating beneficiaries, feedback mechanism / channels, and other necessary and needful supports for a given period.

This research recommends that during this phase of a programme, the financial support that an entrepreneurial programme should offer to each beneficiary aside from equipment and materials, should be an average sum of \$2,000 (two thousand dollars) and at minimum \$1,143 (one thousand, one hundred and forty-three dollars). This recommendation is made at the dollar-naira exchange rate of \$1 to ₦350. The financial recommendation is based on this research field data analysis stated in Table 4.32 and Table 4.33, which captures the preferred start-up fund for participants of YEPs in Nigeria. Furthermore, entrepreneurial programmes should ensure that beneficiaries have access to loans that boost their micro and small businesses. There is however need for the creation of an enabling atmosphere for the marketing of products produced in those SMBs. To reiterate; mentorship, monitoring and evaluation should not be undermined during this phase of the programme and an active feedback channel or system should be put in place to ease the follow-up process. In addition, beneficiaries of an entrepreneurial programme should be given the freewill to set up the business in their choice location that can influence their passion to succeed in business.

Finally, the outcome of the programme should either lead to employment creation or reduction of unemployment, income growth and bridge of income inequality gap, promote productivity, promotes value addition, and/or fosters sustainability. Such actions will lead to an inclusive entrepreneurial programme. Also, YEPs initiated or carried out should also develop both the human capital (skill, character, mind), financial capital (fund), physical capital (requisite equipment/materials), and social capital (network, influence) of the beneficiaries.

Research recommendation 11. Government bodies, NGO's and YEPs initiators should adopt the structural blueprint and model for entrepreneurship programmes proposed by this research. The adoption of the proposed blueprint could potentially generate more impactful SMBs with inclusive growth. The personal and economic characteristics that these entrepreneurship programmes should focus on for the actualisation of inclusive growth are practical business experience, training, age, and education level. The YEPs that are to be designed in-line with the proposed model should further identify the class of entrepreneur they are targeting, and the barriers and enablers that are direct and indirect to the targeted entrepreneurs, and also address the applicable barriers and promote the requisite enablers. The adequate adoption of the proposed model will not only lead to the actualisation of inclusive growth, but will potentially give rise to realisation of the SDGs, at minimum seven (7).

5.6 Summary of the Research's Contribution and Findings

This section summarises the key findings, contribution, and extension of knowledge of the study in relation to each of the five research objectives.

5.6.1 Research objective one and Key Findings:

The first objective of the research is to identify the personal and economic characteristics of 'socially protected' post-secondary and HND / university graduate youths who have participated in either the YAGEP or STEP programmes in Delta State, Nigeria to inform greater understanding of the personal and economic value derived from participation in the schemes. The personal or economic characteristics of the young and educated entrepreneurs studied in this research influenced their performance in the

business in varying levels. Characteristics such as age, education level, and business location significantly influenced young entrepreneurs' income growth alone, while training had a significant influence on both the income growth and employment creation of the entrepreneurs. The only characteristics with an inclusive significant influence (i.e., significantly influenced the income growth, job creation, and value addition of entrepreneurs) is the practical business experience gained by entrepreneurs' before commencing or starting a new business.

The youthful age of the studied entrepreneurs is a major driver as it significantly impacts the income growth of their respective business, which agrees with most academic literature. Young individuals within the studied age range globally are considered most active in entrepreneurship (GEM report 2020; 2019), and age is a positive influence on business income growth (Zhaoh, O'Connor, & Lumpkin, 2021).

The gender of the studied entrepreneurs had no significant influence on their performance. Some academic literatures agree while others disagree with this finding. Gender however largely influences the type of business choice. Female entrepreneurs are more attracted to non-agricultural or low-income businesses, while the choice of male entrepreneurs is geared towards agriculture and high-income businesses. The study of Humbert & Drew (2010) affirms that gender influences business choice. The gender influence on business choice according to the findings of this research though not significant is caused by either the cultural believe of the people, the risk involved in the business, the funds required in setting up the business, and / or the labourious nature of the business. The performance of both the male and female entrepreneurs is similar when certain barrier factors (funding, training, cultural factors etc.) are held constant and equal opportunity or equal barriers exist for both genders. This emphasis is made because gender is a major debate in literature.

The entrepreneurs' education level significantly and positively influences the income growth ($p < 0.01$) of the business, but the positive influence of education level on employment creation and agricultural products' value addition is not significant. The course of study had no significant influence on entrepreneurs' performance. The reason for this could be because only a few (one-third) beneficiaries in the study sample have a university degree equivalent, while majority (two-third) of the respondents' academic

qualification is below a university degree at the time of their recruitment into the programmes. Education in the literature is a significant driver of the performance of both necessity and opportunity entrepreneurs', however, education level alone is not the key factor that determines the inclusive success (income growth, job creation, and value addition) of an entrepreneur. This research through its findings posits that among other factors, the key factors that contribute to the inclusive growth of entrepreneurs are the combination of entrepreneurs' education acquisition through schooling and/or their self-development through training and practice, and acquired previous business experience, mindset characteristics and funding. This assertion agrees with the theory of planned behaviour by Ajzen (1991) cited by Kautonen, Van Gelderen, & Tornikoski (2013), "that intention is a significant predictor of behaviour, while intention itself is a function of behavioural beliefs that link the given behaviour to certain outcomes". *Ceteris paribus*, these key factors should enable any entrepreneur to succeed.

The beneficiaries of the studied programmes with practical business experience before enrolment into the programmes are more impactful than those without previous practical business experience. The practical business experience of the entrepreneurs significantly influenced the income growth, job creation, and value addition of the studied entrepreneurs. The research further observed that the performance (income growth and employment creation) of YEPs beneficiaries in the studied programmes is significantly influenced by the training they undergo ($p < 0.01$; 0.01). Training is therefore an effective tool to enhance the performance of young entrepreneurs. Business location is another characteristic that significantly influenced the entrepreneurs' income growth.

The findings made under objective one of this research contributes to the existing body of knowledge by identifying the specific influence that each of the characteristics had on entrepreneurs' performance in the context of this study, as the influence created by these characteristics are often generalised. Furthermore, a novel contribution of this research is the discovery that the most important characteristics of an entrepreneur, for the actualisation of inclusive growth is the entrepreneurs' practical business experience, followed by the training an entrepreneur has undergone, and then the age and educational level of the entrepreneur, and the business location. These characteristics

should be prioritised by programme initiators among other recommendations stated in chapter 5 (section 5.2) of this research.

5.6.2 Research objective two:

The second objective of this research is to determine the factors that are barriers or enablers to the start of and growth of micro and small businesses of YAGEP or STEP beneficiaries. This research through the univariate analysis of its quantitative and thematic coding of qualitative data identified several barriers and enablers.

The findings reveal two separate and mixed motivations that informed the decision of the youths to participate in YEPs, which are **necessity-based** motives (necessity-based factors), **opportunity-based** motives (opportunity-based factors), and **necessity-opportunity-based** factors. In addition, the research identified a 4th motivational choice of the **nepotistic engager**. The motivation for participation in business and YEPs is either through compulsion of personal need (necessity) or opportunity to meet societal need (opportunity) or both the compulsion of and opportunity to meet personal and societal need (necessity-opportunity). However, the nepotistic engagers whose participation in the studied programmes is due to the influence of relatives and/or friend, could be in business to either meet personal needs, societal need, or neither of the stated needs. The 4th motivational choice of nepotistic engager results through nepotism which is a type of corruption (see section 1.1) and a barrier factor to YEPs impact (see section 2.3.8). The motivational factors are captured in section 4.3.1 and explained in detail in section 5.3.1 of this research. There is substantial literature which recognises the two separate motive paths (see section 2.3.6.3), but little is discussed on the mixed, hybrid motivation factors (necessity-opportunity-based factor). However, the finding of Giacomini, Janssen, Guyot, & Lohest (2011) agrees with this research finding that entrepreneurs are categorised as necessity entrepreneurs (entrepreneurs compelled by personal need), opportunity entrepreneurs (entrepreneurs pulled by the opportunity to meet societal need), and necessity-opportunity entrepreneurs (entrepreneurs with mixed motives). The four motivational factors (necessity factors, opportunity factors, necessity-opportunity factors, and the nepotistics engager motivational choice) identified in this thesis need to be further examined in future research to ascertain the barriers and enablers that are specific to these set of entrepreneurs as it is beyond the scope of this research.

The motivations of the participants reveal the mindset of the participants, which either enabled or limits the participants' performance in their SMBs. The literature affirmed that the motivation factors to an entrepreneur will either serve as barriers or enablers to the entrepreneur's performance. Factors such as improper motivation, lack of access to land or store, lack of access to workers with right mindset, the competitiveness in accessing customers, the difficulty in accessing raw materials, lack of information on policies, inadequate training, insecurity, location of business, bad roads, lack of guidance and mentorship, lack of previous business experience, and lack of entrepreneurial skill pose as grave direct barriers to the SMBs created through YEPs in Nigeria as discovered by this research. These barriers indirectly affect the impact of YEPs. The positive dimension of these same barriers (when the barriers are reversed or addressed) become enablers to the entrepreneurs. In addition, the direct barriers to the impact of YEPs in Nigeria (see the black font colour factors in figure 5.3), discovered in the studied programmes are indirect barriers to the SMBs created through the programmes. While certain factors such as lack of passion and commitment, lack of mentorship, government's inconsistency, insufficient funding or lack of access to funds, lack of working/initial capital, lack of business start-up equipment, and epileptic power supply are direct barriers to both YEPs and SMBs start-up and growth. The academic literatures on the barriers to the impact of YEPs on SMBs start and inclusive growth majorly considered the direct barriers, however, this research developed findings on both the direct and indirect barriers as captured in figure 5.3 and explained section 5.3. This research bridged this gap in the literature through its finding that highlights the need for both indirect barriers and direct barriers to be considered when initiating an entrepreneurship programme and starting or growing an SME. These barriers are however grouped and classified into five factors (economic, human, natural, physical, and social). The enablers to the inclusive growth of SMBs in Nigeria are equally classified into five areas, which includes economic factors, human factors, physical factors, social factors, and religious factors (see section 5.3 for detail). The classification of the enablers and barriers into five areas and the classification of the barriers into direct and indirect barriers are additions to the existing literature.

5.6.3 Research objective three:

The third objective of this research is to assess critically the impact of either YAGEP and/or STEP programmes on inclusive growth (job creation, income growth, and personal development) of programmes beneficiaries. The objective was researched by thematically coding the qualitative data and analysing the quantitative data from the fieldwork using univariate and multivariate analysis.

The YAGEP programme (agriculturally based enterprise programme) and the STEP programme (industrial based enterprise programme) both grew the income of their beneficiaries and may have further contributed to reducing poverty in the population within the studied State. The beneficiaries of the programmes through their businesses created a strong number of jobs and employees (657 persons on payroll) which shows the indirect impact of the programmes. The number of employees indirectly created by YAGEP and STEP (i.e., created through businesses of programmes' beneficiaries) is twice the number of the programmes' participants that were interviewed in this research. Also, the entrepreneurship capacities and potential of both programmes' beneficiaries are highly improved through their participation in the programmes. The research therefore concludes that both an agriculturally based enterprise programme and an industrial based enterprise programme have the potential for inclusive growth (to curb unemployment through the creation of employment and generate wealth by growing the income of their beneficiaries' businesses and the economy, and also develop the beneficiaries' entrepreneurship capabilities and potential through training and mentorship). However, this can be actualised if such programmes are improved through their design, structure, and adequate implementation, considering the barriers and the enablers at every stage. This further entails that for the study group neither the agricultural sector nor the industrial sector is superior in terms of employment creation and income growth potential and both sectors can be integrated for greater impact as there is no significant different between their impacts. This could however be put to further verification through additional research. The impact derived from both programmes (the agriculturally based enterprise programme and the industrial based enterprise programme) intersect with seven of the SDGs (SDG 1, 2, 4, 5, 8, 9, and 10) (see figure 5.11). The linking of the impact of YEPs

to the SDGs is a novel contribution to the existed literature of YEPs impact assessment in Nigeria.

5.6.4 Research objective four:

The fourth objective is to explore the value added to agricultural produce (actual output) by the farmers who have been through the YAGEP programme. The field data obtained for objective four were analysed using thematic coding, frequency distribution and percentages. The agricultural products of the YAGEP farmers (52.1% of farmers) are marketed without undergoing any of the value addition process of 3Ps (processing, preservation, and packaging). Most of the agricultural produce are sold at a farmgate price which is often lower than the true potential value and quality of the produce. To reiterate, the preservation methods which respondents used to process the farm products were drying, smoking, frying, seasoning, roasting and grating depending on the produce. The packaging of the products was mainly through using branded or labelled polythene or nylon bags. Natural factors like climate change, economic factors like funding, human factors like lack of manpower, physical factors like inadequate or inconsistent electrical power supply and roads, and social factors like insecurity are barriers to farmers' driving value addition on products.

The studied programmes impact on inclusive growth is demonstrated, except in terms of value addition to agricultural produce. The design of new agricultural social assistance or entrepreneurship programmes should therefore always include adding value to products. The findings made under objective four contributes to the existing academic literature and can pave way for future research. Future research can compare the value chain of agricultural produce studied in this research with the value chain of similar produce in developed economies for Nigeria entrepreneurs to explore and thereafter create more value from the studied produce.

5.6.5 Research objective five:

This research in its fifth objective develops a blueprint for a youth business development programme suitable for Nigeria. The research through the thematic coding identified three phases (pre-programme, during programme, and after the programme phases) that are necessary for entrepreneurship programmes and further proposed a

unique blueprint of business development programmes in Nigeria for inclusive growth (see section 4.6 and 5.5 for details).

Phase 1, which is the **before-programme-phase** addressed the need for detail research, adequate programme design, creation of awareness for the public, and unbiased but targeted recruitment system/process. This phase is majorly about research and programme design.

Phase 2 is the **during-programme phase** where the designed programme is implemented and executed.

Phase 3 is the **after-programme-phase**. This is the phase after which respondents are fully trained to start their businesses. This phase addresses the issues of market, financial support, equipment support, other supports, mentorship, monitoring & evaluation, government policies, business locations, and the general outcome of the programme.

The research proposed a structural model for entrepreneurship programmes (see figure 5.12). The proposed model is a novel contribution and addition to the literature of entrepreneurship programmes design (see section 2.3.8).

In conclusion, the discussion chapter of this research has generated 11 recommendations (4-future research and 7-policy recommendations) that are tabulated in table 5.2 and 5.3 below, by theme for easy access.

Table 5.2: Future Research Recommendations

Area of Study	Recommendation
Entrepreneurship research	1. Future research should be carried out to ascertain the survival of the studied SMBs beyond 5-years of operation and determine again the enablers to their profitable survival. This knowledge will help to find interventions that will reduce the rate at which SMBs fail within 2-5 years and equally set the pace for most SMBs to profitably survive for a long duration of time. The profitable survival of these small businesses beyond five years requires the business owners to understand the business environment, the needs of the customers, and the innovativeness / creativity of the small enterprise owners (Koyagiolo, 2016). The acquisition of practical and entrepreneurship skills by small business owners should aid them to mediate through the hurdles faced to the point of profitable survival. 2. Future research should critically review if necessity versus opportunity entrepreneurship in Nigeria is binary, hybrid or transient and further determine the barriers and enablers that are specific to each of the categories of entrepreneurs. These will aid entrepreneurship programme initiators and governments to holistically and sustainably curb the barriers to inclusive growth and take advantage of the opportunities to the inclusive growth of SMBs and entrepreneurs. This study has identified a class of entrepreneurs that could be termed necessity-opportunity entrepreneurs and another that are nepotistic engagers, however more in-depth study is required especially with regards to African SMBs, which is beyond the scope of this research as it is not part of the studies' core objectives, but a finding discovered as the study developed. The study also could not address the specific barriers and enablers to the necessity, opportunity, necessity-opportunity entrepreneurs, and the nepotistic engagers as its focus is to examine the barriers that directly or indirectly affect entrepreneurship programmes and SMBs. 3. This research agrees with the assertion of Roy & Bhattacharyya (2020); however, it recommends that future research should be carried out to determine the profitability of small and micro agribusinesses that adds value to their agricultural produce before marketing, against those that market their produce without adding value, and also compare the value chain of each of the studied agricultural produce with the value chain of similar produce in developed economies. This will show if value addition is financially profitable for small and micro agribusinesses or not, and it will equally aid in identifying the produce that needs further value addition by small and micro agribusinesses if profitable. Findings through the recommended study will potentially expand the market demand and supply of small and micro agribusinesses, and further leads to the inclusive growth of these businesses, and the creation of more businesses.
YEPs Related Research	1. To support the development of future YEPs, subsequent research should determine degree of the success of self-employed youths against unemployed youths that are recruited into similar entrepreneurship programme. Also, the success of youths' without formal academic education and those with formal academic education that are recruited into similar entrepreneurship programme needs to be examined in future research. These studies will guide initiators of YEPs to focus on the most impactful group.

Source: Author's field work, 2019/2020

Table 5.3: Policy Recommendations

Recommendation Type	Recommendation
Education policy	1. Youths should be encouraged to gain practical experience in either starting a business, running a business, or working in a business before participating in YEPs. A reviewed and re-designed educational curriculum in Nigeria that exposes youths during schooling to critical thinking and practical experiences to address practical life challenges and life-skills development, will set the pace for educated (schooled) YEPs beneficiaries and business owners to be more impactful. The review of the Nigerian educational system and curriculum should cut across the courses offered, topics under the courses, and the method of teaching/lecturing. These will enhance the inclusive growth (income growth, job creation, and value addition) driven by the SMBs established through YEPs and also produce young graduates that are impactful to the society and have an entrepreneurial mindset and culture.
Business related policy	1. To support faster growth and favourable competitiveness of SMBs established through YEPs, the initiators of YEPs and governments should create an enabling marketing platform for SMBs, train the SMB owners with practical business management and marketing skills/strategies to create good customer service relationships in a competitive market, and further provide adequate funds to site the business in good and accessible locations. The provision of fund should be regulated by instituting policies that promotes financial transparency to protect against diversion of fund and ensure the adequate distribution of funds allotted to the SMBs.
Infrastructure and economic policy	1. Basic and major infrastructures such as good roads, and constant power supply should be readily available for SMBs to thrive. This will reduce the cost of doing business and also aid SMB owners to access the needed equipment/materials for the business.
YEPs related policies and post programme activities.	1. The issue of proximity to family or place of residence and access to market should be considered if beneficiaries of YEPs are to be supported with farmland or stores. This will remove the cost of renting an additional place to stay or the cost of relocation, reduce the cost of transportation, and in-turn enable family support in the SMBs created through YEPs, which is essential for the inclusive growth of the business. 2. For the recruitment of people (the targeted beneficiaries and the workforce to execute the programme) with the right perception about YEPs and the potential for the delivery of inclusive growth, YEPs initiators and implementers should screen both the trainers and the trainees using the indicators (metrics) of meritocracy, integrity, and passion before recruiting them into the programmes, and they should guard against nepotism. In addition, understanding the metrics of competence is equally imperative in recruiting the right workforce. 3. YEPs initiators should consciously and sustainably improve the training of succeeding cohorts of the programmes, which will lead to progressive and sustainable impact of the programmes. 4. Government bodies, NGO's and YEPs initiators should adopt the structural blueprint and model for entrepreneurship programmes proposed by this research. The adoption of the proposed blueprint could potentially generate more impactful SMBs with inclusive growth. The personal and economic characteristics that these entrepreneurship programmes should focus on for the actualisation of inclusive growth are practical business experience, training, age, and education level. The YEPs that are to be designed in-line with the proposed model should further identify the class of entrepreneur they are targeting, and the barriers and enablers that are direct and indirect to the targeted entrepreneurs, and also address the applicable barriers and promote the requisite enablers. The adequate adoption of the proposed model will not only lead to the actualisation of inclusive growth, but will potentially give rise to realisation of the SDGs, at minimum seven (7).

Source: Author's field work, 2019/2020

Following the discussions, the next section is the conclusion of the research, and it contains the research implications, the task for the delivery of a future evolution of YEPs, the social impact improvement opportunities, the limitations of the study, and the key contributions and take home message of the research.

CHAPTER 6

6.0 CONCLUSION, IMPLICATIONS, LIMITATIONS, AND CONTRIBUTIONS

6.1 Introduction

Poverty and unemployment are not limited to Nigeria and developing nations alone, but they are global challenges for both the developed and developing nations of the world and are captured among the UN SDGs with a target date of 2030 for delivery. The challenge of poverty and unemployment in Nigeria is however entwined and they are chronic and paradoxical in nature, thereby requiring a knowledgeable combination of mechanisms to resolve them. This research is an attempt to proffer solutions to these ravaging constraints through determining the impact of educated youths' social assistance or entrepreneurship programmes in Delta State, Nigeria by examining the performance of the YAGEP and STEP programmes through the lens of their beneficiaries. These programmes are either designed to be agriculturally based or non-agriculturally based, with the concept of inclusive growth embedded in their design and if they are adequately funded and implemented, they have the potential to curb poverty and unemployment.

This chapter highlight the policy implications, social implications, and implication for future YEPs and the tasks needed to deliver the recommendations for future evolution of YEPs are summarised. This chapter further itemises the opportunities for government to improve the social impact of YEPs programmes. The chapter then concludes with the research limitations and contributions, and the key message of the research.

6.3 Implications based on the Study Findings

The policy implications, social implications, and the implication of this research for future entrepreneurship programmes are shown in tables 6.1 and 6.2. The first column of the tables shows the type of implication, and the second column shows the actual implication. Column three summarises what the research outputs will do that will lead to the implication. Column four shows the research objective in this study that brought about the implication, and column five shows the priority given by the researcher based on the

study findings. The numbers in column five reflect the priority steps stated below. For instance, step 1 in the table reflects step 1 below, which is ‘identify the need for the policy’.

Table 6.1: Policy and Social Implications

Implication Type	The Implication	What the Research findings will do	Research Objective	Priority Steps
Policy Implications	Policies for inclusive growth through YEPs	Inform policy makers and YEPs initiators to prioritise the impact of age, education level, business location, training, and practical business experience on inclusive growth.	1	1
	Gender beneficial entrepreneurship policies	Create an understanding of gender and business choice.	1	1
	Policies to curb SMBs related barriers & promote the enablers to SMBs	Enable policy makers to understand more the barriers and enablers to the inclusive growth of young SMB owners and their businesses.	2 & 4	2
	Policies for economy diversification & avoidance of Dutch disease	Inform policy makers and governments to invest in both the agricultural and non-agricultural sectors for inclusive growth.	3	2
	Policies to promote entrepreneurship	Inform policy makers and governments on the contribution of YEPs and SMBs toward the actualisation of at least seven SDGs.	3	1
	A review of education policies	Inform policy makers and government to review the Nigerian educational system curriculum to inculcate the acquisition of practical business experiences, development of entrepreneurial skills, mindset characteristics building activities.	1, 2, & 3	1
Social Implications	Enable youths to own business before leaving school and becoming employer	Inform youths to acquire practical business experience & entrepreneurship skills, build mindset characteristics while pursuing formal education. It will further show them how to navigate through the business to the point of success.	1, 2, 3, & 4	4
	Productivity of SMBs in Nigeria	Create an understanding of the SMBs barriers and enablers among SMB owners, governments, policy makers and YEPs initiators.	2 & 4	4
	Inclusive growth	Inform governments, policy makers, NGOs, & YEPs initiators of the inclusive structural blueprint for entrepreneurship programmes.	5	3

Source: Author's field work, 2019/2020

Priority Steps

- Step 1: Identify the Need for the Policy
- Step 2: Determine Policy Content
- Step 3: Develop Supporting Stakeholders
- Step 4: Communicate with Beneficiaries
- Step 5: Implementation.

Table 6.2: Implications for Future Entrepreneurship Programmes

Implication Type	The Implication	What the Research findings will do	Research Objective	Priority Step
Implications for Future Entrepreneurship Programmes	More impactful and inclusive design and implementation of entrepreneurship programmes.	Inform entrepreneurship programme initiators of the key personal and economic characteristics for inclusive growth.	1	3
		Inform entrepreneurship programme initiators of the programmes desired by either the male or female gender.	1	3
		The lapses identified in the recruitment process (improper screening and nepotism) of YEPs informs entrepreneurship programme initiators of the need to design the recruitment criteria that is centred on meritocracy, integrity, and passion.	2	3
		Inform entrepreneurship programme initiators of the direct and indirect barriers to YEPs & SMBs, and the enablers required for inclusive growth.	2 & 4	3
		Inform entrepreneurship programme initiators of the impact of both the agricultural and industrial sector to inclusive growth.	3	3
		Inform entrepreneurship programme initiators to be intentional about value addition of agricultural produce in subsequent agricultural programmes.	4	3
		Inform entrepreneurship programme initiators of an inclusive structural blueprint for entrepreneurship programmes.	5	3
		Ensure the adequate design and implementation of comprehensive YEPs that will lead to inclusive growth that is highly impactful.	1,2,3,4,&5	5

Table Source: Author's field work, 2019/2020

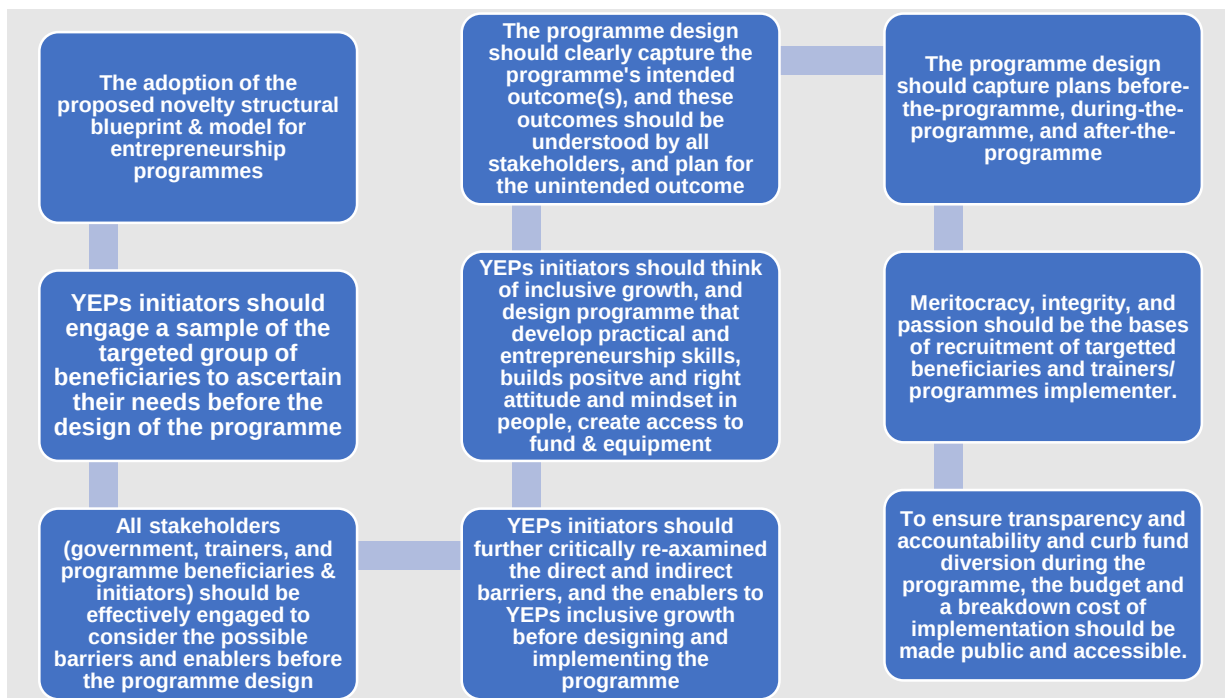
Priority Steps

- Step 1: Identify the Need for the Policy
- Step 2: Determine Policy Content
- Step 3: Develop Supporting Stakeholders
- Step 4: Communicate with Beneficiaries
- Step 5: Implementation.

6.4 Future evolution of YEP programmes

This section considers the evolution of YEP programmes in Nigeria, specifically Delta State. Figure 6.1 explains one of the recommendations of this research for the future evolution of YEP programmes, and the tasks that will be required to deliver the recommendation. The tasks stated in figure 6.1 show the procedure (in ascending order, beginning with the adoption of the proposed model) that programme initiators should follow to design and implement an impactful future evolution of YEPs.

Figure 6.1: Tasks for the Delivery of a Future Evolution of YEPs

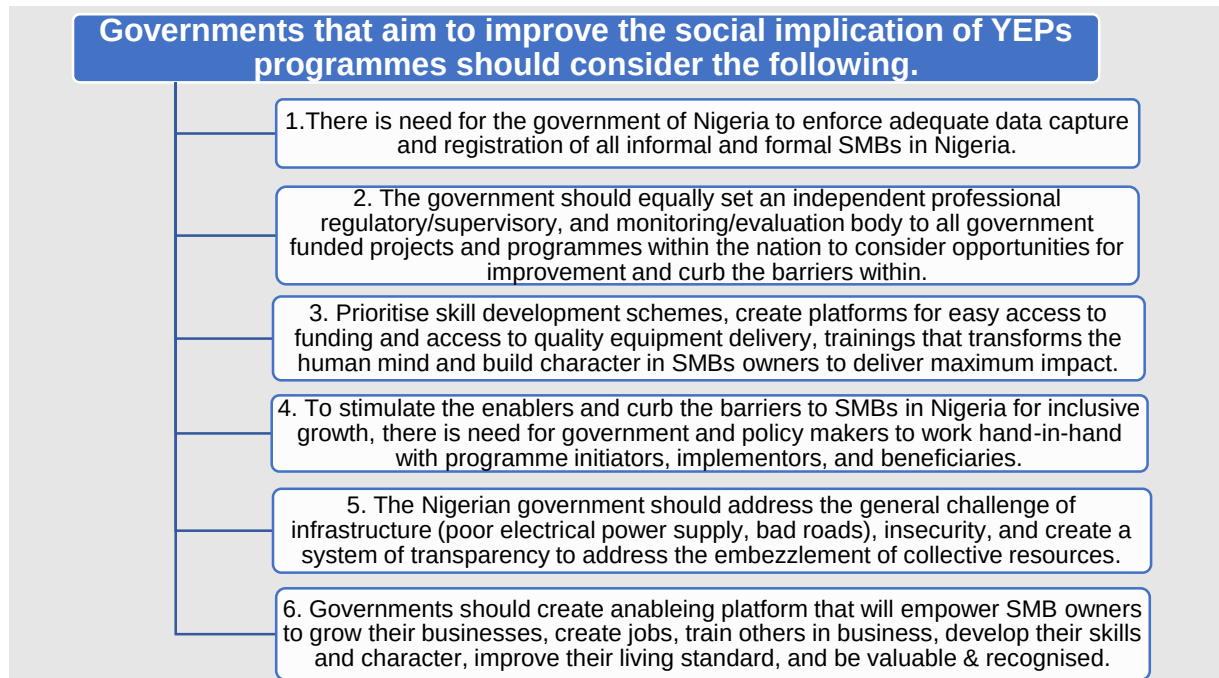


Source: Author's field work, 2019/2020

6.5 Opportunities for Government to Improve Social Impact of YEP programmes

This section considers the opportunities for the government to improve the social impact of the YEP programmes. Figure 6.2 details the steps that government should consider in improving the social impact of YEPs programmes. These steps are stated in the ascending order.

Figure 6.2: Opportunities for Government to Improve Social Impact of YEP programmes



Source: Author's field work, 2019/2020

The implication of following the steps stated in figure 6.1 and 6.2 is that YEPs' implementation will be more adequate, and the impact that will lead to inclusive growth (income growth, job creation, and value addition) will be greater. The research however was limited in certain ways.

6.5 Limitations of the study and directions for further research

1. Due to the time constraints for this study, this research did not compare the long-term impact created by each of the three categories of entrepreneurs (necessity, opportunity, and necessity-opportunity) discovered through this research's findings. This is because the time between doing the programmes and the research, is probably too short to see the true impact.

2. The research discovered that previous business experience had a significant impact on the YEPs in promoting inclusive growth. However, it didn't compare the impact of youths with previous practical business experience before recruitment into an entrepreneurship programme against those without previous practical business experience, as it was beyond the scope of the objectives of this research.
3. The research was not designed to examine the value chain of each of the agricultural produce in Nigeria that are captured in this research. Future research could compare Nigerian agricultural value chain to the value chain of similar agricultural produce in developed countries so that the differential in performance could be discovered and then bridged by entrepreneurs so that may see a comparative advantage. This was beyond the scope of the objectives of this PhD study.
4. This research study could not determine on whether men furthering their academic qualifications more than women in Nigeria is caused by discriminatory social attitudes toward women going to university as it is beyond the scope of this research. Further studies could be carried out to address it.

6.6 Research Contributions to Knowledge

6.6.1 Key Personal and Economic Characteristics of an Entrepreneur to Inclusive Growth

This research through its findings that addressed the first research objective, discovered the characteristics that are of utmost importance for the actualisation of inclusive growth in the order of importance. Other studies often partly highlight or generalise the influence of entrepreneurs' personal and economic characteristics to either income growth, employment creation, value addition or success (without indicating the indices of success). Some studies however show the success parameter(s), but the parameter(s) are not reflective of the concept of inclusive growth referenced in this PhD thesis. In addition, entrepreneurial studies in literature, especially in relation to Nigeria and Africa, did not arrange these characteristics in the order of importance to inclusive growth (income growth, job creation, and value addition to agricultural produce). This research created a niche for future studies and future YEPs by identifying an

entrepreneur's five most important personal and economic characteristics relevant to inclusive growth and placing these characteristics in the order of impact level, which are: practical business experience; followed by the training an entrepreneur undertakes; and then the age and educational level of the entrepreneur, and the entrepreneur's business location.

6.6.2 Classes of Entrepreneurs

This study in seeking to address the second research objective identified four core motivation factors that compel or push a person to entrepreneurship or business, thereby creating 4-classes of entrepreneurs (necessity entrepreneurs, opportunity entrepreneurs, necessity-opportunity entrepreneurs, and nepotistic engagers or entrepreneurs) in the context of the study. The entrepreneurship literature firmly established 2-classes of entrepreneurs, which are necessity or opportunity entrepreneurs. This research however through its field work and analysis, discovered 4-classes of entrepreneurs which is an addition to the existing body of knowledge and gives room for future studies to further investigate.

The existing literatures' concept of grouping entrepreneurs are majorly based on unemployed or employed. However, this research's concept on the 4-classes of entrepreneurs is different from the existing literature. For this research, societal need and/or personal need are the basis for the concept of necessity, opportunity, opportunity-necessity entrepreneurs, and nepotistic entrepreneurs. The concept behind the development of 4-classes of entrepreneurs will result to further entrepreneurship studies.

6.6.3 Barriers and Enablers

The existing literature regarding the barriers and enablers to YEPs and their SMBs are captured broadly. The direct barriers are seldom separated from the indirect barriers to create better understanding thereby devising means for adequate curbing of these barriers. This research however, specified and expanded these barriers by separating the direct barriers from the indirect barriers. This research further classified or grouped the identified barriers and enablers to YEPs and SMBs into five groups each, which is an addition to the existing literature regarding barriers and enablers to YEPs and their SMB, especially in Nigeria. The research termed each of the five groups' based on the 5-capitals

theory. The barrier factors are grouped in term of economic, human, natural, physical, and social factors, while the enabler factors are grouped as economic, human, physical, social, and religious capitals. Future studies could build on the discovered classifications and examine if natural factors could be an enabler capital and religious capital a barrier factor? This discovery made in the research will necessitate more research that will create new knowledge. However, this research by classifying the barriers and enablers into groups, and separating the direct barriers from the indirect barriers made it easier for YEPs initiators and governments to address the barriers and promote the enablers in the future.

6.6.4 YEPs and SDGs Intersect

This PhD study in determining the impact of the studied entrepreneurship programmes on inclusive growth discovered that the impact created by the programmes could be linked to the actualisation of SDGs for global representation. Very few studies in the literature have linked entrepreneurship impact to the SDGs (see section 2.3.9), and it was difficult to find a study that linked YEPs Impact to SDGs. The existing studies that linked entrepreneurship impact to SDGs actualisation only captured the linkage to goal 1, 5, 8, 9, 10, and 12. However, this research in addition to the linked SDGs, identified that the impact of entrepreneurship programmes, especially comprehensively designed YEPs is also linked to SDG 2 (as the agricultural programme increases food production which is a step toward actualising food security), and SDG 4 (as they creates opportunity for learning and personal development) (see setion 5.4.5). These are novelties adding to the existing body of entrepreneurship knowledge.

6.6.5 Structural Blueprint for Entrepreneurship Programmes

Studies that captures the design of entrepreneurship programmes are very few. The structural model for entrepreneurship programmes proposed in this thesis integrates most of the elements that were identified in the Commonwealth Nations State governments sponsored entrepreneurship programmes between the 1960s-1990s, which were conventionally (1960s-1970s) and orthodoxically (mid-1970s-1990s) designed programmes (see section 2.3.8.1). The proposed model combined some of the elements from both the conventional and the orthodox designs to generate a design that will

produce comprehensive YEPs that are suitable to the 21st century. The design of the proposed structural blueprint for entrepreneurship programmes, is of significant value to support the revising, reviewing, and developing future entrepreneurship programmes.

6.7 Conclusion

This research was carried out to inform knowledge on how to create YEPs that are inclusive, to address the challenge of poverty and unemployment, and also create value in people, product, and society. The three metrics to measure for the success of these programmes are the increase in employment (how many people were employed through the businesses of the beneficiaries), the level of income growth (the difference of beneficiary's income flow before, during, and after the programmes), and degree of value addition (value created in products, people, and society). The three phases that should be considered in entrepreneurship programmes are the phase before-the-programme (research, consultation, and programme design), during-the-programme (recruitment and implementation), and after-the-programme (Fund, equipment, and other supports, monitoring, mentoring and evaluation, and the intended and unintended programme outcome). The beneficiaries of entrepreneurship programme in Nigeria will however require an average of US\$2,000 aside equipment support to effectively start an SMB and thrive.

The research made six novel contributions to the existing body of literature. The contributions are: 1). the discovery of the most important personal and economic characteristics of an entrepreneur for the actualisation of inclusive growth, which are the entrepreneurs' practical business experience, followed by the training an entrepreneur undergoes, and then the age and educational level of the entrepreneur, and the entrepreneur's business location, 2). the discovery of 4-classes of entrepreneurs in the context of the study, necessity, opportunity, necessity-opportunity, and nepotistic entrepreneurs', 3). the classification of barriers to YEPs and their SMBs' start-up and growth into direct and indirect barriers, 4). the grouping of the barriers and enablers into five groups, and, 5). the linking of the impact of YEPs in this research to the SDGs that intersect with seven of the SDGs (SDG 1, 2, 4, 5, 8, 9, and 10) (see figure 5.11), and lastly, 6). the proposed structural blueprint and model for entrepreneurship programmes.

This research created a niche for future studies and future YEPs by identifying an entrepreneur's five most important personal and economic characteristics to inclusive growth and placing these characteristics in the order of impact level, which is different from other studies. Entrepreneurs' in literature are often classified into two groups, however, this research discovered three groups of entrepreneurs, which very few studies have identified, and none in Nigeria. The existing literatures' concept of grouping entrepreneurs are majorly based on unemployed or employed. However, this research's concept on the 4-classes of entrepreneurs is different from the existing literature. For this research, societal need and/or personal need are the basis for the concept of necessity, opportunity, and opportunity-necessity entrepreneurs. The barriers to YEPs in Nigeria and their SMBs' are generalised in the existing literature, which this research made specific and expanded by separating the direct barriers from the indirect barriers, and by the grouping of the barriers and the enablers into five factor groups each, which is unique to this research. The linking of YEPs impacts to SDGs actualisation, especially the linking of YEPs impact to SDG 2 and 4 is an addition to the existing literature that links entrepreneurship impact to SDGs actualisation. The proposed structural blueprint is of significant value to revising, reviewing, and developing future entrepreneurship programmes.

7.0 REFERENCE

- Abdullah, N., Hadi, N. U., & Dana, L. P. (2018). The nexus between entrepreneur skills and successful business: A compositional analysis. *International Journal of Entrepreneurship and Small Business*, 34(2), 249-265.
- Abdullahi, M. S., Jakada, B. A., & Kabir, S. (2016). Challenges affecting the performance of small and medium scale enterprises (SMEs) in Nigeria. *Journal of Human Capital Development (JHCD)*, 9(2), 21-46.
- Abdussalam, O.I. (2015). 'Impact of youth empowerment scheme on poverty alleviation in Nigeria.' *International Journal of Business, Economics, and Law*, 8(3) 35-39.
- Abeh, O. (2017). The problems and prospects of small and medium scale enterprises (SMEs) growth and development in Nigeria: A study of selected SMEs in Delta State. *International Journal of Scientific Research in Education*, 10(3), 278-294.
- Abosedo, A. J., & Onakoya, A. B. (2013). Entrepreneurship, economic development and inclusive growth. *International Journal of Arts and Entrepreneurship*, 1(3), 375-387.
- Abu Bakar, M., Yong Kwok, B., & Abu Bakar, A. (2020). Enduring issues within Singapore's TVET. *Asia Pacific Journal of Education*, 40(4), 472-484.
- Achoja, F. O. (2019). Analysis of profitability of shrimp value chain in Delta State, Nigeria. *Ege Journal of Fisheries and Aquatic Sciences*, 36(2), 125-133.
- Acs, Z. (2008). Introduction: The startup process. *Estudios de Economía*, 35(2), 121-132.
- Acs, Z., Bosma, N., & Sternberg, R. (2011). Entrepreneurship in world cities, in Minniti M. (Ed.) *The Dynamics of Entrepreneurship. Evidence from the Global Entrepreneurship Monitor Data*. Oxford University Press, Oxford.
- Adebayo, A. (1999). "Youth Unemployment and National Directorate of Employment Self-Employment Programme". *Nigerian Journal of Economics and Social Studies*, 41 (1), 81-102.
- Adebesin, A. A., & Adelakun, N. O. (2020, November). Technical and vocational education and training (TVET): A necessity for crime reduction and economic transformation. In *Proceedings of the 2nd International Conference, The Federal Polytechnic, Ilaro, 10th–11th Nov.*
- Adebisi, T.A. and Oni, C.S. (2012a). 'Assessment of relevance of the national directorate of employment (NDE) training programmes to the needs of the trainees in Southwestern Nigeria' *International Journal of Vocational and Technical Education*, 4(3) 29-37.
- Adebisi, T.A. and Oni, C.S. (2012b). 'Availability of vocational training facilities for the National Directorate of Employment (NDE) in Nigeria' *International Journal of Development and Sustainability*, 1(3) 889-902.

Adekoya, A. F., Ayuba, I. K., & Sokunbi, G. M. (2018). Employment in agriculture and youth unemployment in West Africa: A PSCH approach. *International Journal of Governance and Development*, 5, 122-126.

Adesina, A. A. (2018). Speech delivered by Dr. Akinwumi A. Adesina president, Afircan Development Bank Group distinguished speaker at the 94th annual US Department of Agriculture Outlook Forum, "The Root of Prosperity" February 22-23, 2018, Marriott Crystal gateway, Arlington, Virginia. Accessed 20th April 2019. https://www.afdb.org/fileadmin/uploads/afdb/Documents/Generic-Documents/PRST_USDA_SPEECH_FEB_22_2018.pdf.

Adetiloye, K. A., Adegboye, F. B., & Akinjare, V. A. (2020). Sustainable financial access for female entrepreneurs in the micro, small and medium enterprises sector in Nigeria. *Cogent Social Sciences*, 6(1), 1823600.

Adeyanju, H.I. (2017). 'Young graduates' perception of the N-power programme and its poverty alleviation impact in Nigeria' *The Journal of Positive Psychology and Counselling*, 1(1) 9-17.

Adisa, T. A., Abdulraheem, I., & Mordi, C. (2014). The characteristics and challenges of small businesses in Africa: An exploratory study of Nigerian small business owners. *Petroleum-Gas University of Ploiesti Bulletin, Technical Series*, 66(4).

AfriHeritage (2013). 'Subsidy Reinvestment and Empowerment Programme (SURE-P) intervention in Nigeria: an insight and analysis' *Policy Discussion Paper*, 2 1-72. Available from: <https://afriheritage.org/publications/DP2.pdf>.

African Development Bank (2015). *African Economic Outlook 2015: Regional Development and Spatial Inclusion*. Paris: AfDB.

African Development Bank (2013). *At the Center of Africa's Transformation: Strategy for 2013– 2022*. AfDB, 1–33.

African Development Bank (2012). Inclusive Growth Agenda. *Briefing Notes for AfDB's Long-Term*.

African Development Bank (2012). *African Economic Outlook 2012: Promoting Youth Employment*. Tunis: African Development Bank.

Agetue, F. U., & Nnamdi, A. E. (2017). Entrepreneurship training: A tool for job creation and sustainable national development, Nigeria. *Journal of teacher perspective (jofep)*, 5(3), 475-482.

Aghajani, H., & Abbasgholipour, M. (2012). Explanation of relationships between biographical characteristics and entrepreneurship spirit of students. *Iranian Journal of Management Studies*, 5(1), 63-78.

Agwu, M. O., & Emeti, C. I. (2014). Issues, challenges and prospects of small and medium scale enterprises (SMEs) in Port-Harcourt city. *European Journal of Sustainable Development*, 3(1), 101-114.

Ahmed, T., Chandran, V. G. R., Klobas, J. E., Liñán, F., & Kokkalis, P. (2020). Entrepreneurship education programmes: How learning, inspiration and resources affect intentions for new venture creation in a developing economy. *The International Journal of Management Education*, 18(1), 100327.

Ahmedova, S. (2015). Factors for increasing the competitiveness of small and medium-sized enterprises (SMEs) in Bulgaria. *Procedia-Social and Behavioral Sciences*, 195, 1104-1112.

Akeredolu-Ale, E.O. (1975). *The Underdevelopment of indigenous entrepreneurs in Nigeria*. Ibadan, University Press.

Akinmulegun, S. O. (2014). Unemployment and Poverty Paradigm in Nigeria: Challenges and Prospect. *International Journal of Management and Administrative Sciences (IJMAS)*, 2(3), 16-23.

Akinrinola, O.O. Fasoranti, M.M. and Aturamu, O.A. (2014). 'Impact of micro credit and training on efficiency of small-scale entrepreneurs: Evidence from National Directorate of Employment (NDE) loan/training programmes in Nigeria' *Journal of Food, Agriculture and Environment*, 12(3 and 4) 307-311.

Akintoye, I. R. (2008). Reducing Unemployment through the informal sector: A case study of Nigeria. *European Journal of Economics, Finance and Administrative Sciences*, 11, 97–106.

Akor, R. T. i*, Agashi, P. P., Ekuje, F. T., Akoh, J. A., Ebenehi, E. S. (2016). Technical and Vocational Education: a solution to precarious youth unemployment in Nigeria. *European Journal of Education Studies*, 2(11), 155-167.

Akpoveta, B. E. & Agbomah, D. (2009). Entrepreneurship development and skill acquisition schemes as tools for youth self-employment, economic empowerment and national development. *Journal of Industrial and Technological Research*.

Akulava, M., Marozau, R., Abrashkevich, A., & Guerrero, M. (2020). Global Entrepreneurship Monitor Report. GEM Belarus 2019/2020. *International Finance Cooperation*.

Akujuru, C. A. (2019). 'The impact of N-power programmes on poverty alleviation in Nigeria: A case study of Rivers State' *Global Journal of Political Science and Administration*, 7(3) 29-50.

Akwara, A. F., Akwara, N. F., Enwuchola, J., Adekunle, M., & Udaw, J. E. (2013). Unemployment and poverty: Implications for national security and good governance in

Nigeria. *International Journal of Public Administration and Management Research*, 2(1), 1-11.

Alabi, F., David, J., & Aderinto, O. (2019). The impact of government policies on business growth of SMEs in South Western Nigeria. *International Journal of Management Studies and Social Science Research*, 1(2), 1-14.

Albastiki, N., & Hamdan, A. (2019, September). Financial illiteracy and entrepreneurship success: literature review. In *European Conference on Innovation and Entrepreneurship* (pp. 28-XVIII). Academic Conferences International Limited.

Alese, O. D. (2013). Women and poverty alleviation programmes in Nigeria: The Napep approach. *Academic journal of interdisciplinary studies*, 2(3), 515.

Ali, A., Zakuan, A. A. U. A., & Mohammad, B. Z. (2018). Northern Nigerian women participation in trade union movement: Impediments and Solutions. *Journal of Humanities and Cultures Studies R&D*. 2018a, 4.

Ali, M. A. (2016). An assesement of factors affecting women participation in trade Union Activities in Yobe State, Nigeria. *Administration and Development*, 6(1), 236-52.

Ali, M. A., & Salisu, Y. (2019). Women Entrepreneurship and Empowerment Strategy for National Development. *Journal of Economics, Management and Trade*, 1-13.

Ali, A., Zakuan, A. A. U. A., & Mohammad, B. Z. (2018). Northern Nigerian women participation in trade union movement: Impediments and Solutions. *Journal of Humanities and Cultures Studies R&D*. 2018a, 4.

Almahry, F. F., Sarea, A. M., & Hamdan, A. M. (2018). A review paper on entrepreneurship education and entrepreneurs' skills. *Journal of Entrepreneurship Education*, 21(1), 1-7.

Almus, M. (2004). The Shadow of Death—An Emperical analysis of the pre-exit performance of new German firms. *Small Business Economics*, 23(3), 189-201.

Amachukwu, R. N & Elechi, E. G. (2012). Re-engineering adult and non – formal education: An examination into adult and non-formal education for national development. *Academic Discourse: An International journal* 4 (1) 67.

Amesheva, I., Clark, A., & Payne, J. (2019). Financing for Youth Entrepreneurship in Sustainable Development. *Sustainable Development Goals: Harnessing Business to Achieve the SDGs through Finance, Technology, and Law Reform*, 253-273.

Aminu, S.M. (2019), 'Effects of social investment programme (N-Power) on standard of living of business education graduates in Kano State' *European Scientific Journal*, 15(22) 205-212.

Amire, C.M. and Ngwama, J.C. (2015), 'Emergence of Unemployment: An Assessment of Nigeria Directorate of Employment (NDE) Skill Intervention Programmes between (2005-2011) in Lagos State' *Journal of Economics and Sustainable Development*, 6(5) 188-199.

Amit, R., & Schoemaker, P. J. (1993). Strategic assets and organizational rent. *Strategic management journal*, 14(1), 33-46.

Anieting, A., & Mosugu, J. (2017). Comparison of quota sampling and snowball sampling. *Indian Scholar*, 3(3), 33-36.

Anosike, P. (2019). Entrepreneurship education as human capital: Implications for youth self-employment and conflict mitigation in Sub-Saharan Africa. *Industry and Higher Education*, 33(1), 42-54.

Ansari, B., & Wu, X. (2013). Development of Pakistan's technical and vocational education and training (TVET): An analysis of skilling Pakistan reforms. *Journal of Technical Education and Training*, 5(2).

Antai, A.S. and Anam, B.E. (2014), 'National Poverty Eradication Programme and poverty reduction in Nigeria: empirical investigation of the programme impact in Cross River State' *International Journal of Human Resource Studies*, 4(3) 269-279.

Antoncic, J. A., Antoncic, B., Gantar, M., Hisrich, R. D., Marks, L. J., Bachkirov, A. A., ... & Kakkonen, M. L. (2018). Risk-taking propensity and entrepreneurship: The role of power distance. *Journal of Enterprising Culture*, 26(01), 1-26.

Anudu, O. (2019, December 13). In Nigeria's largest city SMEs choke as touts levy multiple taxes. *Business Day*. Accessed 4th April 2021. <https://businessday.ng/businessday-investigation/article/in-nigerias-largest-city-smes-choke-as-touts-levy-multiple-taxes/>.

Apostolopoulos, N., Al-Dajani, H., Holt, D., Jones, P., & Newbery, R. (2018). *Entrepreneurship and the sustainable development goals*. Emerald Publishing Limited.

Armando, B., & Claudio, S. (2009). New forms of social assistance and the evaluation of social protection in Latin American. *Journal of Latin American Studies*, 41(1), 1-26.

Arogundade, B. B. (2011). Entrepreneurship education: An imperative for sustainable development in Nigeria. *Journal of Emerging Trends in Education Research and Policy Studies*, 2(1), 26-29.

Arrow, K.J., Dasgupta, P., Goulder, L.H., Mumford, K.J., and Oleson, K. (2010). Sustainability and the measurement of wealth. *NBER Working Paper 16599*, National Bureau of Economic Research, Cambridge, MA. Available online: <http://www.nber.org/papers/w16599>.

Arshed, N., Rauf, R., & Bukhari, S. (2021). Empirical contribution of human capital in entrepreneurship. *Global Business Review*, 0972150920976702.

Artz, B. (2017). Gender and entrepreneurial success: evidence from survey data. *Applied Economics Letters*, 24(3), 163-166.

Asiamah, G. (2021). Pro-poor Development Strategies. In *No Poverty* (pp. 716-729). Cham: Springer International Publishing.

Asian Development Bank (ADB). 2001. Social Protection Strategy. ADB, Manila.

Audu, R., Kamin, Y. B. & Balash, F. (2013). Technical and Vocational Education: as veritable tool for eradicating youth unemployment. *Journal of Humanities and Social Sciences*, 8(2), 10–17.

Awogbenle, A. C., & Iwuamadi, K. C. (2010). Youth unemployment: Entrepreneurship development programme as an intervention mechanism. *African Journal of Business Management*, 4(6), 831-835.

Awojobi, O. N. (2019). A Systematic Assessment of Anti-poverty Programmes in Nigeria. *African Research Review*, 13 (2), 52-63.

Awojobi, O. N. (2014a). Microfinance as a strategy for poverty reduction in Nigeria: Empirical investigation. *International Journal of Current Research*, 6(9), 8944--8951.

Awojobi, O. N. (2014b). Empowering women through micro-finance: Evidence from Nigeria. *Australian Journal of Business and Management Research*, 4(1), 17–26.

Ayoade, E. O., & Agwu, E. M. (2016). Employment generation through entrepreneurial development: the Nigerian experience. *British Journal of Economics, Management & Trade*, 11 (3), 1-14.

Ayoo, C., & Bonti-Ankomah, S. (2019). Economic impacts of value addition to agricultural byproducts. *Byproducts from Agriculture and Fisheries: Adding Value for Food, Feed, Pharma, and Fuels*, 685-698.

Azoulay, P., Jones, B. F., Kim, J. D., & Miranda, J. (2020). Age and high-growth entrepreneurship. *American Economic Review: Insights*, 2(1), 65-82.

Ba, M., Anwar, A., & Mughal, M. (2021). Non-farm employment and poverty reduction in Mauritania. *Journal of International Development*, 33(3), 490-514.

Babalobi, B. (17th December 2019). Nigeria – why graduates are unemployed and unemployable. *Vanguard Newspaper*. <https://allafrica.com/stories/201912240618.html>.

Babatunde, G., Emmanuel, A. A., Oluwaseun, O. R., Bunmi, O. B., & Precious, A. E. (2019). Impact of climatic change on agricultural product yield using k-means and multiple

linear regressions. *International Journal of Education and Management Engineering*, 5(8), 16-26.

Bajpai, N. (2011). *Business Research Methods*. Pearson Education India.

Bakare, A. S. & Ilemobayo, A. S. (2013). Does economic growth reduce poverty in Nigeria? *Developing Country Studies*, 3(9), 62-68.

Baldassarre, B., Calabretta, G., Bocken, N. M. P., & Jaskiewicz, T. (2017). Bridging sustainable business model innovation and user-driven innovation: A process for sustainable value proposition design. *Journal of cleaner production*, 147, 175-186.

Ball, A. (1991), Pathways to Enterprise: lessons learned from commonwealth experience, a review and analysis of selected enterprise support measures in 12 Commonwealth countries, London, Commonwealth Secretariat.

Bamiduro, J. A., & Gbadeyan, R. A. (2011). Small scale farming and agricultural products marketing for sustainable poverty alleviation in Nigeria. *Canadian Social Science*, 7(3), 125-132.

Barbier, E. B. (2019). The concept of natural capital. *Oxford Review of Economic Policy*, 35(1), 14-36.

Barney, J. B. (1986). Organizational culture: can it be a source of sustained competitive advantage? *Academy of Management Review*, 11(3), 656-665.

Barrientos, A. (2010). Poverty reduction and policy regimes thematic paper: Social protection and poverty. *Social Policy and Development*, (42).

Barrientos, A., & Claudio, S. (2009). New forms of social assistance and the evaluation of social protection in Latin American. *Journal of Latin American Studies*, 41(1), 1-26.

Barrientos, A., & Holmes, R. (2007). Social Assistance in Developing Countries Database. Version 3.0. Brooks World Poverty Institute, The University of Manchester. Manchester, UK.

Barrientos, A., & Hulme, D. (2005). Chronic poverty and social protection: Introduction. *The European Journal of Development Research*, 17(1), 1-7.

Barros, C. P., & Gupta, R. (2017). Development, poverty and inequality: A spatial analysis of South African provinces. *The Journal of Developing Areas*, 51(1), 19-32.

Baumol, W. J., Litan, R. E., Schramm, C. J., & Strom, R. J. (2011). Innovative entrepreneurship and policy: toward initiation and preservation of growth. In *The Economics of Small Businesses* (pp. 3-23). Physica-Verlag HD.

Beales, S. (2003). *Population Ageing and Development-New Strategies for Social Protection: Report of a Seminar Held on 31 October 2002 at the National Press Club, Washington DC, USA*. HelpAge International.

Belotto, M. J. (2018). Data analysis methods for qualitative research: Managing the challenges of coding, interrater reliability, and thematic analysis. *The Qualitative Report*, 23(11), 2622-2633.

Bergh, A., & Karlsson, M. (2010). Government size and growth: Accounting for economic freedom and globalization. *Public Choice*, 142(1), 195-213.

Bhattacharya, P. (2013). Women entrepreneurship and inclusive growth. *International Journal of Entrepreneurship & Business Environment Perspectives*. 2(1), 334 – 345.

Bhola, R., Verheul, I., Thurik, R., & Grilo, I. (2006). Explaining engagement levels of opportunity and necessity entrepreneurs.

Bigsten, A. (2018). Determinants of the evolution of inequality in Africa. *Journal of African Economies*, 27(1), 127-148.

Bijaoui, I. (2012). From necessity to business entrepreneurship: The case of the Songhai center, Porto Novo, Benin. *African journal of business management*, 6(18), 5872-5878.

Birch, D. G. (1979). The job generation process.

BisonG, D.B. (2019). 'Impact assessment of the N-power Scheme: A study of southern senatorial district of Cross River State' *Journal of Public Administration and Social Welfare Research*, 4(1) 31-38.

Bisseleua, D. H. B., Idrissou, L., Olurotimi, P., Ogunniyi, A., Mignouna, D., & Bamire, S. A. (2018). 'Multi-stakeholder process strengthens agricultural innovations and sustainable livelihoods of farmers in Southern Nigeria. ' *The Journal of Agricultural Education and Extension*, 24(1), 29-49.

Blaikie, N. (2010). *Designing Social Research*. Polity Press.

Boateng, C. (2012). Restructuring vocational and technical education in Ghana: The role of leadership development. *International Journal of Humanities and Social Science*, 2(4), 108-114.

Bogner, W. C., & Thomas, H. (1992). Core competence and competitive advantage: A model and illustrative evidence from the pharmaceutical industry. *BEBR faculty working paper; no. 92-0174*.

Bond, A. J., Widdop, P., Cockayne, D., & Parnell, D. (2021). Prosumption, networks and value during a global pandemic: lockdown leisure and COVID-19. *Leisure Sciences*, 43(1-2), 70-77.

- Bowman, C., & Ambrosini, V. (2000). Value creation versus value capture: towards a coherent definition of value in strategy. *British Journal of Management*, 11(1), 1-15.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative research in psychology*, 3(2), 77-101.
- Brush, C. G., & Cooper, S. Y. (2012). Female entrepreneurship and economic development: An international perspective. *Entrepreneurship & Regional Development*, 24(1-2), 1-6.
- Bryman, A. (2012). *Social Research Methods*. (4th ed.). Oxford University Press.
- Bryman A. & Bell, E. (2015). *Business Research Methods*. (4th ed.). Oxford University Press, p.27.
- Bula, H. O. (2012). Performance of women in small scale enterprises (SSEs): Marital status and family characteristics. *European Journal of Business and Management*, 4(7), 85-99.
- Bushe, B. (2019). The causes and impact of business failure among small to micro and medium enterprises in South Africa. *Africa's Public Service Delivery & Performance Review*, 7(1), 26.
- Cantamessa, M., Gatteschi, V., Perboli, G., & Rosano, M. (2018). Startups' roads to failure. *Sustainability*, 10(7), 2346.
- Cantillon, R. (1734). *Essai sur la nature du commerce en general* [Essay on the nature of general commerce]. (Henry Higgs, Trans.). London: Macmillan.
- Catalano, R. F., Berglund, M. L., Ryan, J. A., Lonczak, H. S., & Hawkins, J. D. (2004). Positive youth development in the United States: Research findings on evaluations of positive youth development programs. *The Annals of the American Academy of Political and Social Science*, 591(1), 98-124. <http://dx.doi.org/10.1177/0002716203260102>.
- Chakrabarty, K. C. (2009). Banking: Key driver for inclusive growth. *RBI Monthly Bulletin*, 9, 1479-1486.
- Chand, K., Tiwari, R., & Phuyal, M. (2017). Economic growth and unemployment rate: An empirical study of Indian economy. *Pragati: Journal of Indian Economy*, 4(2), 130-137.
- Charles, M. John, S.M. and Korikiye, W. (2019). 'Implementation challenges of the Subsidy Reinvestment and Empowerment Programme (SURE-P) on youth unemployment in Nigeria' *Academy of Social Science Journals*, 4(11) 1529-1537.
- Chaudhuri, K., Sasidharan, S., & Raj, R. S. N. (2020). Gender, small firm ownership, and credit access: Some insights from India. *Small Business Economics*, 54(4), 1165-1181.

Chen, P., Ellsworth, P. C., & Schwarz, N. (2015). Finding a fit or developing it. Implicit theories about achieving passion for work. *Personality and Social Psychology Bulletin*, 41(10), 1411–1424.

Chiliya, N., & Roberts-Lombard, M. (2012). Impact of level of education and experience on profitability of small grocery shops in South Africa. *International Journal of Business Management and Economic Research*, 3(1), 462-470.

Cho, Y., & Honorati, M. (2014). Entrepreneurship programs in developing countries: A meta regression analysis. *Labour Economics*, 28, 110–130.

Choe, Y., Kim, H., & Choi, Y. (2022). Willingness to pay for travel insurance as a risk reduction behavior: health-related risk perception after the outbreak of COVID-19. *Service Business*, 1-23.

Chris, O. I. (2015). Graduate unemployment and economic growth: Nigerian experience under democratic government. *International Journal of Engineering Research and General Science*, 3(1), 1389-1393.

Chrysostome, E. (2010). The success factors of necessity immigrant entrepreneurs: In search of a model. *Thunderbird International Business Review*, 52(2), 137-152.

Chu, T., & Wen, Q. (2019). Does college education promote entrepreneurship in China?. *Journal of Labor Research*, 40(4), 463-486.

Clauss, T. (2017). Measuring business model innovation: conceptualization, scale development, and proof of performance. *R&d Management*, 47(3), 385-403.

Collins, O., Moore, D. G., & Unwalla, D. B. (1964). The Enterprising Man, East Lansing. *Midi.: MSU Busiicss Studies, Michigan Slate Universily*.

Commonwealth Secretariat. (1990). Entrepreneurship and small enterprises development: policies and strategies. *Commonwealth Secretariat, Management Development Programme, London*.

Commonwealth Secretariat. (1988). Jobs for young people: a way to a better future. *Report of a Commonwealth Expert Group, Commonwealth Secretariat, London*.

Connolly, P. (2007). *Quantitative data analysis in education: A critical introduction using SPSS*. Routledge.

Cook, E. (Ed.). (2019). *Agriculture, Forestry and Fishery Statistics: 2019 Edition*. Publications Office of the European Union. <https://ec.europa.eu/eurostat/documents/3217494/10317767/KS-FK-19-001-EN-N.pdf/742d3fd2-961e-68c1-47d0-11cf30b11489>

CountrySTAT Nigeria. Food and Agricultural Data Network. Accessed 6th May 2019, www.countrystat.org.

Cowan, T. (2002). Value-Added Agricultural Enterprises in Rural Development Strategies. *The US Congressional Research Service*. Order Code RL31598, p. 42.

Cramer, D. (2003). *Advanced quantitative data analysis*. McGraw-Hill Education (UK).

Crammond, R. J. (2020). Enterprising Universities and Industrial Ecosystems. In *Advancing Entrepreneurship Education in Universities* (pp. 93-122). Palgrave Macmillan, Cham.

Critical Appraisal Skills Programme (2018). CASP (Systematic Review) Checklist. [online] Accessed 27th June 2020, https://casp-uk.b-cdn.net/wp-content/uploads/2018/03/CASP-Systematic-Review-Checklist-2018_fillable-form.pdf.

Danaan, V. V. (2018). Analysing Poverty in Nigeria through Theoretical Lenses. *Journal of Sustainable Development*, 11(1), 20-31.

Danso, A., Adomako, S., Damoah, J. O., & Uddin, M. (2016). Risk-taking propensity, managerial network ties and firm performance in an emerging economy. *The Journal of Entrepreneurship*, 25(2), 155-183.

Dauda, R. S. (2017). Poverty and economic growth in Nigeria: issues and policies. *Journal of Poverty*, 21(1), 61-79.

Davis, J. H., & Goldberg, R. A. (1957). Concept of agribusiness. Accessed 23 August 2021, <https://babel.hathitrust.org/cgi/pt?id=uc1.32106006105123&view=1up&seq=5>.

Deane, K. L., & Harré, N. (2014). Program theory-driven evaluation science in a youth development context. *Evaluation and Program Planning*, 45, 61-70.

Deane, K. L., & Harre', N. (2013). The youth adventure programming model. *Journal of Research on Adolescence*. <http://dx.doi.org/10.1111/jora.12069>.

Debarliev, S., Janeska-Iliev, A., Stripeikis, O., & Zupan, B. (2022). What can education bring to entrepreneurship? Formal versus non-formal education. *Journal of Small Business Management*, 60(1), 219-252.

Debrah, Y. A., Oseghale, R. O., & Adams, K. (2018). Human capital, innovation and international competitiveness in Sub-Saharan Africa. In *Africa's competitiveness in the global economy* (pp. 219-248). Palgrave Macmillan, Cham.

Deedam, N. J., & Onoja, A. O. (2015). Impact of poverty alleviation programmes on indigenous women's economic empowerment in Nigeria: Evidence from Port Harcourt Metropolis. *Consilience: The Journal of Sustainable Development*, 14(2), 90–105.

de Haan, A. (2000). Introduction: The role of social protection in poverty reduction. *Social Protection: New Directions of Donor Agencies*, 5-20.

Deller, S. C., Conroy, T., & Markeson, B. (2018). Social capital, religion and small business activity. *Journal of Economic Behavior & Organization*, 155, 365-381.

De Mel, S., McKenzie, D., & Woodruff, C. (2014). Business training and female enterprise start-up, growth, and dynamics: Experimental evidence from Sri Lanka. *Journal of Development Economics*, 106, 199–210.

Department for International Development (DFID) (1997): *Eliminating world poverty: A challenge for the 21st century. A summary*. Department for International Development.

De Vita, L., Mari, M., & Poggesi, S. (2014). Women entrepreneurs in and from developing countries: evidence from the literature. *European Management Journal*, 32(3), 451-460.

Dewangan, R. (2018). Role of Skill Development Programmes in Development of Rural Youth in Durg District of Chhattisgarh. *Research Review International Journal of Multidisciplinary* 3(7), 335-338.

DFID, U. (2005). Social transfers and chronic poverty: emerging evidence and the challenge ahead. *DFID Report. London*.

Dheer, R. J., Li, M., & Treviño, L. J. (2019). An integrative approach to the gender gap in entrepreneurship across nations. *Journal of World Business*, 54(6), 101004.

Dickinson, R. (1981). Business failure rate. *American Journal of Small Business*, 6(2), 17-25.

Dinçer, H., Yüksel, S., Eti, S., & Tula, A. (2019). Effects of demographic characteristics on business success: An evidence from Turkish banking sector. In *Handbook of research on business models in modern competitive scenarios* (pp. 304-324). IGI Global.

Diraditsile, K. (2016). Challenges to social policies: A critical analysis of youth intervention programmes in Botswana. *Asian Journal of Social Science Studies*, 2(1), 74.

Djoumessi, Y. F., Kamdem, C. B., & Ndeffo Nembot, L. (2020). Moving off agrarian societies: Agricultural productivity to facilitate economic transformations and non-agricultural employment growth in sub-Saharan Africa. *Journal of International Development*, 32(3), 324-341.

Dollar, D., Kleineberg, T., & Kraay, A. (2013). Growth still is good for the poor. *World Bank Policy Research Working Paper*, 65-68.

Doran, J., McCarthy, N., & O'Connor, M. (2018). The role of entrepreneurship in stimulating economic growth in developed and developing countries. *Cogent Economics & Finance*, 6(1), 1442093.

Dorosh, P., & Thurlow, J. (2018). Beyond agriculture versus non-agriculture: decomposing sectoral growth–poverty linkages in five African countries. *World Development*, 109, 440-451.

Du, J., & Banwo, A. (2015). Promoting sme competitiveness: Lessons from China and Nigeria. *American Advanced Research in Management*, 1(1), 1-12.

Dudovskiy, J. (2018). *An Ultimate Guide to Writing A Dissertation in Business Studies: A Step-by-Step Assistance*. (4th ed). research-methodology.net.

Dugguh, S. I. (2015). Critical issues in managing small and medium enterprises: The Nigerian experience. *The International Journal of Business & Management*, 3(9), 52.

Dumbiri, D. N. (2020). Entrepreneurship skills required by Niger Delta youths for success in fish preservation and marketing enterprises. *Global Journal of Fisheries Science*, 2(1), 1-7.

Ebitu, E. T., Glory, B., & Alfred, U. J. (2016). An Appraisal of Nigeria's Micro, Small and Medium Enterprises (Msmes): Growth, Challenges and Prospects. *British Journal of Marketing Studies*, 4(5), 21-36.

Edelman, L. F., Manolova, T., Shirokova, G., & Tsukanova, T. (2016). The impact of family support on young entrepreneurs' start-up activities. *Journal of Business Venturing*, 31(4), 428-448.

Effiong, U.E. (2019), 'N-power programme and unemployment in Akwa Ibom State: A comparative analysis' *International Journal of Social Sciences and Conflict Management*, 4(3) 81-95.

Egware, L. (1997). Poverty and poverty alleviation: Nigeria's experience. In *Poverty Alleviation in Nigeria, Selected Papers for the 1997 Annual Conference of Nigerian Economic Society*.

Eichler, G. M., & Schwarz, E. J. (2019). What sustainable development goals do social innovations address? A systematic review and content analysis of social innovation literature. *Sustainability*, 11(2), 522.

Ekanem, E. E. (2005). Entrepreneurs and national development. *Nigeria Academy of Management Journal*, 1, 109-124.

Ekhalia, B. J., Kareem, W. B., Abubakar, H. O., Onuh, J., & Ekele, O. A. (2021). Technical vocational education and training (tvete): a viable strategy for poverty alleviation in Nigeria. *International Journal of Vocational Education & Training*, 26(3).

Ekong, U.M. and Ekong, C.U. (2016), 'Skills acquisition and unemployment reduction in Nigeria: A case study of National Directorate of Employment (NDE) in Akwa Ibom State' *International Journal of Economics Management Sciences*, (5) 352.

Eleje, J.N. (2018), 'The relevance of Subsidy Reinvestment and Empowerment Programme: A case study of SURE-P and job creation' *IDOSR Journal of Banking, Economics and Social Sciences*, 3(1) 161-171.

Elumilade, D. O., Asaolu, T. O., & Adereti, S. A. (2006). Appraising the Institutional Framework for Poverty Alleviation Programmes in Nigeria. *International Research Journal of Finance and Economics*, 3, 66-77.

Enfield, S. (2019). Gender Roles and Inequalities in the Nigerian Labour Market. https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/14727/597_Gender_Roles_in_Nigerian_Labour_Market.pdf?sequence=1

Eniola, A. A., & Entebang, H. (2015). Government policy and performance of small and medium business management. *International Journal of Academic Research in Business and Social Sciences*, 5(2), 237.

Ensari, M. S. (2017). A study on the differences of entrepreneurship potential among generations. *research Journal of Business and Management*, 4(1), 52-62.

Erken, H., Donselaar, P., & Thurik, R. (2018). Total factor productivity and the role of entrepreneurship. *The Journal of Technology Transfer*, 43(6), 1493-1521.

Eunice Abdul, O. (2018). Entrepreneurial skills and growth of Small and Medium Enterprise (SMEs): A comparative analysis of Nigerian entrepreneurs and Minority entrepreneurs in the UK. https://mpra.ub.uni-muenchen.de/86751/1/MPRA_paper_86751.pdf.

European Commission (2017). *European Semester Thematic Factsheet Youth Employment*. Accessed April 29, 2020, https://ec.europa.eu/info/sites/info/files/file_import/european-semester-thematic-factsheet-youth-employment-en.pdf.

European Commission (2015). *EU Youth Report 2015*. https://ec.europa.eu/assets/eac/youth/library/reports/youth-report-2015_en.pdf.

European Commission (2010). *Europe 2020: A European strategy for smart, sustainable and inclusive growth*. Brussels: European Commission.

European Commission/EACEA/Eurydice (2016) *Entrepreneurship Education at School in Europe. Eurydice Report*, Luxembourg, Publications Office of the European Union.

European Commission (EC) European Council (2012). *2012 EU youth report*. Publications Office of the European Union, Luxembourg.

Eurostat (2021). Unemployment statistics. Accessed 19th March 2021, https://ec.europa.eu/eurostat/statistics-explained/index.php/Unemployment_statistics#Youth_unemployment.

Eurostat (2020). Unemployment Europe (country group). Accessed 29th April 2020, https://www.google.com/publicdata/explore?ds=z8o7pt6rd5uqa6_#!ctype=l&strail=false&bcs=d&nselm=h&met_y=unemployment&fdim_y=seasonality:sa&scale_y=lin&ind_y=f

alse&rdim=country_group&idim=country_group:eu:non-eu&ifdim=country_group&hl=en_US&dl=en_US&ind=false.

Ewalefoh, J. O. (2020). The Political Economy of Insecurity in Africa: Focus on North East, Nigeria. In *The Palgrave Handbook of African Political Economy* (927-946). Palgrave Macmillan, Cham.

Ezeani, C. N., & Ugwu, F. N. (2013). Challenges of entrepreneurship among university graduates as viewed by post-graduate students in two universities in South East Nigeria. *International Journal of Research in Arts and Social Sciences*, 5, 416-434.

Fairlie, R. W., & Fossen, F. M. (2020). Defining opportunity versus necessity entrepreneurship: Two components of business creation. In *Change at home, in the labor market, and on the job*. Emerald Publishing Limited. https://www.nber.org/system/files/working_papers/w26377/w26377.pdf.

Fairlie, R. W., & Robb, A. M. (2009). Gender differences in business performance: evidence from the Characteristics of Business Owners survey. *Small Business Economics*, 33(4), 375.

Fakayode, S., Adesanlu, A., Olagunju, F. I., & Olowogbon, T. (2015). Assessment of IFAD/FGN poverty reduction programme among farm households in Ondo State of Nigeria. *Journal of Agricultural Sciences, Belgrade*, 60(2), 189–198.

FAO. (2018a). Small family farms country factsheet-Nigeria. <http://www.fao.org/3/i9930en/I9930EN.pdf>.

FAO. (2018b). Smallholders data portrait. Accessed May 22nd, 2021, www.fao.org/family-farming/data-sources/dataportrait/farm-size/en.

FAO (2012). 'Social protection for the poor and vulnerable: A foundation for reducing hunger and malnutrition'. Rome: FAO. Accessed 14th February 2019, <http://www.fao.org/docrep/016/i3027e/i3027e05.pdf>.

FAO. (2010). Roles of women in agriculture. Prepared by the SOFA team and Cheryl Doss. Rome

FAO Statistical Yearbook (2014). *Africa Food and Agriculture*. Accessed 14th February 2019, www.fao.org/3/a-i3620e.pdf.

Fatoki, O. (2014). The causes of the failure of new small and medium enterprises in South Africa. *Mediterranean Journal of Social Sciences*, 5(20), 922-922.

Federal government of Nigeria (2019), Appropriation bill. Pg465. Accessed 24th October 2020, <https://placng.org/i/wp-content/uploads/2019/12/2019-Appropriation-Act.pdf>.

Federal Ministry of Labour and Social Affairs - Germany (2012). Entrepreneurship for all: Promoting inclusive growth in Europe through the European structural funds, Report of

Conference Hosted and organised by the German Ministry of Labour and Social Affairs, the COPIEPolicy Forum April 16 – 17, Berlin.

Federal Ministry of Youth and Sports Development & National Bureau of Statistics (2020). *National Youth Survey 2020*. Accessed 18 October 2021, <https://nigerianstat.gov.ng/download/1241079>.

Ferina, N., Khurotul, A. E., & Sukowidyanti, A. P. (2018). Does family social support affect startup business activities?. *Russian Journal of Agricultural and Socio-Economic Sciences*, 74(2).

Feyisetan, B. J. (1991). Population growth and the labour force, a study of relationships. In *a seminar on population and development*, Obafemi Awolowo University, Ile-Ife. Nigeria June (pp. 25-28).

Flavien, T. S. G. (2020). Role of Initial Inequalities in Pro-Poor Growth. A Panel Smooth Transition Approach in Sub-Saharan Africa context. *Journal of Economics*, 8(3), 1-16.

Fletcher, A & Vavrus, J. (2006). *The guide to social change led by and with young people*. Olympia, WA: Free Project.

Fields, G. S. (2012). *Working hard, working poor: A global journey*. OUP USA.

Finch, C. R., & Crunkilton, J. R. (1999). *Curriculum development in vocational and technical education. planning, content, and implementation*. Allyn and Bacon, 160 Gould Street, Needham Heights, MA 02494.

Forcher-Mayr, M., & Mahlke, S. (2020). Critical entrepreneurship education in general education and TVET: Two concepts of practice in a South African township. *Discourse and Communication for Sustainable Education*, 11(2), 65-84.

Foster, J., Greer, J., & Thorbecke, E. (2010). The Foster–Greer–Thorbecke (FGT) poverty measures: 25 years later. *The Journal of Economic Inequality*, 8(4), 491-524.

Foster, J., Greer, J., & Thorbecke, E. (1984). A class of decomposable poverty measures. *Econometrica: journal of the econometric society*, 761-766.

Fosu, A. K. (2017). Growth, inequality, and poverty reduction in developing countries: Recent global evidence. *Research in Economics*, 71(2), 306-336.

Gábos, A., & Kopasz, M. (2015). Methodological and data infrastructure report on children. Budapest, InGRID. Accessed 14th July 2019, <http://inclusivegrowth.be/downloads/output/ms20-6-mdir-on-children-eind.Pdf>.

Gagné, F. (2007). Ten commandments for academic talent development. *Gifted Child Quarterly*, 51(2), 93–118.

Gallie, D., Paugam, S., & Jacobs, S. (2003). Unemployment, poverty and social isolation: Is there a vicious circle of social exclusion? *European societies*, 5(1), 1-32.

Galloway, L., & Brown, W. (2002). Entrepreneurship education at university: a driver in the creation of high growth firms? *Education and Training*, 44(8/9), 398-405.

Galvão, A. R., Marques, C. S., Ferreira, J. J., & Braga, V. (2020). Stakeholders' role in entrepreneurship education and training programmes with impacts on regional development. *Journal of Rural Studies*, 74, 169-179.

Gamage, S. K. N., Ekanayake, E., Abeyrathne, G. A. K. N. J., Prasanna, R. P. I. R., Jayasundara, J. M. S. B., & Rajapakshe, P. (2020). A review of global challenges and survival strategies of small and medium enterprises (SMEs). *Economies*, 8(4), 1-24.

Garba, A. (2006). Alleviating Poverty in Northern Nigeria. A paper presented at the annual convention of Zumunta Association, Minneapolis, MN, USA. July 28-29.

Gartner, W. B. (1990). What are we talking about when we talk about entrepreneurship? *Journal of Business venturing*, 5(1), 15-28.

Gartner, W. B., Bird, B. J., & Starr, J. A. (1992). Acting as if: Differentiating entrepreneurial from organizational behavior. *Entrepreneurship theory and practice*, 16(3), 13-32.

Gaskill, L. R., Van Auken, H. E., & Manning, R. A. (1993). A factor analytic study of the perceived causes of small business failure. *Journal of small business management*, 31, 18-18.

Gbigbi, T. M., & Isiorhovoja, R. A. (2022). Profitability and Allocative Efficiency of Exotic Chicken Enterprises in Delta State, Nigeria. *Sarhad Journal of Agriculture*, 38(1).

Gbigbi, T. M. (2021). Technical efficiency and profitatbility of cassava production in Delta State: a stochastic frontier production function analysis. *Tekirdağ Ziraat Fakültesi Dergisi*, 18(1), 21-31.

Gebremeskel, T. (2009). Entrepreneurial attitude and business success. *Journal of Business and Administrative Studies*, 1(1), 70-92.

Gerry, C. & Panayiotopoulos, P.I. (1990), *Youth Enterprise Initiatives in the Developing Countries of the Commonwealth: A Critical Review*; Chris Gerry and PI Panayiotopoulos. University College of Swansea, Centre for Development Studies.

Ghai, D. (1988), Youth enterprise and employment promotion (paper prepared for the Commonwealth Youth Affairs Council meeting Apia, Western Samoa, 19-23 May, Commonwealth Youth Programme).

Giacomin, O., Janssen, F., Guyot, J. L., & Lohest, O. (2011). Opportunity and/or necessity entrepreneurship? The impact of the socio-economic characteristics of entrepreneurs.

Gilad, B., & Levine, P. (1986). A behavioral model of entrepreneurial supply. *Journal of small business management*, 24, 45.

Gill, S. A., Aftab, R., Rehman, S. U., & Javaid, S. (2019). Youth empowerment and sustainable development: An evidence from Pakistan's Prime Minister's Youth Program. *Journal of Economic and Administrative Sciences*.

Gill, A., & Biger, N. (2012). Barriers to small business growth in Canada. *Journal of Small Business and Enterprise Development*, 19, 4, 656-668.

Global Entrepreneurship Monitor 2016 Global Report (2016). Accessed 25 August 2021 <https://www.gemconsortium.org/report/gem-2016-2017-global-report>

Golub, S., & Hayat, F. (2015). Employment, unemployment, and underemployment in Africa. *The Oxford Handbook of Africa and Economics*, 1, 136-153.

Goodwin, N. R. (2003). *Five kinds of capital: Useful concepts for sustainable development* (No. 1434-2016-118878).

Gough, I., Bradshaw, J., Ditch, J., Eardley, T., & Whiteford, P. (1997). Social assistance in OECD countries. *Journal of European social policy*, 7(1), 17-43.

Grimm, M., Sipangule, K., Thiele, R., & Wiebelt, M. (2015). Changing views on growth: What became of pro-poor growth? *PEGNet Policy Brief No. 1/2015*. 24th May 2019, <https://www.econstor.eu/bitstream/10419/122093/1/pegnet-policy-brief-2015-01.pdf>.

Green, A., Kispeter, E., Sissons, P., & Froy, F. (2017). *How international cities lead inclusive growth agendas*. York: Joseph Rowntree Foundation.

Gumel, B. I. (2019). Mitigating the challenges of small and medium enterprises in Nigeria. *SEISENSE Journal of Management*, 2(3), 82-99.

Gumel, B. I. (2017). Critical challenges facing small business enterprises in Nigeria: A literature review. *International Journal of Scientific and Engineering Research*, 8(8), 796-808.

Gupta, J., Pouw, N. R., & Ros-Tonen, M. A. (2015). Towards an elaborated theory of inclusive development. *The European Journal of Development Research*, 27(4), 541-559.

Guzman, J., & Kacperczyk, A. O. (2019). Gender gap in entrepreneurship. *Research Policy*, 48(7), 1666-1680.

Hairon, S. (2022). Overview of education in Singapore. *International handbook on education in South East Asia*, 1-31.

Halidu, S. G., Saleh, L., & Jamilu, A. (2017). Impact of government poverty alleviation programmes on rural development in Kaduna and Gombe States: Implications for public administration. *Ife Social Sciences Review*, 59–79 (2), 22.

Harding, R., Jones-Evans, D., Hart, M., & Levie, J. D. (2008). Global Entrepreneurship Monitor United Kingdom: 2007 Executive Report.

Hart, M., Bonner, K., Prashar, N., Ri, A., Levie, J., & Mwaura, S. (2020). Global Entrepreneurship Monitor: United Kingdom 2019 Monitoring Report.

Harvie, C., & Charoenrat, T. (2015). SMEs and the rise of global value chains. *Integrating SMEs into global value chains: Challenges and policy actions in Asia*, 1-26.

Hassan, D. I., Mbap, S. T., & Naibi, S. A. (2015). Socioeconomic characteristics of Yankasa sheep and west African dwarf goat's farmers and their production constraints in Lafia, Nigeria. *Int. J. Food Agric. Vet. Sci*, 5, 82-93.

Hébert, R. F., & Link, A. N. (1989). In search of the meaning of entrepreneurship. *Small business economics*, 1(1), 39-49.

Heinonen, K., Strandvik, T., Mickelsson, K. J., Edvardsson, B., Sundström, E., & Andersson, P. (2009). Rethinking service companies' business logic: do we need a customer-dominant logic as a guideline?

Henderson, R. M., Reinert, S. A., Dekhtyar, P., & Migdal, A. (2015). Climate change in 2018: Implications for business. *risk*, 1. <https://pdfs.semanticscholar.org/8afd/bbe48623082f5ed383b13372167106432ca1.pdf>

Henley, A. (2017). Does religion influence entrepreneurial behaviour?. *International Small Business Journal*, 35(5), 597-617.

Henley, A. (2005). Job creation by the self-employed: The roles of entrepreneurial and financial capital. *Small Business Economics*, 25, 175–196.

Herrington, M., Kew, J., & Kew, P. (2015). 2014 GEM South Africa Report: South Africa: The crossroads – a goldmine or a time bomb? University of Cape Town, Cape Town South Africa.

Hilson, G., Hilson, A., & Maconachie, R. (2018). Opportunity or necessity? Conceptualizing entrepreneurship at African small-scale mines. *Technological forecasting and social change*, 131, 286-302.

Hoque, A. S. M. M., & Awang, Z. (2019). Does gender difference play moderating role in the relationship between entrepreneurial marketing and Bangladeshi SME performance? *Accounting*, 5(1), 35-52.

Hothersall, S. J. (2019). Epistemology and social work: enhancing the integration of theory, practice and research through philosophical pragmatism. *European Journal of Social Work*, 22(5), 860-870.

Hsieh, C., Parker, S. C., & van Praag, C. M. (2017). Risk, balanced skills and entrepreneurship. *Small Business Economics*, 48(2), 287-302.

Huang, B., Tani, M., & Zhu, Y. (2021). Does higher education make you more entrepreneurial? Causal evidence from China. *Journal of Business Research*, 135, 543-558.

Hulsink, W., & Koek, D. (2014). The young, the fast and the furious: a study about the triggers and impediments of youth entrepreneurship. *International Journal of Entrepreneurship and Innovation Management*, 18(2-3), 182-209.

Humbert, A. L., & Drew, E. (2010). Gender, entrepreneurship and motivational factors in an Irish context. *International Journal of Gender and Entrepreneurship*.

Hyder, S., & Lussier, R. N. (2016). Why businesses succeed or fail: a study on small businesses in Pakistan. *Journal of Entrepreneurship in Emerging Economies*.

Ianchovichina, S., & Lundstrom, E. (2009). Inclusive Growth Analytics: Framework and Application. *Policy Research Working Paper*, No. 4851, Washington, DC: World Bank.

Ibrahim, W. N. A., Asimiran, S., Abdullah, A., & Yusop, Z. (2022). A Thematic Review on the Pattern on Trends on Entrepreneurial Research in Technical and Vocational Education and Training (TVET) from 2010 to 2020. *Journal of Positive School Psychology*, 6(2), 3420-3433.

Idris, N. M. O. D. U. (2014). Youth empowerment as a catalyst for peace, stability and national development. *Creative Minds and Productivity*, 1(1), 1-10.

Igiebor, G. S. O. (2019). Political corruption in Nigeria: Implications for economic development in the fourth republic. *Journal of Developing Societies*, 35(4), 493-513.

Iglesias-Sánchez, P. P., Jambrino-Maldonado, C., & de las Heras-Pedrosa, C. (2019). Training entrepreneurial competences with open innovation paradigm in higher education. *Sustainability*, 11(17), 4689.

Iglesias-Sánchez, P. P., Jambrino-Maldonado, C., Velasco, A. P., & Kokash, H. (2016). Impact of entrepreneurship programmes on university students. *Education+ Training*, 58(2), 209-228.
https://www.researchgate.net/profile/Iglesias_Sanchez_Patricia_P/publication/281221588_RD_activity_of_university_spin-offs_Comparative_analysis_through_the_measurement_of_their_economic_impact/links/570cca5508aec783ddcc7498/R-D-activity-of-university-spin-offs-Comparative-analysis-through-the-measurement-of-their-economic-impact.pdf.

Igwe, P. A., Ogundana, A. N. A. O. M., Egere, O. M., & Anigbo, J. A. (2018). Factors affecting the investment climate, SMEs productivity and entrepreneurship in Nigeria. *European Journal of Sustainable Development*, 7(1), 182-182.

Igwe, P. A., Onjewu, A. E., & Nwibo, S. U. (2018). Entrepreneurship and SMEs' productivity challenges in sub-Saharan Africa. In *African Entrepreneurship* (pp. 189-221). Palgrave Macmillan, Cham.

Ilori, E.I. and Ile, I.U. (2015), 'Sustainability of small and medium enterprises development: the case of the National Directorate of Employment in Akure, Nigeria' *African Journal of Public Affairs*, 8(1) 80-91.

Imoudu, p. (1998). Poverty alleviation and sustainable income In. *Institutional Reforms for Agricultural Development: Essays in Honour of Late Professor Segun Famoriyo*, 285.

International Bank for Reconstruction and Development / World Bank (2011). The changing wealth of nations: Measuring sustainable development in the new millennium. Washington DC, 24-27.

International Labour Organization (ILO), (2007). *Global Employment Trends*: Geneva: International Labour Organization.

International Labour Organization (ILO), (2001). Social Security. A New Consensus, Geneva: International Labour Organization.

Iroegbu, P. (2009). Dynamics of Poverty as Culture in Nigerian World: Implications for the Vulnerable Population. Accessed 15 August 2018 <http://www.gamji.com/article8000/NEWS8813.htm>.

Isaga, N. (2015). Owner-Managers' Demographic Characteristics and the Growth of Tanzanian Small and Medium Enterprises. *International Journal of Business and Management*, 10(5), 168.

Isike, O. R. & Ovekaemo, E. C. (2008) Entrepreneurship education: strategy for national development. *Delta Business Education Journal* 1(3), 113-118.

Jabeen, F., Katsioloudes, M. I., & Das, S. S. (2015). Is family the key? Exploring the motivation and success factors of female Emirati entrepreneurs. *International Journal of Entrepreneurship and Small Business*, 25(4), 375-394.

Jacques, H. T. (2011). Agricultural Value Chains in Developing Countries A Framework for Analysis. *International Food and Agribusiness Management Review*, 14(2), 51-82.

Jafari-Sadeghi, V. (2020). The motivational factors of business venturing: opportunity versus necessity? A gendered perspective on European countries. *Journal of Business Research*, 113, 279-289.

Jagannathan, R., Camasso, M. J., Das, B., Tosun, J., & Iyengar, S. (2017). Family, society and the individual: Determinants of entrepreneurial attitudes among youth in Chennai, South India. *Journal of Global Entrepreneurship Research*, 7(1), 14.

Jiajia, O. (2021). *Measuring pro-poor growth in China from 2000 to 2015* (Doctoral dissertation).

Jiboku, J. O., & Akpan, W. (2018). Sustaining Global Skills Inequality? Skills Development and Skills Protectionism in the Nigerian Multinational Corporate Sector. *Africa Development*, 43(2), 129-147.

Johnbosco, A. (13th July 2019), FG spends ₦279 bn on N-Power. Accessed 19 August 2020, <https://www.vanguardngr.com/2019/07/fg-spends-n279-bn-on-n-power/>.

Jones, N., Borgman, R., & Ulusoy, E. (2015). Impact of social media on small businesses. *Journal of Small Business and Enterprise Development*, 22(4), 611-632.

Kabeer, N. (2012). Women's economic empowerment and inclusive growth: labour markets and enterprise development. *Discussion Paper 29/12, Centre for Development Policy and Research (CDPR)*, University of London.

Kacperczyk, A., & Younkin, P. (2019). The Illegitimacy Premium: The Effect of Entrepreneurship on the Future Employment of Women. *Available at SSRN 3433249*.

Kagara, A. B., Ibrahim, D., & Kareem, W. B. (2020). Bridging the Missing Links in The Implementation of Technical Vocational Education and Training Curriculum in Nigeria. *Open Journal of Science and Technology*, 3(2), 110-117.

Kalleberg, A. L., & Leicht, K. T. (1991). Gender and organizational performance: Determinants of small business survival and success. *Academy of management journal*, 34(1), 136-161.

Kanothi, R. (2009). The dynamics of entrepreneurship in ICT: Case of mobile phones downstream services in Kenya. *ISS Working Paper Series/General Series*, 466, 1-76.

Kao, R. W., Kao, K. R., & Kao, R. R. (2002). *Entrepreneurism: A philosophy and a sensible alternative for the market economy*.

Kapfudzaruwa, F. (2018). The Future of African Youth Entrepreneurship and Sustainable Industrialization. *Youth Entrepreneurship and Africa's Sustainable Industrialization*, 204.

Kaushik, V., & Walsh, C. A. (2019). Pragmatism as a research paradigm and its implications for social work research. *Social sciences*, 8(9), 255.

Kautonen, T. (2008). Understanding the older entrepreneur: Comparing third age and prime age entrepreneurs in Finland. *International Journal of Business Science & Applied Management (IJBSAM)*, 3(3), 3-13.

Kautonen, T., Luoto, S., & Tornikoski, E. T. (2010). Influence of work history on entrepreneurial intentions in 'prime age' and 'third age': A preliminary study. *International small business journal*, 28(6), 583-601.

Kautonen, T., Van Gelderen, M., & Tornikoski, E. T. (2013). Predicting entrepreneurial behaviour: a test of the theory of planned behaviour. *Applied economics*, 45(6), 697-707.

Kayode-Adededeji, T. K. & Agwu, E. M. (2015). Application of ITC to agriculture as a panacea to unemployment in Nigeria. *Internal Journal of Advanced Multidisciplinary Research and Review*, 3(4), 26-46

Kayode, A., Arome, A., & Silas, A. (2014). The rising rate of unemployment in Nigeria: the socio-economic and political implications. *Global Business and Economics Research Journal*, 3(1).

Kharas, H., Hamel, K., & Hofer, M. (2018, June 19). The start of a new poverty narrative. Accessed 19th August 2018, <https://www.brookings.edu/blog/future-development/2018/06/19/the-start-of-a-new-poverty-narrative/>.

Kiggundu, M. N. (2002). Entrepreneurs and entrepreneurship in Africa: What is known and what needs to be done. *Journal of developmental entrepreneurship*, 7(3), 239.

Kirby, D. A. (2005). A case for teaching entrepreneurship in higher education. *Education and Training*, 31(4), 9-10.

Kjøller-Hansen, A., & Sperling, L. (2013). *Measuring inclusive growth experiences—five criteria for productive employment. Inclusive Growth in Africa: Measurement, Causes, and Consequences*. United Nations University.

Klasen, S. (2010). Measuring and monitoring inclusive growth: Multiple definitions, open questions, and some constructive proposals.

Koike, K. 1996. "Globalization, Competitiveness and Workers' Skills." *Proceedings of the regional Meeting of the Asian Industrial Relations Association*, Taipei, Taiwan, September 1996

Kolawole, B. O. (2016). Government spending and inclusive-growth relationship in Nigeria: An empirical investigation. *Zagreb International Review of Economics & Business*, 19(2), 33-56.

Kolvereid, L., & Moen, Ø. (1997). Entrepreneurship among business graduates: does a major in entrepreneurship make a difference? *Journal of European industrial training*, 21(4), 154-160.

Koren, Y., Wang, W., & Gu, X. (2017). Value creation through design for scalability of reconfigurable manufacturing systems. *International Journal of Production Research*, 55(5), 1227-1242.

Kothari, C. (2004). *Research Methodology-Methods and Techniques*. (2nd ed.). New Delhi: New age international limited.

Kotler, P. (1972). A generic concept of marketing. *Journal of marketing*, 36(2), 46-54.

Kowalska, A. and Manning, L. (2020), 'Using the rapid alert system for food and feed: potential benefits and problems on data interpretation' *Critical Reviews in Food Science and Nutrition*, 1-14.

Koyagialo, K. F. (2016). Small business survivability beyond five years. <https://scholarworks.waldenu.edu/cgi/viewcontent.cgi?article=3657&context=dissertations>

Kozlinska, I., Rebmann, A., & Mets, T. (2020). Entrepreneurial competencies and employment status of business graduates: the role of experiential entrepreneurship pedagogy. *Journal of Small Business & Entrepreneurship*, 1-38.

Kumar, A., Gupta, S., Abrol, G., & Chandra, A. (2018). Deriving innovations through intervention of newer technologies in integrated manner for value addition and development of value-added products in agri-food-nutrition and health sectors. *Acta Sci Agric*, 2, 78-79.

Kumar, D., & Kalita, P. (2017). Reducing postharvest losses during storage of grain crops to strengthen food security in developing countries. *Foods*, 6(1), 8.

Kumari, R. (2019). Importance of education in society. *Think India Journal*, 22(14), 12885-12890.

Kuruvilla, S. 1997. *Globalization and Employment Relations: A Framework for Research*. Bangkok. ILO EASTMAT.

Kuruvilla, S., Erickson, C. L., & Hwang, A. (2002). An assessment of the Singapore skills development system: does it constitute a viable model for other developing countries? *World Development*, 30(8), 1461-1476.

Kurz, H. D. (2018). Marx and the “law of value”. A critical appraisal on the occasion of his 200th birthday. *Investigación económica*, 77(304), 40-71.

Lacap, J. P. G. (2017). Personality traits and entrepreneurial intentions of business administration students: A correlation study. *Present. DLSU Res. Congr*, 2017.

Lackéus, M. (2018). “What is Value?”—A Framework for Analyzing and Facilitating Entrepreneurial Value Creation. *Uniped*, 41(01), 10-28.

Lafuente, E. M., & Vaillant, Y. (2013). Age driven influence of role-models on entrepreneurship in a transition economy. *Journal of Small Business and Enterprise Development*.

Larson, R. W. (2011). Positive development in a disorderly world. *Journal of Research on Adolescence*, 21(2), 317–334.

Lasso-Valderrama, F. (2019). Forecasting the Colombian Unemployment Rate Using Labour Force Flows. *Borradores de Economía*; No. 1073.

Lavesson, N. (2018). How does distance to urban centres influence necessity and opportunity-based firm start-ups? *Papers in Regional Science*, 97(4), 1279-1303.

Lawal, F. A., Worlu, R. E., & Ayoade, O. E. (2016). Critical success factors for sustainable entrepreneurship in SMEs: Nigerian perspective. *Mediterranean Journal of Social Sciences*, 7(3 S1), 338.

Lee, E. S. (1966). A theory of migration. *Demography*, 1, 47-57.

Lee, N. (2019). Inclusive Growth in cities: a sympathetic critique. *Regional Studies*, 53(3), 424-434.

Lee, N., & Sissons, P. (2016). Inclusive growth? The relationship between economic growth and poverty in British cities. *Environment and Planning A*, 4(11), 2317-2339.

Lehmann, N., Sloot, D., Ardone, A., & Fichtner, W. (2022). Willingness to pay for regional electricity generation—A question of green values and regional product beliefs?. *Energy Economics*, 110, 106003.

Lemo, T. (2013). Development and the entrepreneurial challenge policy and execution. *ThisDay*, 11 January 2013. Midea, M. (2004): Learning to do as a pillar of education and its link to entrepreneurial studies in higher education: European contexts and approaches, higher education.

Lévesque, M., & Minniti, M. (2011). Age matters: How demographics influence aggregate entrepreneurship. *Strategic Entrepreneurship Journal*, 5(3), 269-284.

Lez'er, V., Semerianova, N., Kopytova, A., & Truntsevsky, Y. (2019). Youth entrepreneurship as a basis for sustainable urban development: social and legal aspect. In *E3S Web of Conferences* (Vol. 110, p. 02093). EDP Sciences.

Liang, J., Wang, H., & Lazear, E. P. (2018). Demographics and entrepreneurship. *Journal of Political Economy*, 126(S1), S140-S196.

Lin, Z., Picot, G., & Compton, J. (2000). The entry and exit dynamics of self-employment in Canada. *Small Business Economics*, 15, 105–125.

Lincoln, Y., & Guba, E. (1985). *Naturalistic Inquiry*. Newbury Park, CA: SAGE

Linde, I., & Philippov, D. (2021). What do your customers think about? To guess or to know?. *Access Journal*, 2(1), 17-27.

Lindner, J. (2020). *Entrepreneurial learning for TVET institutions: A practical guide*. UNESCO Publishing.

Liu, X., Lin, C., Zhao, G., & Zhao, D. (2019). Research on the effects of entrepreneurial education and entrepreneurial self-efficacy on college students' entrepreneurial intention. *Frontiers in psychology*, 10, 869.

Livingstone, I. (5th-6th June 1989). Selected employment initiative in the Commonwealth: a review of practical alternative for tackling unemployment, with special reference to youth

(paper prepared for meeting of Commonwealth employment / labour ministers and officials). Geneva; London, Commonwealth secretariat.

Llisterri, J. J., Kantis, H., Angelelli, P., & Tejerina, L. (2006). Is youth entrepreneurship a necessity or an opportunity. *Washington DC: Inter-american Development Bank*. <https://www.findevgateway.org/sites/default/files/publications/files/mfg-en-paper-is-youth-entrepreneurship-a-necessity-or-an-opportunity-a-first-exploration-of-household-and-new-enterprise-surveys-in-latin-america-may-2005.pdf>

Loscocco, K. A., Robinson, J., Hall, R. H., & Allen, J. K. (1991). Gender and small business success: An inquiry into women's relative disadvantage. *Social forces*, 70(1), 65-85.

Lu, W., Ye, X., Huang, J., & Horlu, G. S. A. (2020). Effect of climate change induced agricultural risk on land use in Chinese small farms: Implications for adaptation strategy. *Ecological Indicators*, 115, 106414.

Luis-Rico, M. I., Escolar-Llamazares, M. C., De la Torre-Cruz, T., Herrero, Á., Jiménez, A., Arranz Val, P., ... & Jiménez-Eguizábal, A. (2020). The association of parental interest in entrepreneurship with the entrepreneurial interest of Spanish youth. *International journal of environmental research and public health*, 17(13), 4744.

Lupi, A., Bellotti, E., Pineider-ARS4Progress, V., & Donert-EUROGEO, K. Project "YouthMetre: a tool for forward looking youth participation". <https://docplayer.net/160753230-Project-youthmetre-a-tool-for-forward-looking-youth-participation.html>.

Lupton, R. (2017). *Towards inclusive growth in Greater Manchester*. Retrieved from <http://hummedia.manchester.ac.uk/institutes/mui/igau/events/Ruth-Lupton.pdf>.

Lupton, R., & Hughes, C. (2016). *Achieving inclusive growth in Greater Manchester: What can be done?* Manchester: Inclusive Growth Analysis Unit, University of Manchester.

Lustig, N. (2000). *Social protection for equity and growth*. IADB, Washington, DC.

Mack, A. J., White, D., & Senghor, O. (2019). An insight into entrepreneurship education practices in Technical and Vocational Education and Training institutions. *Journal of Global Entrepreneurship Research*, 9(1), 1-15.

Macrotrends (2021). *Nigeria GDP Per Capita 1960-2020*. Accessed 15th April 2021. <https://www.macrotrends.net/countries/NGA/nigeria/gdp-per-capita>.

Malherbe, W., Sauer, W., & Aswani, S. (2020). Social capital reduces vulnerability in rural coastal communities of Solomon Islands. *Ocean & Coastal Management*, 191, 105186.

Mangi, A. A., Kanasro, H. A., Burdi, M. B., & Rehman, F. N. (2015). Team work: a key to organizational success. *The Government-Annual Research Journal of Political Science.*, 3(03).

Manning, L. (2021). Sustainability: A growing focus for British apples and pears. Accessed 5th January 2022, [Sustainability-A-growing-focus-for-British-apple-and-pear-growers-EXPANDED.pdf \(britishapplesandpears.co.uk\).](#)

Maritz, A. (2017). Illuminating the black box of entrepreneurship education programmes: Part 2. *Education+ Training*.

Mark, J.O. and Atairet, A.C. (2017), 'SURE-P programme and rural development in Mbo local government area, Akwa Ibom State, Nigeria: 2012-2015' *International Journal of Social Sciences*, 11(1) 135-146.

Martin, B. C., McNally, J. J., & Kay, M. J. (2013). Examining the formation of human capital in entrepreneurship: A meta-analysis of entrepreneurship education outcomes. *Journal of business venturing*, 28(2), 211-224.

Martinez, C., Puentes, E., & Ruiz-Tagle, V. (2016). *Micro entrepreneurship support programme in Chile* (No. 40). International Initiative for Impact Evaluation. Accessed 25th August 2020. [http://www.3ieimpact.org/media/filer_public/2016/02/16/ie40_microentrepreneurship-chile.pdf.](#)

Martínez-Rodríguez, I., Callejas-Albiñana, F. E., & Callejas-Albiñana, A. I. (2020). Economic and socio-cultural drivers of necessity and opportunity entrepreneurship depending on the business cycle phase. *Journal of Business Economics and Management*, 21(2), 373-394.

Marx, K. (1959). *Capital*, volume III. London: Lawrence and Wishart. Accessed 20th August 2021. [http://www.scielo.org.mx/scielo.php?script=sci_nlinks&pid=S0185-1667201800020004000018&lng=en.](#)

Marx, K. (1954). *Capital*, volume I. London: Lawrence and Wishart. Accessed 20th August 2021. [http://www.scielo.org.mx/scielo.php?script=sci_nlinks&pid=S0185-1667201800020004000017&lng=en.](#)

Matlay, H., Jones, P., & Colwill, A. (2013). Entrepreneurship education: an evaluation of the Young Enterprise Wales initiative. *Education+ Training*.

Maxwell, J. C. (March 25, 2013). The Value of a Team. Accessed 21 January 2021. [https://www.johnmaxwell.com/blog/the-value-of-a-team/](#)

Mba, A. U. (2021). Economic recession in Nigeria; historical perspective and implications on current economic realities in Nigeria. *African Journal of Business and Economic Development*| ISSN, 2782, 7658.

McFarlane, D. A. (2013). The strategic importance of customer value. *Atlantic Marketing Journal*, 2(1), 5.

- McKay, A. (2013). Growth and poverty reduction in Africa in the last two decades: evidence from an AERC growth-poverty project and beyond. *Journal of African Economies*, 22, 49-76.
- McKinley, T. (2010). Inclusive growth criteria and indicators: An inclusive growth index for diagnosis of country progress. *ADB sustainable Development Working Paper Series*, 14.
- McLarty, R., Pichanic, M., & Srpova, J. (2012). Factors influencing the performance of small to medium-sized enterprises: An empirical study in the Czech Republic. *International Journal of Management*, 29(3), 36.
- McMullan, W. E., & Long, W. A. (1990). *Developing new ventures: The entrepreneurial option*. Harcourt Brace Jovanovich.
- Meir, G. M. (1976). *Leading issues in Economic Development*. New York Oxford University Press.
- Mertens, W. (2017). *Quantitative data analysis*. Springer.
- Meyer, N. (2020). Entrepreneurship as a predictive factor for employment and investment: the case of selected European countries. 62064382X.
- Meyer, N., & Landsberg, J. (2015). Student attitude towards entrepreneurship: A South African and Dutch comparison. *International Journal of Economics and Management Engineering*, 9(11), 3870-3875. <http://scholar.waset.org/1307-6892/10002906>.
- Mgbenka, R. N., Mbah, E. N., & Ezeano, C. I. (2016). A review of smallholder farming in Nigeria: Need for transformation. *International Journal of Agricultural Extension and Rural Development Studies*, 3(2), 43-54.
- Miles, M. B., & Huberman, A. M. (1984). Drawn valid meaning from quantitative data: Toward a shared craft. *Educated Researcher*, 13(5), 20-30.
- Miller, D. W., & Ewest, T. (2013). Rethinking the impact of religion on business values: Understanding its reemergence and measuring its manifestations. In *Dimensions of Teaching Business Ethics in Asia* (pp. 29-38). Springer, Berlin, Heidelberg.
- Minola, T., Criaco, G., & Cassia, L. (2014). Are youth really different? New beliefs for old practices in entrepreneurship. *International Journal of Entrepreneurship and Innovation Management* 2, 18(2-3), 233-259.
- Minoli, S., Egli, D. B., Rolinski, S., & Müller, C. (2019). Modelling cropping periods of grain crops at the global scale. *Global and Planetary Change*, 174, 35-46.
- Misturelli, F., & Heffernan, C. (2010). The concept of poverty: a synchronic perspective. *Progress in Development Studies*, 10(1), 35-58.

- Moa-Liberty, A. W., Tunde, A. O., & Tinuola, O. L. (2016). The influence of self-efficacy and socio-demographic factors on the entrepreneurial intentions of selected Youth Corp members in Lagos, Nigeria. *Bulletin of Geography. Socio-economic Series*, 34(34), 63-71.
- Mogaji, J.O, Aigbon, A. A., & Olotuah, A. I. (2011). Rational for effective planning technical vocational education and training in Nigeria. *The Journal of Nigerian Association of Teachers of Technology*, 7(3), 69 – 72.
- Moran, P., & Ghoshal, S. (1999). Markets, firms, and the process of economic development. *Academy of management review*, 24(3), 390-412.
- Mordi, C., Simpson, R., Singh, S., & Okafor, C. (2010). The role of cultural values in understanding the challenges faced by female entrepreneurs in Nigeria. *Gender in Management: An International Journal*.
- Moreland, N. (2006). *Entrepreneurship and higher education: an employability perspective* (Vol. 6). York: Higher Education Academy.
- Morgan, D.L. (2014). Pragmatism as a paradigm for social research. *Qualitative Inquiry*, 20(8), 1045-1053.
- Morton, M. H., & Montgomery, P. (2013). Youth empowerment programs for improving adolescents' self-efficacy and self-esteem: A systematic review. *Research on social work practice*, 23(1), 22-33.
- Moses, O., & Adebisi, J. F. (2013). Small business financing in Nigeria: An investigation of the angel option. *Canadian Social Science*, 9(2), 93-98.
- Mota, A., Braga, V., & Ratten, V. (2019). Entrepreneurship motivation: Opportunity and necessity. In *Sustainable entrepreneurship* (pp. 139-165). Springer, Cham.
- Motilewa, D. B., Onakoya, O. A., & Oke, A. (2015). ICT and gender specific challenges faced by female entrepreneurs in Nigeria. *International Journal of Business and Social Science*, 6(3), 97-105.
- Muhammed S. N. & Demirci, A. (2015). Assessment of the public participation in solving environmental problems in Delta State, Nigeria. *World Environment*, 5(1), 28-38.
- Muriithi, S. (2017). African small and medium enterprises (SMEs) contributions, challenges and solutions. *European Journal of Research and Reflection in Management Sciences*, 5(1).
- Musavi, V. L., & Maingi, J. (2017). Effect of Credit and Education on Performance of Micro and Small Enterprises in Kenya. *Unpublished Doctoral dissertation, Kenyatta University*.

Mwatsika, C. (2016). Measuring the Number of Jobs Created through Entrepreneurship Training. *International Journal of Academic Research in Business and Social Sciences*, 6(7), 223-240.

Nasip, S., Amirul, S. R., Sondoh Jr, S. L., & Tanakinjal, G. H. (2017). Psychological characteristics and entrepreneurial intention. *Education+ Training*.

National Bureau of Statistics (2020a). *Labor Force Statistics: Unemployment and Underemployment Report (ABRIDGED LABOUR FORCE SURVEY UNDER COVID-19)*. https://www.nigerianstat.gov.ng/pdfuploads/Q2_2020_Unemployment_Report.pdf

National Bureau of Statistics (2020b). *Nigerian Gross Domestic Product Report (Q4 & Full Year 2019)*.

National Bureau of Statistics (2019). *2019 Poverty and Inequality in Nigeria: Executive Summary*. Accessed 26th 2021, <https://nigerianstat.gov.ng/download/1092>.

National Bureau of Statistics (2018). *Labour Force Statistics – Vol 1: Unemployment and Underemployment Report (Q4 2017 – Q3 2018)*.

National Bureau of Statistics (NBS) (2017), SMEDAN national survey of Micro Small and Medium Enterprises (MSMES). Accessed 25th August 2019, [http://smedan.gov.ng/images/NATIONAL%20SURVEY%20OF%20MICRO%20SMALL%20and%20MEDIUM%20ENTERPRISES%20\(MSMES\),%20%202017%201.pdf](http://smedan.gov.ng/images/NATIONAL%20SURVEY%20OF%20MICRO%20SMALL%20and%20MEDIUM%20ENTERPRISES%20(MSMES),%20%202017%201.pdf)

National Directorate of Employment (NDE) (2017), Annual Report 2017. Accessed 25th August 2019, <https://nde.gov.ng/wp-content/uploads/2018/11/2017-ANNUAL-REPORT.pdf>.

National Youth Policy (2009). Second National Youth Policy Document of the Federal Republic of Nigeria 2009. Accessed 24th July 2019, http://www.youthpolicy.org/national/Nigeria_2009_National_Youth_Policy.pdf.

Navale, A. B. (2013). Developing entrepreneur skills for corporate work. *Research Directions*, 1(4).

Nelson, O. A. (2013). A viable technical education curriculum: A tool for economic and technological development in Nigeria. *Journal of Education*, 2(2), 22-26.

Newman, A., Obschonka, M., Moeller, J., & Chandan, G. G. (2019). Entrepreneurial passion: A review, synthesis, and agenda for future research. *Applied Psychology*.

Ngepah, N. (2017). A review of theories and evidence of inclusive growth: an economic perspective for Africa. *Current Opinion in Environmental Sustainability*, 24, 52-57.

Nichols, A., Mitchell, J., & Lindner, S. (2013). Consequences of long-term unemployment. *Washington, DC: The Urban Institute*.

- Nindi, A. G., & Odhiambo, N. M. (2015). Poverty and economic growth in Swaziland: An empirical investigation. *Managing Global Transitions*, 13(1), 59.
- Njoku, A. C., & Ihugba, O. A. (2011). Unemployment and Nigerian economic growth (1985-2009). *Mediterranean Journal of Social Sciences*, 2(6), 23-32.
- Njoku, J. U., & Onyegbula, J. C. (2017). Human capital development as a strategy for sustainable development in the Nigerian education system. *African Research Review*, 11(2), 178-189.
- Nnodim, O. (March 6, 2019). *Why Small Businesses Fail*. Accessed March 2, 2021, <https://punchng.com/why-small-businesses-fail/>.
- Nowak, H. (2020). Education for Entrepreneurship during Industrial Revolution 4.0: Opportunities and Challenges. *Przedsiębiorczość-Edukacja*, 16(1), 74-84.
- Nwajiuba, C. A., Igwe, P. A., Akinsola-Obatolu, A. D., Ituma, A., & Binuomote, M. O. (2020). What can be done to improve higher education quality and graduate employability in Nigeria? A stakeholder approach. *Industry and Higher Education*, 0950422219901102.
- Nwangwu I.O. (2006). *Fundamentals of entrepreneurship in educational management*. Enugu: Cheston Agency Ltd.
- Nwaobi, G.C. (2003). Solving the Poverty Crisis in Nigeria: An Applied General Equilibrium approach. *Quantitative Economic Research Bureau*. Gwagwalada, Abuja
- Nwosu, O.C. and Ugwuera, E. (2014), 'Analysis of Subsidy and Reinvestment Programme (SURE-P) and youth empowerment in Nigeria 2012-2014' *IOSR Journal of Humanities and Social Science*, 19(12) 25-32. DOI:10.9790/0837-191262532.
- Obadan, M.I. (2001). Poverty Reduction in Nigeria: The Way Forward. *CBN Economic and Financial Review*, 39(4), 159-188.
- Obaniyi, K. S., Kolawole, A., Ajala, A., Adeyonu, A., & Oguntade, A. (2020). Assessment of crop farmers coping strategies to pastoralism/nomad activities in Nigeria. *Open Agriculture*, 5(1), 219-226.
- Odia, J. O., & Odia, A. A. (2013). Developing entrepreneurial skills and transforming challenges into opportunities in Nigeria. *Journal of Educational and Social Research*, 3(3), 289.
- Oduwole, T. A. (2015). Youth unemployment and poverty in Nigeria. *International Journal of Sociology and Anthropology Research*, 1(2), 22-39
- Office of the Chief Job Creation Officer (2019 January). Bountiful harvest 4,253 MSMEs created in 3¹/₂ years. *OkowaPlus*, 5, 1-54.

Offiong, P. (2019, May 5th). "Nigeria Relies on Oil Despite Having Large Coal Reserves". *Climate Scorecard*. Accessed 23rd November 2021, <https://www.climatescorecard.org/2019/05/nigeria-relies-on-oil-despite-having-large-coal-reserves/>.

Ogamba, I. K. (2019). Millennials empowerment: youth entrepreneurship for sustainable development. *World Journal of Entrepreneurship, Management and Sustainable Development*, 267-278.

Ogbette, A.S. Bernard-Oyoyo, C. and Okoh, J.O. (2019), 'All Progressives Congress (APC) N-power Programmes and Unemployed Nigerians in Nigeria' *Journal of Resources Development and Management*, (54).

Ogbo, A. I., Eneh, N. C., Agbaeze, E. K., Chukwu, B. I., & Isijola, D. O. (2017). Strategies for achieving sustainable economy in Nigeria taking into consideration the acceptable stakeholders. *African Journal of Business Management*, 11(19), 582-589.

Ogunrin, O. B. (2018). *Factors in get Rich Quick Syndrome of Nigerian Youths (A Case Study of Youths in Ado Ekiti)* (Doctoral dissertation). <http://repository.fuoye.edu.ng/handle/123456789/2103>.

Okafor, O. P. (2020). Impact of Nigerian business environment on the performance of small businesses (SBs) in Nigeria. *International Journal of Recent Academic Research*. 2(5), 637-646.

O'Keefe, P. A., Dweck, C. S., & Walton, G. M. (2018). Implicit theories of interest: Finding your passion or developing it? *Psychological Science*, 29(10), 1653–1664.

Okojie, C. E. (2003). Employment creation for youth in Africa: the gender dimension. *Jobs for Youth: National Strategies for Employment Promotion*, 15-16.

Okonya, J. S., Ocimati, W., Nduwayezu, A., Kantungeko, D., Niko, N., Blomme, G., ... & Kroschel, J. (2019). Farmer reported pest and disease impacts on root, tuber, and banana crops and livelihoods in Rwanda and Burundi. *Sustainability*, 11(6), 1592.

Okowa, I. A. (2015 August). Job and wealth creation scheme S.M.A.R.T agenda. *Create.Innovate.Prospers*, 1-28

Okoye, A. C. (2017). Entrepreneurship education: A panacea for graduate unemployment in Nigeria. *Online Journal of Arts, Management & Social Sciences*, 2(1).

Okoye, K. R. E., & Okwelle, P. C. (2013). Complex mix of socio-political synergy on technical vocational education and training (TVET) in Nigeria. *Kuwait Chapter of Arabian Journal of Business and Management Review*, 33(2452), 1-13.

Okwelle, P. C., Deebom, M. T., Harcourt, P., & Okwelle, P. C. (2017). Technical vocational education and training as a tool for sustainable empowerment of youths in

Niger Delta, Nigeria. *International Journal of Innovative Social & Science Education Research* 5 (1): 29, 38.

Olaniran, S. O., & Mncube, D. W. (2018). Barriers to effective youth entrepreneurship and vocational education. *Academy of Entrepreneurship Journal*, 24(4), 1-10.

Olorunfemi, G. C. (2021). Addressing the State of Youth Unemployment in Nigeria. *Int. J. Innov. Psychol. Soc. Dev*, 9, 102-113.

Oluseye, I. C., & Gabriel, A. A. (2017). Determinants of inclusive growth in Nigeria: An ARDL approach. *American Journal of Economics*, 7(3), 97-109.

Oluyole, K. A. (2012). The impact of micro-credit projects on poverty alleviation: A case of farming households in Ijebu-Ode local government area of Ogun State, Nigeria. *Global Journal of Science Frontier Research Agriculture & Biology*, 12(4), 1–7.

Omotola, J.S. (2008). Combating Poverty for Sustainable Human Development in Nigeria: The Continuing Struggle. *Journal of Poverty*, 12(4), 496-517.

Omoyibo, K. U. (2013). *Leadership, Governance, and Poverty in Nigeria*, (Vol. 4). Retrieved from <https://doi.org/10.5901/mjss.2013.v4n6p29>

Onoja, A. O., Agbomedarho, J., Etela, I., & Ajie, E. N. (2019). Profitability of Cassava Based Farms Adopting Climate Smart Agriculture (CSA) Practices in Delta State, Nigeria. In *Climate Change-Resilient Agriculture and Agroforestry* (pp. 73-88). Springer, Cham.

Onwe, S.O. and Nwakamma, M.C. (2015). 'Assessment of national poverty reduction programmes in Nigeria: A study of National Poverty Eradication Programme (NAPEP), Ebonyi State' *International Journal of Humanities and Social Science*, 5(2) 227-237.

Onyekuru, N. A., Ihemezie, E. J., & Chima, C. C. (2019). Socioeconomic and profitability analysis of catfish production: a case study of Nsukka Local Government Area of Enugu State, Nigeria. *Agro-Science*, 18(2), 51-58.

Organisation for Economic Co-operation and Development (OECD). (2016). *Policy Shaping and Policy Making: The Governance of Inclusive Growth*. OECD.

Organisation for Economic Co-operation and Development (OECD). (2015a). *Innovation Policies for Inclusive Development: Scaling up Inclusive Innovations*. OECD, p. 39.

Organisation for Economic Co-operation and Development. (2015b). *The Missing Entrepreneurs: Policies for Self-Employment and Entrepreneurship*. OECD.

Organisation for Economic Co-operation and Development (OECD). (2014). *All on Board Making Inclusive Growth Happen, Initiative on New Approaches to Economic Challenges*. Paris: OECD, 148

Osabohien, R., Osuma, G., Ndigwe, C., & Ozordi, E. (2018). Social protection and agricultural production in ECOWAS: The youth unemployment question. *Journal of Social Economics Research*, 5(2), 51-62.

Osaigbovo, J. A. (2014). Youth empowerment for sustainable future: A partway to national development in Nigeria. *Journal of Qualitative Education*, 10(1), 1-5.

Oseafiana, O.J. Ajike, A.K. and Esedebe, J.E. (2017). 'Assessing the contributions of the National Directorate of Employment to employment generation and poverty alleviation in Delta State, Nigeria' *International Journal of Business systems and Economics*, 11(2) 54-68.

Osorio, A. E., Settles, A., & Shen, T. (2017). Does family support matter? The influence of support factors on entrepreneurial attitudes and intentions of college students. *Academy of Entrepreneurship Journal*, 23(1), 24-43.

Osunsan, O. K. (2015). Gender and performance of small scale enterprises in Kampala, Uganda. *Asian Journal of Social Sciences & Humanities*, 4(1), 55-65.

Ovat, O. O. (2013). Liquidity Constraints and Entrepreneurial Financing in Nigeria: The Fate of Fresh Graduate Entrepreneurs. *Global Journal of Management and Business Research*, 13(9), 49-57.

Oviawe, J. I. (2018). Revamping Technical Vocational Education and Training through Public-Private Partnerships for Skill Development. *Makerere Journal of Higher Education*, 10(1), 73-91.

Owasa, O.L. (2000). Constraints on Poverty Alleviation in Nigeria. Political Science Review. *Official Journal of Department of Political Science, University of Ilorin, Nigeria*, 1(1), 56-80.

Owenvbiugie, R. O., & Igbinedion, V. I. (2015). Role of finance on the growth of small and medium scale enterprises in Edo State of Nigeria. *Journal of Educational and Social Research*, 5(1), 241.

OXFAM International (2019). *Nigeria: extreme inequality in numbers*. Accessed 25th January 2020, <https://www.oxfam.org>.

Oxford Poverty and Human Development Initiative (2017). Global Multidimensional Poverty Index Databank. OPHI, University of Oxford. Accessed March 26, 2021, <http://www.dataforall.org/dashboard/ophi/index.php/>.

Page, M. T., & Okeke, C. (2019). *Stolen Dreams: How Corruption Negates Government Assistance to Nigeria's Small Businesses*. Carnegie Endowment for International Peace.

Panayiotopoulos, P. and Gerry, C. (1997). 'Youth enterprise promotion in the Commonwealth developing countries: learning from state-sponsored programmes' *Third World Planning Review*, 19(2) 209.

Pandey A, Nema D.K. (2017). Impact of skill India training programme among the youth. *International Journal of Multidisciplinary Research and Development*. 4(7): 294-299.

Paray, Z. A., & Kumar, S. (2020). Does entrepreneurship education influence entrepreneurial intention among students in HEI's? The role of age, gender and degree background. *Journal of International Education in Business*.

Pardo-Garcia, C., & Barac, M. (2020). Promoting employability in higher education: A case study on boosting entrepreneurship skills. *Sustainability*, 12(10), 4004.

Patel, P. (2014). *Effectiveness of entrepreneurship development interventions for women entrepreneurs: An ILO-WED Issue Brief*. Geneva, Switzerland: Women's Entrepreneurship Development Programme, International Labour Organization. Retrieved from http://www.ilo.org/global/docs/WCMS_329356/lang--en/index.htm

Pelizzo, R., & Kinyondo, A. (2018). Growth, employment, poverty and inequality in Tanzania. *Employment, Poverty and Inequality in Tanzania (January 01, 2018)*.

Perera, H. T. U. K., & Nishantha, B. (2020). Determinants of entrepreneurial intentions: Technical vocational education and training (TVET) in Sri Lanka. *International Journal of Management, Innovation & Entrepreneurial Research*, 6(1), 78-87.

Perovic, B. (2016). Defining Youth in Contemporary National Legal and Policy Frameworks across Europe. *Council of Europe European Union Online Resources*, available at [<https://pjp-eu.coe.int/en/web/youth-partnership/resources-2016>], 7, 612-634.

Perry, R. B. (1926). *General Theory of Value. Its meaning and basic principles, construed in terms of interest.*-Cambridge, Mass., 1950.

Persson, H. (2004). The survival and growth of new establishments in Sweden, 1987-1995. *Small Business Economics*, 23(5), 423-440.

Peteraf, M. A. (1993). The cornerstones of competitive advantage: a resource-based view. *Strategic management journal*, 14(3), 179-191. Phan, L. T., Jou, S. C., & Lin, J. H. (2019). Gender inequality and adaptive capacity: the role of social capital on the impacts of climate change in Vietnam. *Sustainability*, 11(5), 1257.

Phipps, S. T., & Prieto, L. C. (2015). Women versus men in entrepreneurship: A comparison of the sexes on creativity, political skill, and entrepreneurial intentions. *Academy of Entrepreneurship Journal*, 21(1), 32.

Popoola, O. and Ajayi, O. (2016). 'National Directorate of Employment (NDE) and rural empowerment in Oyo State, Nigeria' *International Journal of Business and Social Science*, 7(8) 164-170.

Porter, M. E., & Advantage, C. (1985). Creating and sustaining superior performance. *Competitive advantage*, 167.

- Preyor, T. J. (2015). The participation of youths in Nigerian agriculture: how can they? A case study of young people in Delta State. Unpublished MSc dissertation.
- Pride, W. M., & Ferrell, O. C. (2007). *Foundations of Marketing*. (2nd ed.). Boston, MA: Houghton Mifflin Company.
- Proctor, T. (2003). *Essentials of Marketing Research*. (3rd ed.). Prentice Hall
- Prokopy, L. S., Arbuckle, J. G., Barnes, A. P., Haden, V. R., Hogan, A., Niles, M. T., & Tyndall, J. (2015). Farmers and climate change: A cross-national comparison of beliefs and risk perceptions in high-income countries. *Environmental management*, 56(2), 492-504.
- Puente, R., González Espitia, C. G., & Cervilla, M. A. (2019). Necessity entrepreneurship in Latin America: it's not that simple. *Entrepreneurship & Regional Development*, 31(9-10), 953-983.
- Punch (2017). 'NDE'll address unemployment with N10bn yearly budget' Accessed 24th January 2021, <https://punchng.com/ndell-address-unemployment-with-n10bn-yearly-budget/>.
- Rachmawan, A., Lizar, A. A., & Mangundjaya, W. L. (2015). The role of parent's influence and self-efficacy on entrepreneurial intention. *The journal of developing areas*, 417-430.
- Radipere, S., & Dhliwayo, S. (2014). The role of gender and education on small business performance in the South African small enterprise sector. *Mediterranean Journal of Social Sciences*, 5(9), 104-104.
- Rafiq, M., Ahmad, I., Ullah, A., & Khan, Z. (2010). Determinants of unemployment: A case study of Pakistan economy (1998-2008). *Abasyn journal of social sciences*, 3(1), 17-24.
- Rahim, A. G., Bamidele, W. O., & Babatunde, A. (2020). Struggling with economic recession: youth unemployment and crisis of legitimization in Africa.
- Ramos, R. A., Ranieri, R., & Lammens, J. (2013). Mapping Inclusive Growth. *Working Paper*, No. 105, International Policy Centre for Inclusive Growth (IPC-IG)
- Ranieri, R., & Ramos, A. R. (2013). Inclusive growth: Building up a concept (Working Paper No. 104). *Washington, DC: International Policy Centre for Inclusive Growth*.
- Rashid, L. (2019). Entrepreneurship education and sustainable development goals: A literature review and a closer look at fragile states and technology-enabled approaches. *Sustainability*, 11(19), 5343.
- Ravallion, M. (2004). *Pro-Poor Growth: A Primer*. World Bank, WPS 3242.

Rehman, A., Jingdong, L., Khatoon, R., Iqbal, M. S., & Hussain, I. (2019). Effect of agricultural growth on poverty reduction, its importance and suggestions. *Transylvanian Review*, 24(05).

Remeikienė, R., Žufan, J., Gasparėnienė, L., & Ginevičius, R. (2020). Youth unemployment and self-employment: trends and perspectives.

Renahy, E., Mitchell, C., Molnar, A., Muntaner, C., Ng, E., Ali, F., & O'Campo, P. (2018). Connections between unemployment insurance, poverty and health: a systematic review. *The European Journal of Public Health*, 28(2), 269-275.

Ridha, R. N., & Wahyu, B. P. (2017). Entrepreneurship intention in agricultural sector of young generation in Indonesia. *Asia pacific journal of innovation and entrepreneurship*.

Ringen, S. (1988). Direct and indirect measures of poverty. *Journal of social policy*, 17(3), 351-365.

Ritsilä J., and H. Tervo (2002). Effects of Unemployment on New Firm Formation: Micro-level Panel Data Evidence from Finland. *Small Business Economics* 19, 31-40.

Robinson, P. B., & Sexton, E. A. (1994). The effect of education and experience on self-employment success. *Journal of business Venturing*, 9(2), 141-156.

Rodgers, G. (Ed.). (1995). *The Poverty Agenda and the ILO: Issues for Research and Action; a Contribution to the World Summit for Social Development*. International Labour Organization.

Rogers-Draycott, M. C. (2021). *Thick Narratives in Family Businesses: An Exploration of Entrepreneurial Discourse* (Doctoral dissertation, University of Gloucestershire).

Rosa, P., Kodithuwakku, S. S., & Balunywa, W. (2006, December). Entrepreneurial motivation in developing countries: what does 'necessity' and 'opportunity' entrepreneurship really mean?. In *Babson College Entrepreneurship Research Conference (BCERC)*.

Roth, J. L., & Brooks-Gunn, J. (2003). Youth development programs: Risk, prevention and policy. *Journal of Adolescent Health*, 32(3), 170–182.

Roy, P. I. N. A. K. I., & BhAttAChARyyA, S. (2020). Doubling farmers' income: Its necessity and possibilities in Indian context. *INDIAN JOURNAL OF AGRICULTURAL SCIENCES*, 90(9), 1639-1645.

Rubin, I. I. (1973). *Essays on Marx's theory of value*. Black Rose Books Ltd..

Rukmini, M., & Manohar, V. (2018). Entrepreneurship & financial literacy: A roadmap to economic development of India. *Shanlax International Journal of Commerce*, 6(1), 45-51. http://www.shanlaxjournals.in/wp-content/uploads/sijcom_oct2018_idhaya_college.pdf.

Rwegoshora, H. M. (2016). *A guide to social science research*. Mkuki na Nyota publishers.

Saad-Filho, A. (2010). Growth, poverty and inequality: from Washington consensus to inclusive growth. *Economic & Social Affairs, DESA working paper*, No: 100.

Saha, A., & Basak, B. B. (2020). Scope of value addition and utilization of residual biomass from medicinal and aromatic plants. *Industrial crops and products*, 145, 111979.

Salami, C. G. S. (2013). Youth unemployment in Nigeria: A time for creative intervention. *International Journal of Business and Marketing Management*, 1(2), 18–26.

Saleem, M. A. (2017). The impact of socio-economic factors on small business success. *Geografia-Malaysian Journal of society and space*, 8(1).

Sangui, W., Zhou, L., Yanshun, R., & Liu, M. F. (2004, May). The 8-7 National Poverty Reduction Program in China—The National Strategy and Its Impact. In *China country case study for Shanghai Poverty Conference which will be held in Shanghai in May*.

Saunders, M., Lewis, P. & Thornhill, A. (2012). *Research Methods for Business Students*. (6th Ed.). Pearson Education Limited.

Savari, M., & Shokati Amghani, M. (2021). Factors influencing farmers' adaptation strategies in confronting the drought in Iran. *Environment, Development and Sustainability*, 23(4), 4949-4972.

Schau, H. J., Muñiz Jr, A. M., & Arnould, E. J. (2009). How brand community practices create value. *Journal of marketing*, 73(5), 30-51.

Schumpeter, J. (1934). The theory of economic development. Harvard University Press. *Cambridge, MA*.

Searle, R. H. (2019). Youth unemployment and underemployment: A global problem of our time. In *Young People, Employment and Work Psychology* (pp. 25-43). Routledge.

Sebki, W. (2022). Does corruption affect poverty in developing countries? Empirical evidence using dynamic panel data analysis. *Economic Studies Journal*, 16(2), 17-30.

Seda, F. S. S. E., Setyawati, L., Pera, Y. H. T., Damm, M. R., & Nobel, K. (2020). Social exclusion, religious capital, and the quality of life: Multiple case studies of Indonesia and Thailand. *Economics and Sociology*, 13(4), 107-124.

Shabana, A. M. (2011). Entrepreneurial inclination among female students pursuing management studies—an empirical study. *Advances in Management*, 4(8), 19-23.

Shacheendran, V., & Mathew, T. (2015). Legal understanding of MSMEs in India and abroad-a review. *ACADEMICIA: An International Multidisciplinary Research Journal*, 5(2), 131-137.

Shapiro, E. (2021). A protective canopy: religious and social capital as elements of a theory of religion and health. *Journal of Religion and Health*, 1-15.

Sharma, R. (2022). Importance of Life Skill Education. *International Journal of Research in Engineering, Science and Management*, 5(4), 71-72.

Shawulu A, Adebayo, A.A. and Binbol, N.L. (2008), 'Appraisal of the National Poverty Eradication Programme (NAPEP) in Jalingo Local Government Area, Taraba State, Nigeria' *The Social Sciences*, (3) 291-296. Accessed 12th November 2020 <http://medwelljournals.com/abstract/?doi=sscience.2008.291.296>.

Shearer, R., & Berube, A. (2017, April 27). The surprisingly short list of U.S. metro areas achieving inclusive economic growth. Brookings Institution Avenue blog. Retrieved from <https://www.brookings.edu/blog/the-avenue/2017/04/27/the-surprisingly-short-list-of-us-metro-areas-achieving-inclusive-economic-growth/>

Sheehan, M., & Mc Namara, A. (2015). D 7.1–Business Start-Ups & Youth Self-Employment A Policy Literature Review Synthesis Report. *Strategic Transitions for Youth Labour in Europe*.

Shen, Y. (2022). Pro-poor Growth for Rural China. In *Rural Poverty, Growth, and Inequality in China* (pp. 83-104). Springer, Singapore.

Sherifat, Y. O. (2013). Gender differentials in factors affecting performance of small-scale enterprises in Lagos State, Nigeria. *Innovative Issues and Approaches in Social Sciences*, 6(2), 21-39.

Shishi, Z., & Angyetsokwa, A. T. (2020). Youth unemployment in nigeria: implications for national security and development. *Interdisciplinary Journal of African & Asian Studies (IJAAS)*, 6(2), 55-66.

Shonubi, O. K., & Taiwo, S. O. (2013). Self-employed graduate entrepreneurs and management of small and medium enterprises (SMEs) in Lagos State, Nigeria. *International Business & Economics Research Journal (IBER)*, 12(5), 585-594.

Sima, V., Gheorghe, I. G., Subić, J., & Nancu, D. (2020). Influences of the industry 4.0 revolution on the human capital development and consumer behavior: A systematic review. *Sustainability*, 12(10), 4035.

Singh, A. K., & Rastogi, L. (2001). Human value added. *Delhi Business Review*, v2, (1), 21-34.

Siyanbola, T. O. (2015). Challenges of growth and development of manufacturing and Services SMEs in Nigeria. *WEI International Academic, Harvard USA*.

SMEDAN (2021). The 2021 SMEDAN /(NBS) MSME Survey will commence on Monday 16th August 2021 throughout the country. Accessed 4th January 2022, <https://smedan.gov.ng/the-2021-national-survey-on-micro-small-and-medium->

enterprises-msmes-by-the-small-and-medium-enterprises-development-agency-of-nigeria-smedan-in-collaboration-with-the-national-bureau-of-statistics/

Soetan, T. O., Mogaji, E., & Nguyen, N. P. (2021). Financial services experience and consumption in Nigeria. *Journal of Services Marketing*.

Soomro, B. A., Abdelwahed, N. A. A., & Shah, N. (2019). The influence of demographic factors on the business success of entrepreneurs: An empirical study from the small and medium-sized enterprises context of Pakistan. *International Journal of Entrepreneurship*, 23(2), 1-12.

Souto-Otero, M., Ulicna, D., Schaepkens, L., & Bognar, V. (2013). Study on the impact of Non-Formal Education in youth organisations on young people's employability. In *Brussels: European Youth Forum*

Staniewski, M. W., & Awruk, K. (2021). Parental attitudes and entrepreneurial success. *Journal of Business Research*, 123, 538-546.

Statista (2021). Number of University Students in Nigeria as of 2017, by Gender and Course of Study. Accessed July 11, 2021, <https://www.statista.com/statistics/1130794/number-of-university-students-in-nigeria/>

Statista (2020). *Nigeria: Youth Unemployment rate from 1999 to 2019*. <https://www.statista.com/statistics/812300/youth-unemployment-rate-in-nigeria/>

Stephen, E. O., & Wasiu, A. B. (2013). The contribution of small scale industries to the national Economy. *Standard research journal of business management*, 1(2), 60-71.

Stoet, G., & Geary, D. C. (2020). Gender differences in the pathways to higher education. *Proceedings of the National Academy of Sciences*, 117(25), 14073-14076.

Storey, D. J. (1991). The Birth of New Firms—Does Unemployment Matter? A Review of the Evidence. *Small Business Economics* 3, 167-178.

Stott, J. (2017). *What is inclusive growth and why does it matter?* Retrieved from <https://www.jrf.org.uk/blog/what-inclusive-growth-and-why-does-it-matter>

Strauss, V. (2013, December 5). *Nelson Mandela on the Power of Education*. Accessed 10th February 2019. <https://www.washingtonpost.com/news/answer-sheet/wp/2013/12/05/nelson-mandelas-famous-quote-on-education/>.

Streeten, P. Shahid, J. B., Mahbub ul, H., Norman, H., & Frances, S. (1981), *First Things First: Meeting Basic Human Needs in the Developing Countries*. New York: Oxford University Press

Stuart, E. (2011). *Making Growth Inclusive: Some lessons from countries and the literature*. Oxfam.

Suchart, T. (2017). Factors influencing opportunity driven nascent entrepreneurs in Europe and Asia. [https://www.um.edu.mt/library/oar/bitstream/123456789/30466/1/Factors Influencing Opportunity Driven Nascent Entrepreneurs in Europe and Asia 2017.pdf](https://www.um.edu.mt/library/oar/bitstream/123456789/30466/1/Factors_Influencing_Opportunity_Driven_Nascent_Entrepreneurs_in_Europe_and_Asia_2017.pdf).

Sule, B. and Adamu, U. (2019), 'National Poverty Eradication Programme (NAPEP) in Nigeria: A critical analysis 2001-2015' *Jigawa Journal of Politics*, 2(1) 1-26. Accessed 15th November, 2020 [https://www.researchgate.net/publication/338990882 National Poverty Eradication Programme NAPEP in Nigeria A Critical](https://www.researchgate.net/publication/338990882_National_Poverty_Eradication_Programme_NAPEP_in_Nigeria_A_Critical).

Sule, B. Adamu, U. and Yahaya, M.A. (2019), 'National Poverty Eradication Programme in Nigeria (NAPEP): a case study of Capacity Acquisition Programme (CAP) in Gombe State 2003-2010' *Journal of Public Administration and Governance*, 9(2) 230-247.

Sullivan, Y. W., & Kim, D. J. (2018). Assessing the effects of consumers' product evaluations and trust on repurchase intention in e-commerce environments. *International Journal of Information Management*, 39, 199-219.

Sultan, S. M., & Schrofer, T. T. (2008). Building support to have targeted social protection interventions for the poorest—The case of Ghana. *Social Protection for the Poorest in Africa*, 300.

Surajo, A. Z. & Karim, Z. A. H. M. (2016). Youth unemployment and poverty in Nigeria: A threat to sustainable growth and development. *International Journal of Scientific Research and Management*, 4(11), 4919-4928.

Sutharshini, B., Thevanes, N., & Arulrajah, A. A. (2019). Effective Time Management as a Tool for Individual and Organizational Performance in Financial Institutions. *IUP Journal of Organizational Behavior*, 18(2).

Swain, S. K. (2015). Impact of poverty alleviation programmes on socio-economic development of rural poor of Odisha-A statistical analysis. *Journal of Rural Development*, 34(2), 187-213.

Tajeddini, K., Trueman, M., & Larsen, G. (2006). Examining the effect of market orientation on innovativeness. *Journal of marketing management*, 22(5-6), 529-551.

Taylor, T. D. (2020). Circulation, Value, Exchange, and Music. *Ethnomusicology*, 64(2), 254-273.

Tehseen, S., & Ramayah, T. (2015). Entrepreneurial competencies and SMEs business success: The contingent role of external integration. *Mediterranean Journal of Social Sciences*, 6(1), 50-50.

Tella, S. A., & Alimi, O. Y. (2016). Determinants of inclusive growth in Africa: Role of health and demographic changes. *African Journal of Economic Review*, 4(2), 138-146.

- Terjesen, S., & Wang, N. (2013). Coase on entrepreneurship. *Small Business Economics*, 40(2), 173-184.
- Tersoo, P. (2014). Agribusiness as a veritable tool for rural development in Nigeria. *International letters of social and humanistic sciences*, (03), 26-36.
- Thaddeus, E. (2012). Perspectives: Entrepreneurship development & growth of enterprises in Nigeria. *Entrepreneurial practice review*, 2(2), 31-35.
- Thomas, S. & Canagarajah, S. (2002). Poverty in a wealthy economy: the case of Nigeria. *IMF Working Paper*. <https://www.imf.org/external/pubs/ft/wp/2002/wp02114.pdf>.
- Thornton, P. K., & Herrero, M. (2015). Adapting to climate change in the mixed crop and livestock farming systems in sub-Saharan Africa. *Nature Climate Change*, 5(9), 830-836.
- Toffler, A., & Alvin, T. (1980). *The third wave* (Vol. 484). New York: Bantam books.
- Tomy, S., & Pardede, E. (2020). An entrepreneurial intention model focussing on higher education. *International Journal of Entrepreneurial Behavior & Research*.
- Touré, M., & Fadayomi, T. O. (1992). *Migrations, development and urbanization policies in Sub-Saharan Africa*. CODESRIA, Dakar, SN.
- Trading Economics (2019a). *Germany unemployment rate*. Accessed 5th September 2019. <https://tradingeconomics.com/germany/unemployment-rate>.
- Trading Economics (2019b). *Germany youth unemployment rate*. Accessed 5th September 2019. <https://tradingeconomics.com/germany/youth-unemployment-rate>.
- Tran, N., Shikuku, K. M., Hoffmann, V., Lagerkvist, C. J., Pincus, L., Akintola, S. L., ... & Bailey, C. (2022). Are consumers in developing countries willing to pay for aquaculture food safety certification? Evidence from a field experiment in Nigeria. *Aquaculture*, 550, 737829.
- Treacy, M., & Wiersema, F. (1993). Customer intimacy and other value disciplines. *Harvard business review*, 71(1), 84-93.
- Turner, S., & Endres, A. (2017). Strategies for enhancing small business owners' success rates. *International Journal of Applied Management and Technology*, 16(1), 3.
- Turok, I. (2010). Inclusive growth: Meaningful goal or mirage? In A. Pike, A. Rodríguez-Pose, & J. Tomaney (Eds.), *Handbook of local and regional development* (pp. 74–86). London: Routledge.
- Ucha, C. (2010). Poverty in Nigeria: Some dimensions and contributing factors. *Global Majority E-Journal*, 1(1), 46-56.

Udi, G., & Erakpoweri, J. (2018). The Effect of Corruption on Economic Development in Nigeria. *European Journal of Business and Management*, 10(32), 2222-2839.

Uddin, P. S. O. (2013). Causes, effects and solutions to youth unemployment problems in Nigeria. *Journal of Emerging Trends in Economics and Management Sciences*, 4(4), 397-402.

Uduji, J. I., Okolo-Obasi, E. N., & Asongu, S. A. (2019). Responsible use of crop protection products and Nigeria's growth enhancement support scheme. *Development in Practice*, 29(4), 448-463.

Uhlaner, L., & Thurik, A. R. (2004). *Post-Materialism: A Cultural Factor Influencing Total Entrepreneurial Activity Across Nations* (No. 0704). Papers on Entrepreneurship, Growth and Public Policy.

Unachukwu, G. O. (2009). Issues and challenges in the development of entrepreneurship education in Nigeria. Volkmann, C. (2004): Entrepreneurship studies. An ascending academic discipline in the twenty-one century.

UNDESA (2020). Exploring Youth Entrepreneurship. Accessed March 27, 2021, https://sdgs.un.org/sites/default/files/2020-07/Youth_Entrepreneurship.pdf

United Nations, Department of Economic and Social Affairs, Population Division (2019). *World Population Prospects 2019: Highlights (ST/ESA/SER.A/423)*. Accessed 5th April 2019. https://population.un.org/wpp/Publications/Files/WPP2019_Highlights.pdf.

United Nations (UN), Department of Economic and Social Affairs, Population Division, 2019. *World Population Prospects 2019*. Accessed 20 October 2021, <https://population.un.org/wpp/Download/Standard/Population/>

United Nations. Department of Economic and Social Affairs. (2018). *World youth report: Youth and the 2030 agenda for sustainable development*. United Nations Publications.

United Nations (2018). *Social Protection and Social Progress*. Accessed 25th April 2021. https://www.google.com/search?q=social+protection+pdf&rlz=1C1CHWL_enGB835GB835&sxsrf=ALeKk03Qim4huxb1YUFFrCsDMsMS6En12w%3A1619377404744&ei=LyFYI3_LISX1fAPu5W7sAU&og=social+protection+pdf&gs_lcp=Cgdn3Mtd2l6EAMyBggAEAcQHjIGCAAQBxAeMgYIABAHEB4yBggAEAcQHjIGCAAQBxAeMgYIABAHEB4yBggAEAcQHjIGCAAQBxAeMgYIABAHEB4yBggAEAcQHjoHCAAQRxCwAzoICAAQCBAHEB46BwgjELACECc6BggAEAgQHjoECAAQDTolCAAQDRAFEB5Q7NcuWPTpLmDJ8C5oAXACeACAAV2IAekHkgECMTKYAQCGAQGdnd3Mtd2l6yAEIwAEB&sclient=gs-wiz&ved=0ahUKEwiN7d33iprwAhWESxUIHbvKDIYQ4dUDCA4&uact=5#.

United Nations. Department of Economic and Social Affairs. (2015). *Sustainable Development*. Accessed 20th June 2021. <https://sdgs.un.org/goals>.

United Nations Development Programme (UNDP) (2006). *Human Development Report*. New York.

United Nations Development Programme (UNDP) (1990). *Human Development Report*. New York: Oxford University Press.

UNESCO, (2010). *EFA Global Monitoring Report 2010: Reaching the Marginalized*. Oxford University Press, Oxford.

UNESCO, (2004). *International Experts Meeting, "Learning for work, Citizenship, and Sustainability"*. UNESCO, Bonn-Germany. Accessed 2nd September 2019. https://unevoc.unesco.org/fileadmin/user_upload/pubs/SD_BonnDeclaration_e.pdf.

UNGA (2015). *Transforming Our World: The 2030 Agenda for Sustainable Development*. New York, USA: United Nations General Assembly (UNGA).

United Nation Population Fund (UNFPA) (2011). *State of the African Youth Report 2011*, Accessed 30 January 2019. [http://www.africayouth.org/sites/default/files/State%20of%20the%20African%20Youth%20Report%202011%20\(English\).pdf](http://www.africayouth.org/sites/default/files/State%20of%20the%20African%20Youth%20Report%202011%20(English).pdf).

United States Census Bureau. (2021). *International Data Base (IDB)*. Accessed 27th September 2021. https://www.census.gov/data-tools/demo/idb/#/country?COUNTRY_YR_ANIM=2021&menu=countryViz&COUNTRY_YEAR=2021

Urquhart, J. (March 2019). *Surveys as a Research Method*. Lecture note, university of Gloucestershire, United Kingdom.

Usenata, N. (2022). Does corruption cause income inequality and long-run poverty?(Evidence from Nigeria) <https://mpira.ub.uni-muenchen.de/113588/>.

Usman, K.S. (2020), NDE approves 2 month moratorium for loan beneficiaries. Accessed 20th October 2021, <https://www.dailytrust.com.ng/nde-approves-2-months-moratorium-for-loan-beneficiaries.html>.

Uzochukwu, M. P. (2015). *Importance of Youth Empowerment (Basic Information in Youth and Youth Empowerment) (Volume 7)*. CreateSpace Independent Publishing Platform, California.

Vallabh, D., & Mhlanga, O. (2015). Influence of demographic factors on business performance in small to medium tourism enterprises (SMTEs). *African Journal of Hospitality, Tourism and Leisure*, 4(2), 1-9.

Vambe, J.T. and Ozohu-Suleiman, A. (2014), 'Promoting youth employment in Benue State, Nigeria: A study of Open Apprenticeship Scheme of the National Directorate of Employment (NDE)' *Public Administration Research*, 3(1) 5.

Vancea, M., & Utzet, M. (2016). How unemployment and precarious employment affect the health of young people: A scoping study on social determinants. *Scandinavian Journal of Public Health*, 45, 1-12.

- van der Zwan, P., Thurik, R., Verheul, I., & Hessels, J. (2016). Factors influencing the entrepreneurial engagement of opportunity and necessity entrepreneurs. *Eurasian Business Review*, 6(3), 273-295.
- Van Praag, C. M., & Versloot, P. H. (2007). What is the value of entrepreneurship? A review of recent research. *Small business economics*, 29(4), 351-382.
- Van Praag, C. M. (2003). Business survival and success of young small business owners. *Small business economics*, 21(1), 1-17.
- Veit Wilson, J. (1985). *Supplementary benefit: What has to be done?* Monograph, New Castle upon Tyne.
- Vellala, P. S., Madala, M. K., & Chhattopadhyay, U. (2014). A theoretical model for inclusive economic growth in Indian context. *International Journal of Humanities and Social Science*, 4(13), 229-235.
- Venatus, K. & Agnes, I. (2010). Youth unemployment in Nigeria: causes and related issues. *Canadian social science*, 6(4), 231-237.
- Verdin, P. J., & Williamson, P. J. (1993). Core competence, competitive advantage and market analysis: Forging the links.
- Verschuren, P. (2003). Case study as a research strategy: Some ambiguities and opportunity. *International Journal of Social Research Methodology*, 6(2), 121-139.
- Volles, N. (2016). Lifelong learning in the EU: changing conceptualisations, actors, and policies. *Studies in higher education*, 41(2), 343-363.
- Vossenbergh, S. (2013). Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it. *Maastricht School of Management Working Paper Series*, 8, 1-27.
- Vuković, A. J., Jošanov-Vrgović, I., Jovin, S., & Papić-Blagojević, N. (2020). Socio demographic characteristics and students' entrepreneurial intentions. *Stanovništvo*, 58(2), 57-75.
- Walter, S. G., & Block, J. H. (2016). Outcomes of entrepreneurship education: An institutional perspective. *Journal of Business venturing*, 31(2), 216-233.
- Wang, M., Wang, Y., Liu, W., Ma, Y., Xiang, L., Yang, Y., & Li, X. (2021). How to achieve a win-win scenario between cost and customer satisfaction for cold chain logistics?. *Physica A: Statistical Mechanics and its Applications*, 566, 125637.
- Wannan, J., Tessaring, M., & European Centre for the Development of Vocational Training (Cedefop). (2004). *Vocational education and training-key to the future: Lisbon-Copenhagen-Maastricht mobilising for 2010*. Office for Official Publications of the European Communities, Luxembourg.

Watts, H. W. (1968). "An economic definition of poverty". In Moynihan, D. P., on *Understanding Poverty*. New York: Basic Book.

Wei, X., Liu, X., & Sha, J. (2019). How does the entrepreneurship education influence the students' innovation? Testing on the multiple mediation model. *Frontiers in psychology*, 10, 1557.

Welsh, D. H., Kaciak, E., Memili, E., & Minialai, C. (2018). Business-family interface and the performance of women entrepreneurs. *International Journal of Emerging Markets*, 13(2), 330-349.

Whajah, J., Bokpin, G. A., & Kuttu, S. (2019). Government size, public debt and inclusive growth in Africa. *Research in International Business and Finance*, 49, 225-240.

Whelan, B., & Whelan, C. T. (1995). In what sense is poverty multidimensional? In: Room, G.(ed.) *Beyond the threshold. The Measurement and Analysis of Social Exclusion*.

Wikström, S. (1996). Value creation by company-consumer interaction. *Journal of Marketing Management*, 12(5), 359-374.

Williams, C. C. (2008). Beyond necessity-driven versus opportunity-driven entrepreneurship: a study of informal entrepreneurs in England, Russia and Ukraine. *The International Journal of Entrepreneurship and Innovation*, 9(3), 157-165.

Williams, M., & Moser, T. (2019). The art of coding and thematic exploration in qualitative research. *International Management Review*, 15(1), 45-55.

World Bank (2021). Social Protection & Labour: Unemployment. Accessed 13th September 2021. <https://databank.worldbank.org/metadataglossary/world-development-indicators/series/SL.UEM.TOTL.NE.ZS>.

World Bank (October 2020). *COVID-19 to add as many as 150 Million Extreme Poor by 2021*. Accessed 15th April 2021. <https://www.worldbank.org/en/news/press-release/2020/10/07/covid-19-to-add-as-many-as-150-million-extreme-poor-by-2021>.

World Bank (April 2019). *Poverty and Equity Brief Sub-Saharan Africa Nigeria*. https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Archives-2019/Global_POVEQ_NGA.pdf

World Bank (2019b). GDP growth (annual %) – Nigeria. <https://data.worldbank.org/indicator/NY.GDP.MKTP.KD.ZG?end=2018&locations=NG&start=1961&view=chart>.

World Bank Data Blog (January, 2019). *Half of the World's Poor Live in just 5 Countries*. Accessed 15th March 2019. <https://blogs.worldbank.org/opendata/half-world-s-poor-live-just-5-countries>.

World Bank (2018). *Year in Review: 2018 in 14 Charts*. Accessed 15th March 2019. <https://www.worldbank.org/en/news/feature/2018/12/21/year-in-review-2018-in-14-charts>.

World Bank/IBRD/IFC (November 2018) Nigeria Systematic Country Diagnostic (SCD) Transitioning to a Middle-Class Society <https://openknowledge.worldbank.org/handle/10986/23099>.

World Bank (2015). *FAQs: Global Poverty Line Update*. Accessed 28th August 2019. <https://www.worldbank.org/en/topic/poverty/brief/global-poverty-line-faq>.

World Bank (2016). Poverty Reduction in Nigeria in the Last Decade. Accessed March 26, 2021, <http://documents1.worldbank.org/curated/en/103491483646246005/pdf/ACS19141-REVISED-PUBLIC-Pov-assessment-final.pdf>

World Bank (2015). *Overview of Social Protection*. Accessed 4th April 2021. [https://www.worldbank.org/content/dam/Worldbank/Event/social-protection/Rawlings_Overview%20of%20Social%20Protection%20\(poll\)_PCC15.pdf](https://www.worldbank.org/content/dam/Worldbank/Event/social-protection/Rawlings_Overview%20of%20Social%20Protection%20(poll)_PCC15.pdf)

World Bank (January, 2013). *Growing Africa: Unlocking the potential of agribusiness*. Press articles.

World Bank (2011). *Resilience Equality and Opportunity: 2012-2022 Social Protection and Labour Strategy*. Washington: World Bank. Accessed 15th March 2019. http://siteresources.worldbank.org/SOCIALPROTECTION/Resources/280558-1274453001167/7089867-1279223745454/7253917-1291314603217/SPL_Strategy_2012-22_FINAL.pdf

World Bank. (2001). *Social protection sector strategy: From safety net to springboard*. World Bank.

World Bank (1998): *World Development Indicators*. Washington, D.C.: World Bank.

World Bank (1990) *World Development Report 1990: Poverty*, Washington DC: World Bank.

World Economic Forum (2015). *The inclusive growth and development report 2015*. Accessed 2nd September 2019, <http://www.weforum.org/reports/inclusive-growth-and-developmentreport-2015>

Worldometers (2019). Population by country. Accessed 2nd September 2019. <https://www.worldometers.info/world-population/population-by-country/>.

World Poverty Clock (2019). Available at: <https://worldpoverty.io/index.html>. Accessed 2nd September 2019.

Yahaya, H. D., Geidam, M. M., & Usman, M. U. (2016). The role of Micro Small and Medium Enterprises in the economic development of Nigeria. *Journal of Advance Management and Accounting Research*, 3(4).

Yakubu, R. and Abbass, I.M. (2012), 'National poverty eradication programme (NAPEP) and poverty alleviation in rural Nigeria: A Case Study of Giwa Local Government Area of Kaduna State' *European Scientific Journal*, 8(18) 90-103.

Yamane, Taro. 1967. *Statistics, An Introductory Analysis*, 2nd Ed., New York: Harper and Row.

Yamta, L. and Midala, A.S. (2014), 'The impact of poverty alleviation programmes in the areas of agricultural development and job creation for unemployed youth in Borno state' *International Journal of Education and Research*, 2(9) 351-364.

Yin, R. K. (2018). *Case study research and applications*. Sage.

Yoshino, N., & Taghizadeh Hesary, F. (2016). Major challenges facing small and medium-sized enterprises in Asia and solutions for mitigating them.

Yusoff, N. M., & Nayan, S. M. (2020). Review on customer satisfaction. *Journal of Undergraduate Social Science and Technology*, 2(2).

Yustian, O. (2021). Uncertainty of the business environment affecting business success due to the Covid-19 pandemic. *Management Science Letters*, 11(5), 1549-1556.

Yusuff, M. A., & Soyemi, J. (2012). Achieving sustainable economic development in Nigeria through technical and vocational education and training: The missing link. *International Journal of Academic Research in Business and Social Sciences*, 2(2), 71.

Zali, M. R., Faghih, N., Ghotbi, S., & Rajaie, S. (2013). The effect of necessity and opportunity driven entrepreneurship on business growth. *International Research Journal of Applied and Basic Sciences*, 7(2), 100-108.

Zaunstöck, T., Marhuenda-Fluixá, F., Ros-Garrido, A., & Fischer, M. (2021). Europeanisation of VET—the Spanish Vocational Education and Training system and the influence of European education policy. *Journal of Vocational Education & Training*, 73(2), 316-335.

Zhao, H., O'Connor, G., Wu, J., & Lumpkin, G. T. (2021). Age and entrepreneurial career success: A review and a meta-analysis. *Journal of Business Venturing*, 36(1), 106007.

8.0 Appendices

Appendix A: Questionnaire

SECTION 1: CHARACTERISTICS OF YAGEP OR STEP PARTICIPANTS

1A. Please what Age range do you fit into?

- 18-24 1
- 25-30 2
- 31-34 3
- 35-40 4

1B. Gender

- Male 1
- Female 2

1Ca. Marital status before participation in YAGEP or STEP

- Single 1
- Married 2
- Divorced 3
- Separated 4

1Cb. Current marital status

- Single 1
- Married 2
- Divorced 3
- Separated 4

1Da. Educational attainment before participation in YAGEP or STEP

- Pre-secondary 1
- Secondary 2
- NCE/OND 3
- HND/BA/BSc 4
- MSc/MA 5
- PhD 6
- None 7

1Db. Present educational level

- Pre-secondary 1
- Secondary 2
- NCE/OND 3
- HND/BA/BSc 4
- MSc/MA 5
- PhD 6
- None 7

1E. **Course of study:** Please enter your course of study if you went to a higher institution.

.....
.....
.....

1F. Which of your biological family members run a business? Please tick the corresponding options

- Father 1
- Mother 2
- Sibling 3
- Close relatives 4
- None of the above 5

1G. Have you acquired entrepreneurship skill before participating in YAGEP or STEP?

Please tick Yes or No

- Yes 1
- No 2

1Ha. Please indicate the type of training you acquired through YAGEP or STEP.

- Practical 1
- Seminar 2
- Apprenticeship 3
- Others specify

1Hb. Type of Programme participated: Please indicate the enterprise you were trained.

YAGEP	STEP
Fishery	Fashion design
Poultry	Catering & confectionary
Piggery	Electrical installment
Cassava	Hair dressing
Rice	Plumbing
Vegetable	Block molding & upholstery
	ICT
	Audio-visual & welding
	Fabrication

1Hc. Please state the Year / Month you participated in YAGEP or STEP.

.....
.....

1Hd. What was the length of the training?

Please indicate by ticking

- 3months 1
- 6months 2
- 1year 3

11a. After participating in the programme, did you start your own business?

Yes 1
No 2

11b. Please state the Year / Month you started the business

11c. Is the location of your business in or close to a city or village? Please circle 1 or 2

City 1
Village 2

11J. Were you self-employed before participating in the programme? Please circle 1 or 2

Yes 1
No 2

If yes, please indicate the type of business

.....
.....

SECTION 2: INCLUSIVE GROWTH FACTORS

2A. To what extent do you agree or disagree with the following statements as your main reasons to participate in the programme?

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
I was unemployed	1	2	3	4	5
I needed money	1	2	3	4	5
I wanted to be self-employed so I can be independent	1	2	3	4	5
I wanted to start my own business	1	2	3	4	5
I wanted to employ others	1	2	3	4	5
I wanted to create wealth for myself	1	2	3	4	5
I wanted to get my own share of the national cake from the government	1	2	3	4	5
I had no other option than to participate	1	2	3	4	5

Please state, if there are any other reasons why you participated in the

programme:.....

.....

2B. Where you selected for the programme through the following means?

	Yes	No	Don't Know
Through an online application	1	2	-1
Through a relative / friend	1	2	-1
Through an application to the office	1	2	-1
Through recommendation	1	2	-1
Through screening	1	2	-1

Other means, please state

2C. What are the things you enjoy most about YAGEP or STEP?

2D. What would you have done differently if you were the initiator of YAGEP or STEP?

2E. What were the challenges you faced in starting the business?

2F. Please state the major challenges that hinders your business from growing its income and creating jobs?

2G. Before you participated in the programme, do you had any experience in the following?
Please tick circle 1 or 2

	Yes	No
Running a business	1	2
Starting a business	1	2
Working in a business	1	2

2H. Do you had any training in your chosen enterprise before participating in the programme?

Yes 1
No 2

2I. Do you enjoy being self-employed?

Yes 1
No 2

Please state why?

.....

2J. Do you prefer either a government or private job to your business?

Yes 1
No 2

Please state why?

.....

2K. What are the things that enabled you to create jobs for others in your business?

.....

2L. What are the factors that helped grew the income of your business?

.....

2M. To what extent do you agree or disagree that the following factors most affected the growth of your business.

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Inadequate finance from YAGEP and STEP	1	2	3	4	5
Access to land /store	1	2	3	4	5
Access to workers	1	2	3	4	5
Lack of customers	1	2	3	4	5
Lack of access to raw materials	1	2	3	4	5
Lack of information on policies	1	2	3	4	5
Lack of training	1	2	3	4	5
Lack of guidance and mentorship	1	2	3	4	5
Lack of passion	1	2	3	4	5
Poor implementation of YAGEP and STEP	1	2	3	4	5
The government's inconsistency	1	2	3	4	5

SECTION 3: IMPACT OF YAGEP AND STEP

3Aa. Please tick your average monthly income before you were empowered through the programme.

- Less than ~~N~~20 thousand per month 1
~~N~~20 thousand and above per month 2
~~N~~30 thousand and above per month 3
~~N~~40 thousand and above per month 4
~~N~~50 thousand and above per month 5

3Ab. Please tick your Current living standard per month

- Less than ~~N~~20 thousand per month 1
~~N~~20 thousand and above per month 2
~~N~~30 thousand and above per month 3
~~N~~40 thousand and above per month 4
~~N~~50 thousand and above per month 5

3Ba. Please enter the total number of employees you had before participating in the programme

3Bb. What is your current total number of employees?

3Bc. Please enter your total number of paid workers

3Bd. How many of your workers are secondary school graduates?

3Be. How many of your workers graduated from higher institution?

3Bf. How many of your workers are between the ages of 18-35 years?

3aC. Please enter the number of other new businesses you opened after you participated in the programme

3Cb. How many persons have you employed in those new businesses?

3Da. Please tick the financial support the Delta State government gave to you at the end of the training.

- Less than ~~N~~100 thousand 1
~~N~~100 thousand and above 2
~~N~~200 thousand and above 3
~~N~~300 thousand and above 4
~~N~~400 thousand and above 5

3Db. Was the money enough to start the business? Please yes or no.

Yes 1

No 2

If No, how much money would you have preferred as a start-up capital?

.....

3E. Please tick as appropriate the monetary value of the materials / Equipment's the Delta State government support you with.

- Less than ~~N~~200 thousand 1
~~N~~200 thousand and above 2
~~N~~300 thousand and above 3
~~N~~400 thousand and above 4
~~N~~500 thousand and above 5
No idea 6

3F. Did the State government render the following assistance to you after you started your business? Please circle 1 or 2.

	<u>Yes</u>	<u>No</u>
Monitoring	1	2

Mentoring	1	2
Creating conducive atmosphere for product marketing	1	2
Access to subsequent materials	1	2
Additional finance support	1	2
Others, please specify	1	2

3G. Please indicate if the programme helped to improve the following skills and character in you by cycling 1 or 2

	<u>Yes</u>	<u>No</u>
Communication skills	1	2
Creative/Innovative skills	1	2
Managerial skills	1	2
Entrepreneurship skills	1	2
Self-confidence level	1	2
Risk taking ability	1	2
Level of determination for achievement	1	2
Responsive to suggestions and criticism	1	2
All the above	1	2
None of the above	1	2

3H. Other skills acquired after the programme

Please indicate

3I. Please state the various ways the programme impacted your life?

.....

SECTION 4 (For YAGEP beneficiaries only): VALUE ADDED AGRIBUSINESS

4A. Do you carry out any processing activity (e.g drying, roasting, frying, smoking, packaging etc.) on your produce before selling? Please tick yes or no.

Yes 1

No 2

If yes, please indicate how you added value to your produce before selling

.....

4B. What are the major challenges that you faced or hinderances that limits you from processing your produce before taking them to the market? Please state them.

.....

Appendix B: Personal and Economic Characteristics of the YAGEP & STEP Participants

Table 1a: Personal and Economic Characteristics of YAGEP & STEP participants (n=320)

Parameter		Frequency			Valid Percent (%)		
		YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Age	18-24	25	31	56	17.9	17.2	17.5
	25-30	36	64	100	25.7	35.6	31.3
	31-34	54	60	114	38.6	33.3	35.6
	35-40	25	25	50	17.9	13.9	15.6
Gender	Male	76	74	150	54.3	41.1	46.9
	Female	64	106	170	45.7	58.9	53.1
Marital status before programme							
	Single	79	95	174	56.4	52.8	54.4
	Married	57	84	141	40.7	46.7	44.1
	Divorce	0	1	1	0.0	.6	0.3
	Separated	4	0	4	2.9	0.0	1.3
Marital status after programme							
	Single	55	61	116	39.3	33.9	36.3
	Married	79	111	190	56.4	61.7	59.4
	Divorce	2	7	9	1.4	3.9	2.8
	Separated	4	1	5	2.9	.6	1.6
Education level before programme							
	No academic qualification	3	1	4	2.1	.6	1.3
	Secondary	43	52	95	30.7	28.9	29.7
	NCE/OND	33	79	112	23.6	43.9	35.0
	HND/BA/BSc	55	46	101	39.3	25.6	31.6
	MSc/MA	6	2	8	4.3	1.1	2.5
Education level After programme							
	No academic qualification	3	1	4	2.1	.6	1.3
	Secondary	34	43	77	24.3	23.9	24.1
	NCE/OND	35	70	105	25.0	38.9	32.8
	HND/BA/BSc	57	63	120	40.7	35.0	37.5
	MSc/MA	11	3	14	7.9	1.7	4.4
Course of study							
	Agriculture or business related	50	60	110	35.7	33.3	34.4
	Neither related to Agric nor Business	52	76	128	37.1	42.2	40.0
	None	38	44	82	27.1	24.4	25.6

Source: Author's field work, 2019/2020

Table 1b: Personal and Economic Characteristic of YAGEP & STEP participants (n=320)

Parameter	Frequency			Valid Percent (%)		
	YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Self Employed Before Participating in Programme						
Yes	56	65	121	40.0	36.1	37.8
No	84	115	199	60.0	63.9	62.2
Family member in business						
Father	29	46	75	20.7	25.6	23.4
Mother	35	38	73	25.0	21.1	22.8
Sibling	27	24	51	19.3	13.3	15.9
Close Relative	18	22	40	12.9	12.2	12.5
Two of the family categories	10	1	11	7.1	.6	3.4
Three of the family categories	1	1	2	.7	.6	.6
All the four categories	1	4	5	.7	2.2	1.6
None	19	44	63	13.6	24.4	19.7
Acquired entrepreneurship skill before participating in programme						
Yes	68	71	139	48.6	39.4	43.4
No	72	109	181	51.4	60.6	56.6
Training undergone in programme						
Practical	67	91	158	47.9	50.6	49.4
Seminar	9	20	29	6.4	11.1	9.1
Apprenticeship	44	50	94	31.4	27.8	29.4
Practical, seminar & apprenticeship	12	18	30	8.6	10.0	9.4
Practical & Seminar	7	0	7	5.0	0.0	2.2
Practical & Apprenticeship	1	1	2	.7	0.6	.6
Skillset in programme						
Fishery	82		82	58.6		25.6
Poultry	20		20	14.3		6.3
Piggery	11		11	7.9		3.4
Cassava	13		13	9.3		4.1
Rice	8		8	5.7		2.5
Vegetable	6		6	4.3		1.9
Fashion		43	43		23.9	13.4
Catering		37	37		20.6	11.6
Electrical		18	18		10.0	5.6
Hair Dressing		25	25		13.9	7.8
Plumbing		8	8		4.4	2.5
Block		5	5		2.8	1.6
ICT		19	19		10.6	5.9
Audio Visual, Welding & Fabrication		23	23		12.8	7.2
Beed Making		1	1		.6	.3
Event Management / Decoration		1	1		.6	.3

Source: Author's field work, 2019/2020

Table 1c: Personal and Economic Characteristics of YAGEP & STEP participants (n=320)

Parameter		Frequency			Valid Percent (%)		
		YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Year of training	2015/2016	94	89	183	67.1	49.4	57.2
	2017	34	48	82	24.3	26.7	25.6
	2018	12	43	55	8.6	23.9	17.2
Length of training	Three Months	44	61	105	31.4	33.9	32.8
	Six Months	93	116	209	66.4	64.4	65.3
	One Year	3	3	6	2.1	1.7	1.9
Started the business	Yes	133	167	300	95.0	92.8	93.8
	No	7	13	20	5.0	7.2	6.3
Year of starting the business							
	Never Started	7	13	20	5.0	7.2	6.3
	2016	37	38	75	26.4	21.1	23.4
	2017	53	52	105	37.9	28.9	32.8
	2018	39	46	85	27.9	25.6	26.6
	2019	4	31	35	2.9	17.2	10.9
Location of the Business							
	None	7	13	20	5.0	7.2	6.3
	City	40	126	166	28.6	70.0	51.9
	Village	93	41	134	66.4	22.8	41.9

Source: Author's field work, 2019/2020

Appendix C: Barriers to YAGEP & STEP Participants' SMBs

Table 2a: Barrier to the businesses established by YAGEP and STEP Respondents (n=320)

Parameter		Frequency			Valid Percent (%)		
		YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Inadequate Funds							
	Strongly Agree	82	101	183	58.6	56.1	57.2
	Agree	48	36	84	34.3	20.0	26.3
	Neither Agree nor Disagree	3	19	22	2.1	10.6	6.9
	Disagree	4	13	17	2.9	7.2	5.3
	Strongly Disagree	3	11	14	2.1	6.1	4.4
Access to Land or Store							
	Strongly Agree	56	90	146	40.0	50.0	45.6
	Agree	48	52	100	34.3	28.9	31.3
	Neither Agree nor Disagree	6	7	13	4.3	3.9	4.1
	Disagree	23	15	38	16.4	8.3	11.9
	Strongly Disagree	7	16	23	5.0	8.9	7.2
Access to Workers							
	Strongly Agree	38	64	102	27.1	35.6	31.9
	Agree	50	46	96	35.7	25.6	30.0
	Neither Agree nor Disagree	24	20	44	17.1	11.1	13.8
	Disagree	19	16	35	13.6	8.9	10.9
	Strongly Disagree	9	34	43	6.4	18.9	13.4
Lack of Customers							
	Strongly Agree	43	68	111	30.7	37.8	34.7
	Agree	46	47	93	32.9	26.1	29.1
	Neither Agree nor Disagree	9	8	17	6.4	4.4	5.3
	Disagree	32	24	56	22.9	13.3	17.5
	Strongly Disagree	10	33	43	7.1	18.3	13.4
Access to Raw Materials							
	Strongly Agree	61	72	133	43.6	40.0	41.6
	Agree	39	43	82	27.9	23.9	25.6
	Neither Agree nor Disagree	18	21	39	12.9	11.7	12.2
	Disagree	18	21	39	12.9	11.7	12.2
	Strongly Disagree	4	23	27	2.9	12.8	8.4
Lack of Information on Policies							
	Strongly Agree	49	61	110	35.0	33.9	34.4
	Agree	46	44	90	32.9	24.4	28.1
	Neither Agree nor Disagree	9	29	38	6.4	16.1	11.9
	Disagree	23	23	46	16.4	12.8	14.4
	Strongly Disagree	13	23	36	9.3	12.8	11.3

Source: Author's field work, 2019/2020

Table 2b: Barrier to the businesses established by YAGEP and STEP Respondents (n=320)

Parameter		Frequency			Valid Percent (%)		
		YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Lack of Training							
	Strongly Agree	16	50	66	11.4	27.8	20.6
	Agree	22	22	44	15.7	12.2	13.8
	Neither Agree nor Disagree	18	14	32	12.9	7.8	10.0
	Disagree	54	33	87	38.6	18.3	27.2
	Strongly Disagree	30	61	91	21.4	33.9	28.4
Lack of Guidance and Mentorship							
	Strongly Agree	46	44	90	32.9	24.4	28.1
	Agree	28	62	90	20.0	34.4	28.1
	Neither Agree nor Disagree	11	12	23	7.9	6.7	7.2
	Disagree	41	27	68	29.3	15.0	21.3
	Strongly Disagree	14	35	49	10.0	19.4	15.3
Lack of Passion							
	Strongly Agree	27	40	67	19.3	22.2	20.9
	Agree	40	42	82	28.6	23.3	25.6
	Neither Agree nor Disagree	16	11	27	11.4	6.1	8.4
	Disagree	30	25	55	21.4	13.9	17.2
	Strongly Disagree	27	62	89	19.3	34.4	27.8
Poor Implementation of Programmes							
	Strongly Agree	46	48	94	32.9	26.7	29.4
	Agree	46	55	101	32.9	30.6	31.6
	Neither Agree nor Disagree	8	24	32	5.7	13.3	10.0
	Disagree	24	19	43	17.1	10.6	13.4
	Strongly Disagree	16	34	50	11.4	18.9	15.6
Inconsistency of Government							
	Strongly Agree	35	48	83	25.0	26.7	25.9
	Agree	58	55	113	41.4	30.6	35.3
	Neither Agree nor Disagree	16	22	38	11.4	12.2	11.9
	Disagree	24	31	55	17.1	17.2	17.2
	Strongly Disagree	7	24	31	5.0	13.3	9.7

Source: Author's field work, 2019/2020

Appendix D: Impact of YAGEP & STEP to Inclusive Growth

Table 3a: Impact of YAGEP and STEP on Job Creation and Establishment of New Businesses through the Beneficiaries of Programmes (n=320)

Parameter	Frequency			Valid Percent (%)		
	YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Employee(s) before Programmes						
Zero Employee	100	150	250	71.4	83.3	78.1
One Employee	11	9	20	7.9	5.0	6.3
Two Employees	8	10	18	5.7	5.6	5.6
Three Employees	15	5	20	10.7	2.8	6.3
Four Employees	3	5	8	2.1	2.8	2.5
Six Employees	0	1	1	0.0	.6	.3
Nine Employees	1	0	1	0.7	0.0	.3
Ten Employees	2	0	2	1.4	0.0	.6
Employee(s) after Programme						
Zero Employee	41	64	105	29.3	35.6	32.8
One Employee	13	15	28	9.3	8.3	8.8
Two Employees	27	24	51	19.3	13.3	15.9
Three Employees	13	14	27	9.3	7.8	8.4
Four Employees	15	14	29	10.7	7.8	9.1
Five Employees	9	16	25	6.4	8.9	7.8
Six Employees	13	11	24	9.3	6.1	7.5
Seven Employees	4	9	13	2.9	5.0	4.1
Eight Employees	2	7	9	1.4	3.9	2.8
Nine Employees	0	1	1	0.0	.6	.3
Ten Employees	0	1	1	0.0	.6	.3
Twelve Employees	0	1	1	0.0	.6	.3
Thirteen Employees	0	3	3	0.0	1.7	.9
Fifteen Employees	1	0	1	0.7	0.0	.3
Sixteen Employees	2	0	2	1.4	0.0	.6
Employees that are Secondary School Graduates						
Zero Employee	48	69	117	34.3	38.3	36.6
One Employee	24	30	54	17.1	16.7	16.9
Two Employees	35	29	64	25.0	16.1	20.0
Three Employees	22	22	44	15.7	12.2	13.8
Four Employees	8	9	17	5.7	5.0	5.3
Five Employees	0	6	6	0.0	3.3	1.9
Six Employees	2	6	8	1.4	3.3	2.5
Seven Employees	0	7	7	0.0	3.9	2.2
Eight Employees	0	2	2	0.0	1.1	.6
Ten Employees	1	0	1	0.7	0.0	.3
Employees that are Higher Institution Graduates						
Zero Employee	85	125	210	60.7	69.4	65.6
One Employee	23	27	50	16.4	15.0	15.6
Two Employees	15	18	33	10.7	10.0	10.3
Three Employees	5	5	10	3.6	2.8	3.1
Four Employees	9	1	10	6.4	.6	3.1
Five Employees	1	4	5	.7	2.2	1.6
Six Employees	1	0	1	.7	0.0	.3
Seven Employees	1	0	1	.7	0.0	.3

Source: Author's field work, 2019/2020

Table 3b: Impact of YAGEP and STEP on Job Creation and Establishment of New Businesses through the Beneficiaries of Programmes (n=320)

Parameter		Frequency			Valid Percent (%)		
		YAGEP (n=140)	STEP (n=180)	Both	YAGEP (n=140)	STEP (n=180)	Both
Employees that are between the ages of 18-35							
	Zero Employee	44	67	111	31.4	37.2	34.7
	One Employee	24	18	42	17.1	10.0	13.1
	Two Employees	21	35	56	15.0	19.4	17.5
	Three Employees	22	17	39	15.7	9.4	12.2
	Four Employees	19	12	31	13.6	6.7	9.7
	Five Employees	2	9	11	1.4	5.0	3.4
	Six Employees	4	5	9	2.9	2.8	2.8
	Seven Employees	1	10	11	0.7	5.6	3.4
	Eight Employees	1	5	6	0.7	2.8	1.9
	Ten Employees	1	1	2	0.7	.6	.6
	Thirteen Employees	0	1	1	0.0	0.6	.3
	Sixteen Employees	1	0	1	0.7	0.0	.3
New Micro Businesses Established by YAGEP and STEP Direct Businesses							
	None	113	157	270	80.7	87.2	84.4
	One	21	20	41	15.0	11.1	12.8
	Two	5	2	7	3.6	1.1	2.2
	Three	1	1	2	.7	.6	.6
Employees in New Micro Businesses							
	Zero Employee	117	162	279	83.6	90.0	87.2
	One Employee	11	11	22	7.9	6.1	6.9
	Two Employees	7	5	12	5.0	2.8	3.8
	Three Employees	1	1	2	.7	0.6	.6
	Four Employees	1	0	1	.7	0.0	.3
	Five Employees	1	1	2	.7	0.6	.6
	Seven Employees	2	0	2	1.4	0.0	.6
Paid Employees							
Strongly Agree	Zero	44	72	116	31.4	40.0	36.3
	One	20	23	43	14.3	12.8	13.4
Agree	Two	22	38	60	15.7	21.1	18.8
	Three	17	14	31	12.1	7.8	9.7
Neither Agree nor Disagree	Four	17	10	27	12.1	5.6	8.4
	Five	6	6	12	4.3	3.3	3.8
Disagree	Six	7	5	12	5.0	2.8	3.8
	Seven	5	5	10	3.6	2.8	3.1
Strongly Disagree	Eight	0	5	5	0.0	2.8	1.6
	Ten	0	2	2	0.0	1.1	0.6
	Fifteen	1	0	1	0.7	0.0	0.3
	Sixteen	1	0	1	0.7	0.0	0.3

Source: Author's field work, 2019/2020

