

## **AGRIENTREPRENURIAL PROGRAMMES AND THEIR EFFECT ON JOB CREATION IN UMUAHIA NORTH L.G.A, ABIA STATE**

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### **Abstract**

The study examines entrepreneurial development program and its effect on job creation in Umuahia North Local Government Area, Abia state. It specifically focused on ascertaining the type of entrepreneurial development programs predominant in the study area; the duration of training in the entrepreneurial development programme. The determinants of choice of entrepreneurial development programme in the study area. One hundred and twenty (120) respondents were examined for the study. Data for the study were generated using structured questionnaire. Descriptive and inferential statistical techniques were used in analyzing the data. The study revealed that majority of the respondents were female (54.17%), the study also revealed that their age was between 31-50 which constitute 71.66%, married with family size of 4-6 persons constituting 42.50% with educational qualification of senior secondary education. The entrepreneurial experience showed that they have 16-20 years constitution 41-67%. The predominant entrepreneurial programmes in the study are were NDE, NOAS, SMEDAM and YOUWIN. Fashion design had the highest participants, this could be as a result of most of the respondents being female. The regression showed that age, family size, employment status, credit access and occupation had an effect on the respondent's choice of program. Inadequate finance, poor follow up and uncondusive environment were the major challenges of the respondents. The study recommended there

should be follow-up after training to make sure that they are doing the right thing.

**Keywords:** Entrepreneurship, Small Scale Enterprise, Entrepreneurial Development, Job Generation.

### **Introduction**

Entrepreneurship is the live wire and growth catalyst in the development of any modern economy. It is viewed as the engine of economic growth and a main thrust of economic restructuring, decentralization and development toward market economy. There is no country in the modern world where an improvement in the standard of living is not regarded as a desirable goal by rulers and citizens alike (Onodugo et al, 2019; Nwonye et al, 2020). A lot of economic reform programs or strategies have evolved the recently especial emphasis is being made on self-reliance via entrepreneur and its numerous small and medium enterprises. The economic success of the countries of Southeast Asia, and American is traceable to the contributions made by self-reliant individuals (entrepreneurs), through their numerous small medium developments depend on the entrepreneur who makes a living by creating new business, new jobs and new ideas (Anowor et al, 2019). A. Many scholars have written widely on entrepreneurship and its potency to generate employment, thus, underscoring the significance and relevance of this sub-sector in the development of any given economy. The experiences of developed economies in relation to the roles played by entrepreneurship buttresses the fact that the importance of entrepreneurship cannot be overemphasized especially in the Developing countries (Onodugo, Anowor and Ofoegbu, 2018). In order to highlight its significance to the growth and development of a given economy, entrepreneurship has been

variously referred to as a “source of employment generation”. This is because Entrepreneurial activities have been found to be capable of making positive impacts on the economy of a nation and quality of life of the people (Adejumo, 2000). Entrepreneur means different things to different people. In order to appreciate this study more, some concepts that are associated with this study will be explained. According to Oxford Advanced Learner’s Dictionary it defines “entrepreneurs as a person who starts or organizes a commercial enterprise, especially one involving financial risk”. Entrepreneurs are the risk takers who create business; they assemble all the factors of production in an effort to start and operate a business and to make a profit.

In Nigeria, government of every state embarks on policies and programs aimed at influencing the direction of economic progress towards a rapid and sustainable economic growth (Ogundele et al., 2012; Sule, 2014). The entrepreneurship development program is aimed at creating a conducive environment for young entrepreneurs to access relevant entrepreneurship skills, knowledge, values and attitudes for their business. The program offers a package of entrepreneurship training that respond appropriately and adequately to the labor market and business needs of the young people or generations. Therefore, entrepreneurship development programmes (EDP) are a globally renowned course which blends academic learning with practical team work exercises, with live investment pitching. Entrepreneurship performs a vital function in the growth and development of any modern economy (Anowor, Ukwueni and Ezekwem, 2013). Entrepreneurship is viewed as the engine of economic growth and a main thrust of economic restructuring decentralization and development toward market economy. Consequently, entrepreneurship development program is increasingly recognized as important driver

of economic growth, generating employment, fostering innovation and poverty reduction through the empowerment of young men and women (UNCTAD, 2010). A good example of such program by the Nigeria government is of the small and medium Enterprises Development Agency of Nigeria (SMEDAN) was established on 19<sup>th</sup> June 2003 with the aim of promoting and facilitating development programs in the small and medium scale industries sub-sector.

SMEDAN focuses primarily on building entrepreneurship development programs to include public services entrepreneurship Development Program targeted at public servants who are about to retire and carpenter Entrepreneurship Development Program targeted at Carpenters to assist them to engage in self-employment. Abia state has its share of entrepreneurial programs which has helped to a large extent curb the unemployment in the state. Example of such program in the state include National directorate of employment (NDE), National open apprenticeship scheme (NOAS), Small & medium scale development association of Nigeria (SMEDAN), etc.

Despite the good roles of entrepreneurial programs in job creation in Abia State, it seems the programs have not lived up to their expectations. The working environment in the state is hostile and kills new business. Fresh entrepreneurs who have been equipped by these programs join in working population. They are faced with these harsh realities and in most cases leads to business failure. The rate of unemployment in the state is alarming, this is as a result makes more people looking for slots in the significant in the state.

### **Objectives of the study**

The objectives of the study include to:

- i. examine the socioeconomic characteristics of the respondents

- (beneficiaries) in Umuahia north LGA, Abia State;
- ii. ascertain the type of entrepreneurial development programs predominant in the study area;
  - iii. ascertain the duration of training in the entrepreneurial development programs Umuahia north LGA, Abia State;
  - iv. estimate the determinants of choice of entrepreneurial development program me in the study area.

### Research Questions

The study seeks to answer the following questions:

- i. What are the socioeconomic characteristics of the respondent (beneficiaries) in Umuahia north LGA, Abia State?
- ii. What are the type of entrepreneurial development programmes in the study area?
- iii. What are the duration of the training in the entrepreneurial development programmes in Umuahia north LGA, Abia State?
- iv. What are the determinants of choice of entrepreneurial development programmes in the study area?

### Research Hypotheses

The following research hypotheses were formulated:

H<sub>01</sub>: Entrepreneurial development programme have no significant influence on job creation in the study area.

H<sub>02</sub> : The socio-economic characteristics of the respondents do not significantly the choice of programmes in the study area.

### Literature Review

#### Concept of entrepreneurship

The word Entrepreneurship comes of the thirteenth century French verb "Entrrendes" meaning "To do something or to undertake". By the sixteenth century the new entrepreneur, has emerged to refer to someone who undertakes a business venture. The first academic usage of the term was by Richard Cantillon in 1130. For Cantillon, the bearing of risk inn engaging in business without an assurance of profit row be derived as the distinguishing feature of an entrepreneur.

A considerable amount of literature reveals that the relationship between entrepreneurial activity and unemployment. The main question arise is does unemployment rates decrease when the number of new firm of entrepreneurs was established, or does the high rates of unemployment push individuals towards entrepreneurial activities. This integration may be the result of what we disclosed earlier to as either "Schumpeter effect" or "Refugee effect". There is a dissection in the literature between researchers that have intended to study the impacts entrepreneurship has on unemployment and those who have intended to study the impacts on entrepreneurship caused by a higher unemployment (Faria et al, 2010).

An entrepreneur is as person who focuses on finding opportunities instead of accepting security, getting results instead of following routine, earning profit instead of earning interest, trying new ideas of seeking short-term vision (mason, 2006). We can go further to state that:

The entrepreneur contains resources in an innovative manner thus creating something new. The entrepreneur is one who does things in a novel fashion. The entrepreneur is a person who desire to find a private kingdom. He has a will power to conquer, the joy of creating, of setting things done or simply exercising one's energy and ingenuity.

## **History of Entrepreneurial Development in Nigeria**

Analyzing the development of entrepreneurship in Nigeria maybe quite complex due to the nature and presence of divergent multi-ethnic groups within the national boundaries, the history of entrepreneurship development in Nigeria can be seen in two ways: the early state (trade by barter) and the modern state (Colonia era) (Nicks 2008). In the early state, entrepreneurship started when people produced more products that they need, as such they had exchange their surplus. This was during the trade by barter era when people exchanged their products based on their need. So through this exchange of products, entrepreneur started. Atypical Nigerian entrepreneur is a self-made man who might be engage the service of others like friends, mates in-laws etc to help him in his production. Through this way, Nigeria in the olden days were engaged in entrepreneurship. Early entrepreneurship thus started with trade by barter even before the advent of any form of money (Nicks 2008).

On the other hand, the modern entrepreneurship according to Nicks (2008) started with the coming of the colonial masters who bought their way and made Nigeria their intermediaries. In this way, modern entrepreneurs in Nigeria were conceived (Anowor et al, 2013). Most of the modern entrepreneurs were engaged in retail trade or sole-proprietorship. The people of the Igbo community in Nigeria are considered one of the oldest entrepreneurs in the history of Nigeria. Their expertise stretching back to times before modern currency and trade models had developed elsewhere on the planet. In more recent past, Nigerians adopted their natural talent to evolve traditional businesses and crafts that have sustained most of the country's rural and urban poor for the better part of the last half

century (Peter 2009). The 59 years of political independence has been associated with a complete range of entrepreneurial activities in areas of commercial trade (importers and exporters), mining, building and construction, commercial agriculture, financial and non-financial services, manufacturing and among others. All these are attributed to the advent of entrepreneurship in Nigeria.

## **Employment Generation through Entrepreneurial Programmes**

The entrepreneur's contribution to the total economic and social achievement, therefore, calls for initiating possible strategies for building the needed capacities and proper management policies for effective co-ordination of resources towards inculcation the spirit of independence, enterprise, innovation and nationalism. Entrepreneurial skill acquisition plays a significant role in the generation of employment opportunities. Entrepreneurship as a purposeful activity is indulged in initiating, promoting and maintaining economic activities for production and distribution of goods and commodities. Entrepreneurial education serves as a means to develop the mind which gives room for creativity. Every society/economy is powered not just by information or by knowledge, but by human creativity, it assets that creativity is the ability to create meaningful new forms creativity requires diversity. It is observed that creativity thrives when the environment allows people of all lifestyles, cultures, and ethnicities to interact any society the wishes to encourage economic creativity (employment) must also encourage diversity. Three interrelated types of creativity are identified: technological creativity or innovation, economic creativity or entrepreneurship, and artistic and cultural creativity these three types of creativity are mutually dependent. In order to generate entrepreneurship (evident in higher rates of

new business formation), a country or society must create conditions that stimulate innovation, arts, and culture. The three types of creativity stimulate and reinforce on another, creativity is to understand a situation, take the challenge and explore the means to achieve the goals. A developed mind through the instrument of entrepreneurial education will always search for the opportunities to show its knowledge and the educational fact learned. It forms the core of a growing global economy and it births new economic opportunities in terms of wealth creation, employment generation, exploitation and local capacity utilization of cultural resources and revenue generation in the country. Entrepreneurship education offers students the opportunity of helping them to anticipate and respond to changes. Students learn that thought a job may be successfully accomplished today by performing certain tasks, tomorrow an entirely new set of skills may be required and because businesses are always changing, workers need to find out ways of doing a given job.

### **The Relationship between Entrepreneurship and Economic Growth or Development**

It is widely believed that entrepreneurship is beneficial for economic growth and development. Entrepreneurship has been remarkably resurgent over the past three decades in countries that achieved substantial poverty reduction (Naude, 2013). In the 1980s stag inflation and high unemployment caused a renewed interest in supply side economics and in factors determining growth. Simultaneously, the 1980s stag inflation and high unemployment caused a renewed interest in supply side economics and in factors determining growth. Simultaneously, the 1980s and 1990s have seen revaluation of the role of small firms and renewed attention for entrepreneurship. In fact, understanding the role entrepreneurship

in the process of economic growth requires the decomposition of the concept of entrepreneurship. Having considered the concepts of entrepreneurship, economic growth and economic development individually, ascertaining the link between the two concepts would not be unachievable. The idea that entrepreneurship and economic growth are very closely and positively linked together has undoubtedly made its way since the early works of Schumpeter (Anowor, Ichoku and Onodugo, 2020).

An increase in the number of entrepreneurs leads to an increase in economic growth. This effect is a result of the concrete expression of their skills, and more precisely, their propensity of innovate. Schumpeter has already described this innovative activity, “the carrying out of new combinations”, by distinguishing five cases: “(1) the introduction of a new good that is one which customers are not yet familiar or of a new quality of a good. (2) the introduction of new method of production, that is one not yet tested by experience in the branch of manufacture concerned, which need by no means be founded upon a discovery scientifically new, and can also exist in a new way of handling a commodity commercially (3) The opening of a new market, that is, a market into which the particular branch of manufacture of the country in question has not previously entered, whether or not this market has existed before, (4) The conquest of a new source of supply of raw materials or half manufacture goods, again irrespective of whether this source already exists or whether it has first to be created. (5) The carrying out of the new organization of any industry, like the creation of a monopoly position (for example through fructification) or the breaking up of a monopoly position” (Schumpeter, 1963). Through his innovative activity, the Schumpeterian entrepreneur seeks to create new profit opportunities. These opportunities can result from

productivity increases, in which case, their relationship to economic growth appears quite clearly. In terms of how entrepreneurship has been stimulant in economic growth, there exist enormous discussions and debates but it is however eminent and rivalry enhancement. There has been a problem in defining and measuring entrepreneurial factors and this has further complicated the exact contributions to economic growth.

### **Factors Militation Against Entrepreneurship in Employment Generation in Umuahia North LGA, Abia State**

According to Usman (2006), we discovered seven (7) factors that are militating against entrepreneurship development in employment generation in Abia state. They are as follows:

- i. Inadequate capital: without capital. Entrepreneurs will not be able to establish enterprises that will produce goods and services. The problem is more serious with ventures that require large sum of capital are either incapacitated or requesting for collateral security that entrepreneurs will not be able to provide.
- ii. Lack of infrastructural facilities: facilities like electricity, water, roads, schools, hospitals among others facilitates the conduct of any form of business. In Abia State, these facilities are inadequate, especially in rural areas and this is making the conduct of businesses extremely difficult and in some cases even impossible.
- iii. Lack of training: through training, entrepreneurial skills are inculcated in people that do not have them. Also, by means of training, the skills of practicing entrepreneurs can also be improved. In Abia State, there is lack of avenues for the training of potential and actual entrepreneurs.

- iv. Use of obsolete technology: the use of modern technology facilitates all forms of production, while the use of obsolete and outdated technology makes any form of production difficult. Entrepreneurs in Abia state do not usually have the opportunity to have access to the state-of-the-art technology mainly due to inadequate or absence of research and development mostly caused by shortage funds.
- v. Political and economic instability: The frequent change in government administration and its economic policies is making it difficult for entrepreneurs to operate in the state. Conduct of business requires a lot of planning and it is extremely difficult or even impossible to plan in an unstable business environment like Abia state. This constitutes a serious nightmare to most entrepreneurs in the state.
- vi. Lack of Incentives: in respect of entrepreneurs, incentives include granting off tax holidays for starters, allocation of free land at developed industrial Estate, advancement of soft loans by the government or its agencies etc. in Abia State, these and similar incentives are not very available.

### **Methodology**

#### **Study Area**

This study is carried out of Umuahia North Local Government Area of Abia State Nigeria. The state was created on the 27<sup>th</sup> of August, 1991 it was carved from the old Imo State. It has Umuahia as its capital and Abia is located at the South eastern part of Nigeria where Igbo is the predominant ethnic group.

Geographically, Abia State lies between Latitudes 8° 10' and 8°E and Longitudes 4045' and 6-17N of the Equator (Abia State Economic and Development strategy, 2005). It has an estimated land mass of 5,83377 sq.km (ABSEEDS, 2005). Abia State is

bounded by River State to the South, Akwa-Ibom State to the East, Imo State to the West and Ebonyi and Enugu states to the West and Ebonyi and Enugu State to the North. The state has seventeen Local Government Areas (LGAs) which are: Aba North, Aba South, Arochuku, Bende, Ikwuano, Isiala-Ngwa North, Isiala-Ngwa South, Isuikwato, Obingwa, Ohafia, Osisioma Ngwa, Ugunagbo, Ukwu East, Ukwu West, Umuahia North, Umuahia South and Umunnechi. It is characterized by rain forest vegetation. Plain arable land is found in Aba while Ohafia is characteristically hilly and stony. The climate of the state is tropical and humid with minimal rainfall range of 200mm to 2500mm and average temperature 30o C. the climate is characteristically divided into rainy season (March to October) and dry season (November to February)

With regards to agriculture, the state is divided into three agricultural zones, namely: Umuahia, Aba and Ohafia. Major agricultural produce includes maize, yam, plantain, rice, vegetable, beans, cassava and melon. Cash crops produced include coca. Livestock produced in the State included goat, sheep, pigs, poultry and fish. Demographically, the state has an estimated population of about 2,881,388 persons (NPC, 2006) consisting of 1,451,082 females and 1,430,298 males. According to ABSEEDS (2005) about 70% of the total population lives in rural area. The major urban local government are Aba South, Aba North and Umuahia North while the other local government areas are mostly rural (ABSEEDS, 2005; NPC, 2007).

Major mineral resources found in the state are petroleum, natural gas. Lead and zinc. Most prominent of economic include: farming, trading, manufacturing and fabrication. The state capital-Umuahia is mainly an administrative location. Aba house most of the industries in the state being the economic nerve centre of the state. Most areas in the state are rural areas with little presence of government activities and projects.

### Sample Techniques

A multi-stage sampling technique was employed in simple selection. In the first stage four entrepreneurial programs will be purposively selected for the study because of their popularity in the study area. In the second stage a list of entrepreneurs that are actively involved will be collated from the organizers of the programs. In the third stage 60 participants will be randomly selected NDE programs, 20 participants from NOAS program and 10 participants from YOUWIN program, which will bring the total sample size to 120 respondents.

### Method of Data Collection

Primary data will be used in the study. Primary data will be collected with the aid of a well-structured questionnaire and personal interview. The data obtained will focus on the objectives of the study. Descriptive and inferential statistical techniques was used to in analyzing the data.

### Data Analysis

Various econometric and statistical tools will be used as deemed suitable for the study. Objective i, ii, iii, iv and v will be analyzed using descriptive statistics such as tables, frequencies and charts.

### Result and Discussion

Socio-economic profile of the respondents was represented in Table 4.1 The socioeconomic profile includes; sex, age, educational level among others.

**Table 1a: Distribution of the Respondents According to the Socio-Economic Characteristics**

Options	Frequency	
Percentage		
<b>SEX</b>		
<b>Male</b>	55	
	45.33	
<b>Female</b>	65	54.17
<b>Total</b>	120	
	100	



<b>11-15</b>		<b>20</b>
	<b>16.67</b>	
<b>16-20</b>		<b>50</b>
	<b>41.67</b>	
<b>Above 20</b>		<b>40</b>
	<b>33.33</b>	
<b>Total</b>		<b>120</b>
	<b>100</b>	

<b>APPRENTICE STATUS (number)</b>		
<b>1-5</b>		<b>5</b>
	<b>4.17</b>	
<b>6-10</b>		<b>15</b>
	<b>12.50</b>	
<b>11-15</b>		<b>25</b>
	<b>20.33</b>	
<b>16-20</b>		<b>30</b>
	<b>25.00</b>	
<b>Above 20</b>		<b>45</b>
	<b>37.50</b>	
<b>Total</b>		<b>120</b>
	<b>100</b>	

<b>LOCATION OF BUSINESS</b>		
<b>Urban</b>		<b>58</b>
	<b>48.33</b>	
<b>Semi-urban</b>		<b>41</b>
	<b>34.17</b>	
<b>Rural</b>		<b>21</b>
	<b>17.50</b>	
<b>Total</b>		<b>120</b>
	<b>100</b>	

**Source:** Field survey 2019

In table 4.1b entrepreneurial experience showed that the majority of the respondents had between 16-20 years of experience constituting 41.67%, above 20years constitute 33.33%, between 11-15years constitute 16.67% while Between 5-10 years constitute 8.33%. They have acquired more experience in what area they are into.

The location of the business showed that the majority cited their business in the city/urban area which constitute 48.33%, semi-urban

constitute 34.17% while rural area constitutes 17.50%. That implies that most of the training centers are cited in the urban areas where there is electricity.

The apprentice status showed that the respondents had enough apprentice, above 20 persons constitute 37.50%, between 16-20 persons constitute 25.00%, between 11-16 persons and 1-5 persons constitute 12.50% and 8.33% respectively.

**Table 4.2a Distributions of Respondents Based on Entrepreneurial Development Programs**

<b>Entrepreneurial Programs</b>	<b>Frequency (100%)</b>	<b>Percentage (120)</b>
<b>National directorate of employment (NDE)</b>	<b>50.00</b>	<b>60</b>
<b>National open apprenticeship</b>	<b>16.67</b>	
<b>Small &amp; medium scale development association Nigeria (SMEDAN)</b>	<b>25.00</b>	<b>30</b>
<b>Youth enterprise with innovation in Nigeria (YOUWIN)</b>	<b>8.33</b>	<b>10</b>
<b>Total</b>	<b>100</b>	<b>120</b>

**Source:** Field survey, 2019

Table 4.2a showed the entrepreneurial development programs the respondents were into. Majority of them are into national directorate of employment (NDE) which constitute 50.00%, National open apprenticeship scheme (NOAS) constitutes 16.67%, small & medium scale development association of Nigeria (SMEDAN) constitute 25.00% while Youth enterprise with innovation in Nigeria (YOUWIN) constitute 8.33%. This implies that the majority were

involved in NDE than any other development programs in the study area.

**Table 4.2b Distribution of the Respondent Based on the Areas they are involved in National Directorate of Employment (NDE)**

Areas in NDE	Percentage	Frequency
	(100%)	(60)
Small scale enterprises	33.33	20
programs vocational skill development program	25	15
Rural empowerment	25	15
Promotion Special public work	16.67	10
Program		
<b>Total</b>	<b>100</b>	<b>60</b>

Source: Field survey, 2019

Table 4.2b showed the areas the NDE are involved, small scale enterprise constitutes 33.33%, vocational skill development constitutes of 25%, while rural employment promotion and special public work program constitute 25% and 16.67% respectively. This indicated that the apprentices are more in the vocational skill development program, where they learn carpentry, catering, plumber, electrician, fashion designer etc.

**Table 4.3a Distribution of Skill Acquisition for Selected Entrepreneurial Programmes**

NDE	Frequency	Percentage
		Fashion design
	25	20.83
		GSM repairs 10
		8.33
		Shoe/leather Works 10
		8.33

		Electrical installation	15	12.5
<b>NOAS</b>	5.83	Hair dressing	7	
		Welding/metal fabrication	5	4.17
		Masonry/block making	5	4.17
<b>SMEDAN</b>	3	Furniture/upholstery	2.5	
		Tie/dye/batik	10	8.33
		Fashion design	20	16.67
<b>YOU WIN</b>	5	Automobile	4.17	
		Repairs Metal	2	1.67
		fabrication Plumbing/pipe fittings	3	2.5
		Total	120	100

Source: Field survey, 2019.

Table 4.3a showed the programmes enrolled and the skills acquired in the above listed entrepreneurial programmes. In NDE, fashion design constitutes 20.83%, GSM repairs constitute 8.33%, shoe/leather works and electrical installation constitutes 8.33% and 12.5% respectively. In NOAS, hair dressing constitutes 5.83%, welding/metal fabrication, masonry/block making and furniture/upholstery constitute 4.17%, 4.17% and 2.5% respectively. In SMEDAN, tie/die batik and fashion design constitute 8.33% and 16.67% respectively. In YOUWIN, automobile repairs, metal fabrication and plumbing/pipe fittings constitute 4.17%, 1.67% and 2.5% respectively. The result

showed that participants are more interested and involved in fashion designs, as it is shown in both NDE and SMEDAN. This might be as result of majority of the respondents been women.

**Table 4.3b Distribution of Respondents Based on Duration of Training programs**

Duration	Frequency	Percentage
3 months	10	8.33
6 months	15	12.50
9 months	15	12.50
12 months	60	50.00
15 months	20	16.67
Total	120	100

**Source:** Field survey, 2019

The result in table 4.3b revealed that 8.33% of the respondent had their training in 3 months, 12.50% had their training in 6 months and 9 months respective, while 50% and 16.67% had their training for 12 months 15 months respectively. These responses gathered by the beneficiaries in NDE which indicated that some were trained 3 months, 6 months, 9 months, 12 months and 15 months.

**Table 4.4 Logit Regression Estimates of the Determinant of Choice of Entrepreneurial Development Programme in the Study Area**

Variables	Standard error	Co-efficient	t-
value			
Constant	1.6671	12.9340	7.76***
Marital status	0.5648	-0.59	
Age	0.0259	0.3344	0.0689
		2.66**	

Family size	0.0259	2.66**	0.0689
Education	0.0652	-	-0.06
Entrepreneurial experience	0.0314	3.13	0.0041
Employment status	0.2511	4.53**	0.0984
Location of business	0.0893	-	-0.55
Occupation	0.6839	-	00.0489
Income	2.87 *	10 <sup>-6</sup>	1.1309
Cost	5.76 *	10 <sup>-6</sup>	2.75 *
Membership of co-operative	0.7045	-	0.96
Access to credit	0.7825	3.70***	10 <sup>-6</sup>
Chi-square			6.31 *
Pseudo R2			1.09
Log likelihood			10 <sup>-6</sup>
			48.23***
			0.0787
			282.1771

**Source:** computed from field survey, 2019;\*=significant at 10%, \*\*=significant at 5% and \*\*\*=significant at 1%

Table 4.10 shows that marital status has marginal contribution of -0.3344 and t-value

-0.59, which is not significant of any of the sets levels of significance. The age has marginal contribution of 0.0689 and t value of 2.66 which is highly significant at 5% of probability, this shows that as the respondents advances in age, they get to a point where they have sole responsibility of taking care of themselves. This pushes them to either get a job or acquire a skill via an entrepreneurial Programme. The family size has marginal contribution of 0.3023 and 2.34 which is highly significance at 5% level of probability. This simply implies that the higher the number of the family members the higher their livelihood expenditures hence making the family members see the need for secondary source income. Educational qualification has marginal contribution of -0.0041 and t-value of 0.06 which is not significant at any level of 0.06 which is not significant at any level of probability. Entrepreneurial experience has marginal contribution of 0.0984 and t-value of 3.13% which is significant at 5% level of probability. This implies, as entrepreneurial experience increases then job creation increases simultaneously. Employment status has marginal contribution of 1.1459 and t-value 4.56 which is significant at 5% level of probability. Hence employed individual see little or no need to acquire a skill especially if they are comfortable with their present job. This factor changes if they are unemployed and unable to get a job. Location of business has a marginal contribution of -00.0489 and t-value -0.55 which is not significant at any level of probability. Occupation has a marginal contribution of 1-1309 and t-value of -1.65 which is significant at 10% level of probability.

Income has a marginal contribution of 2.75\* 10<sup>-6</sup> and t-value of 0.96 which is not significant at any level of probability. Cost has a marginal contribution of 6-31\* 10<sup>-6</sup> and t-value of 1.09, which is not significant at any level of significance. Co-operative membership has a marginal contribution of -1.0913 and t-value -1.55 which is not

significant at any level of probability. Access to credit has a marginal contribution of 2.8984 and t-value 3.70 which is significant at 1% level of significant, which shows that access of credit is positive, more access to credit, and more job creation.

**Table 4.5 Distribution of Respondents Based on the Constraint Hindering Entrepreneurial**

CONSTRAINTS	Strongly Agree	Agree	Undecided	Disagree
Inadequate finance	5(100)	4(10)		
3(5)2(5)	565	4.71		
AGREE				
	500	40		
	15	10		
Multiple taxes and levies	5(2)	4(10)		
3(20) 2(50)	1(20)	320	2.67	
DISAGREE				
	100	40	60	
	100	20		
Lack of knowledge of	5(30)	4(40)	3(5)	
2(40)	1(15)	410	3.42	
AGREE				
technology	150	160	15	
	80	15		
Unfair competition	5(15)	4(40)		
3(25) 2(30)	1(10)	340	2.83	
DISAGREE				
	75	160		
	75	60	10	
Policy Change	5(250)	4(30)		
3(10) 2(25)	1(15)	455	3.79	
AGREE				



promote entrepreneurship activity including establishment of a business or investing in a new venture. So availability of government entrepreneurial development program tends to stimulate anticipated equitable policies that are success driven. Specifically, the application of government entrepreneurial development program enhances success of small and medium scale enterprises. Thus, firms through its technology should create an enabling environment in embracing and applying government entrepreneurship development Programme as it would induce success of small and medium scale enterprises.

Based on the above findings, the following recommendations were made; government should enforce law and regulations that link institutional development and the entrepreneurial endeavors; operators of small and medium scale enterprises should ensure adequate employment of NDE programmes to squarely allocate its benefits to enhancing the age and size of small and medium scale enterprises; young people should be encouraged to be involved in entrepreneurial development programmes to enhance adequate production; government should select people who can train the recipients, also the recipient should be people that are qualified for the training; there should be follow-up after their training to make sure that they are doing the right thing.

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