

THE EFFECT OF ENTREPRENEURSHIP DEVELOPMENT ON EMPLOYMENT GENERATION IN SOME SELECTED RURAL AREAS OF KEBBI STATE.

BY
BALOGUN Bamidele Bode

Center for Entrepreneurship Development
Kebbi State Polytechnic Dakingari

AND
ALIYU IDRIS MARAFA
Department of Business Administration
Kebbi State Polytechnic, Dakingari.

Abstract

This study investigates the effects of entrepreneurship development on employment generation in some selected rural areas of Kebbi state, Nigeria. The study adopted a descriptive survey research design. The study population consists of 4122 participants (rural dwellers) in eighteen (18) local government areas of Kebbi state. Research advisor (2006) was used to determine 357 participants. The study used purposive, deliberate and simple random sampling techniques and self-designed questionnaire. The study concluded that entrepreneurship development is a source of employment generation for rural dwellers in Kebbi state. The study further recommended that there is need for Kebbi state government to intensify efforts to expand capacity of entrepreneurship development program to continue generating employment for rural dwellers through adequate funding for sustainability.

Keywords: Entrepreneurship, Development, Employment, Generation, Kebbi State.

Introduction

Unemployment rate in Nigeria increased to 7.50 percent in the first quarter of 2015 from 6.40 percent in the fourth quarter of 2014. Unemployment rate in Nigeria averaged 11.93 percent from 2006 until 2015, reaching an all-time high of 23.90 percent in the fourth quarter of 2011 and a record low of 5.30 percent in the fourth quarter of 2016 (National Bureau of Statistics, 2015). In April 2014, the former Coordinating Minister for the Economy and Minister of Finance, Dr. Ngozi Okonjo-iweala, quoting figures from the National Bureau of Statistics (NBS) in Abuja stated that no fewer than 5.3 million youths are jobless while 1.8 million graduates enter the labor market every year. This figure is believed to be a conservative estimate of the actual number of unemployed youths in the country, going by previous statistics released by NBS, which put the number of jobless Nigerians at 20.3 million (NBS, 2012).

The quest for employment opportunities in Nigerians has given birth to the initiative to seek for alternative means of livelihood. As a result of this, entrepreneurial development has gained prominence in recent time, since most persons have found out that waiting for white collar jobs that are often not forthcoming is no more in vogue. Duru, (2014) states that the oil boom has destroyed and distorted our attitude to work (resource curse) and this has affected the psychological quotient of an average Nigerian who prefers to avoid investments that require special expertise and innovation. Employment and income has always been a central issue in development. Jobs represent the means by which individuals gain a sense of personal purpose and satisfaction; support themselves and their families; and contribute to the productivity and health of their local and national economies. Employment is crucial to successful and sustainable development. Indeed, if a developed society is one in which individuals can live healthy, productive lives, have access to the resources needed for a decent standard of living and participate in the life of the community, then jobs can make development happen (Amaeshi, 2007).

Employment generation has over the years been widely recognized as major paths to socio-economic progress. Indeed, employment generation has been among the cardinal macro-economic objectives of most governments in the developing world (Ogwumike, 2013). As noted by Seers (1972), growth accompanied by reduction in unemployment is one of the principal indicators of economic development. In Nigeria, the menace of unemployment and poverty cannot be over-emphasized. This twin problem has plagued the country especially from the mid-1980s to date.

Entrepreneurship is receiving greater attention from policy makers and experts in both developed and developing countries, Kebbi state is not an exception. New dynamic enterprises contribute to economic development in several ways: as an important channel to convert innovative ideas into economic opportunities, as the basis for competitiveness through the revitalization of social and productive networks, as a source of new employment, and as a way to increase productivity (Audretsch, Carree and Thurik, 2001). Entrepreneurship development plays a significant role in any contemporary economy. As far back as 1776, Adam Smith identified the significant role the market can play in the development process of nations through job creation, high income, and better access to basic needs (Adenusi, 2009). Development scholars and economists have often neglected entrepreneurs. Some scholars opine that entrepreneurship is no longer a problem or a binding constraint to development. On the other hand, some others have been more concerned with who, why and how of entrepreneurship rather than with the impact of entrepreneurship on development (Bruton et al 2008; Shane 1997) as cited by (Naude, 2013). Although mainstream economics literature had paid little attention to

entrepreneurship, its importance has become difficult to ignore (Wennekers and Thurik, 1999). To further strengthen the program, another body known as National Directorate of Employment was created by the Nigerian government with the mandate of job creation, solving the problems of unemployment, training unemployed but able bodied youths and retired citizens for technical and vocational skills acquisition, entrepreneurship rural empowerment promotion and labor based work. In spite various research on this concept, there seems to be missing link in employment generation. The main thrust of the study was to investigate the effect of entrepreneurship Development on employment generation in some selected rural areas of kebbi State Nigeria.

Statement of the Problem

In spite of the fact that entrepreneurial development has been regarded as the bulwark for employment generation, poverty reduction and technological development in Nigeria, the sector nevertheless has had its own fair share of neglect. This is as a result of over-reliance on crude oil by the Nigerian government which consequently, had accompanying unpleasant consequences on economy which includes pronounced open unemployment, underemployment and high incidence of poverty. In Nigeria, the menace of unemployment cannot be over-emphasized. This problem has continued to plague the country especially from the mid-1980s to date. These problems initially led to the introduction of a macroeconomic stabilization package in 1981 and later to various rounds of budget – fighting austerity measures between 1981 and 1985. Despite these measures and other incentives, policies, programs and support, the problems apparently remained unabated. The nature of Nigeria's employment problems epitomized by the passive imbalance between job creation expectation and opportunities for the increasing pool of educated unemployed and underemployed rising to a number of important and challenging policies for which answers based on a robust and sound quality framework must be sought. Unfortunately, Nigerians are beginning to realize that the white collar jobs are not enough and that crude oil no longer creates jobs in the economy as a result of the recent free fall in oil prices whose implication has led to exchange rate volatility, savings stagnation, debt spiking, capital expenditure threat and unemployment which the Nigeria Bureau of Statistics in its first quarterly report of 2015 has already placed unemployment rate to have jumped to 7.5 percent in the first quarter of the year 2015.

These problems have led unemployed graduates to consider entrepreneurship in the form of vocational enterprises and small and medium scale enterprises (SMEs) by resorting to the skills which they acquired through entrepreneurial education in school as solution to the persistently increasing poverty and unemployment which would in turn led to economic growth and development. These steps however have faced a lot of constraints which ranges from political instability, under capitalization with difficulty to obtain bank credit, lack of adequate youth empowerment scheme, decaying infrastructure, corruption, lack of technical know-how, and enabling environment through tax exemptions. As opined by Okoye, Iloanya and Udenze (2014), the need for entrepreneurial development in the country today is necessitated by the fact that entrepreneurship development is a major factor in economic growth and business development and also a permanent cure for extreme hunger and poverty necessitated by unemployment. Entrepreneurship, when and if gallantly developed in Nigeria in general and Kebbi state in particular will take its pride of place in quelling unemployment and thus generating employment among the youth especially the graduates and once again, place the economy on a proper footing. There has not being any clear study on entrepreneurial education tailored towards skill and vocational development, job creation and youth empowerment. It is in this respect this study seeks to find out how entrepreneurial development has generated employment for people in rural areas in kebbi state Nigeria.

Research questions

This study was guided by the following research questions.

1. What are the opinions of the participants on how entrepreneurship development has generated employment for unemployed people in rural areas in kebbi state?
2. What are the opinions of the participants on how skill acquisition has generated employment for unemployed people in rural areas in kebbi state?

Objectives of the study

The objectives of the study are to find out

1. The opinions of the participants on how entrepreneurship development has generated employment for unemployed people in rural areas in kebbi state
2. The opinions of the participants on how skill acquisition has generated employment for unemployed people in rural areas in kebbi state?

Research hypotheses

The study formulated and tested the following hypotheses at 0.05 significant level

- H₀₁: There is no significant difference in the opinions of the participants on how entrepreneurship development has generated employment for unemployed people in rural areas in kebbi state
- H₀₂: There is no significant difference in the opinions of the participants on how skill acquisition has generated employment for unemployed people in rural areas in kebbi state

Conceptual framework

Every economy is characterized by both active and inactive populations (Teru, 2015). The active refers to populations willing and able to work and including those actively engaged in the services, while those who are unemployed are regarded as inactive. The concept of unemployment is perhaps ambiguous. It could be used in relation to any of the factors of production which is idle and not being utilized for production. However, with reference to labor, there is unemployment if it is not possible to find

job for all citizens who are eligible, able and willing to work. According to Nwankwo (2000), unemployment refers to a situation where people who are willing and capable of working are not able to find suitable paid employment. In other words, unemployment of labor occurs in economy if there are people who are capable of working, who are qualified by age, law, custom, and other factors to work but cannot find job. Hence the degree of unemployment varies from country to country. Unemployment is one of the macro-economic problems which every responsible government is expected to monitor and regulate. The higher the unemployment in the economy, the higher the poverty level and challenges (Changs, 2011). According to International Labor Organization, unemployment occurs when people are without jobs and they have sought for work without any visible employment opportunity. Therefore, unemployment is the state of not being actively engaged or not having a job, however, unemployment does not include full-time students, the retired, and children. Entrepreneurship according to Anyadike, Emeh and Ukah (2012) is more than simply “starting a business.” They opined that it is a process through which individuals identify opportunities, allocate resources, and create value. This creation of value according to them is often through the identification of unmet needs or through the identification of opportunities for change. Entrepreneur is derived from the French word ‘entrepredre’ which means to initiate or take action. The French used it to describe contractors holding projects like roads and bridges (Musa, 2010). An entrepreneur has been variously defined by different authors to mean many things since the middle of ages (Igbo, 2006). Williams, James and Susan (2002) see entrepreneurship as accepting the risk of starting and running a business. They note that entrepreneurship is the ability and willingness of an individual to create and build something that is virtually none existing. An entrepreneur according to Hussein, Bhuiyan and Baker (2014) is defined as the identification of a new business opportunities and the mobilization of economic resources to initiate a new business or regenerate an existing business, under the conditions of risk and uncertainties for the purpose of making progress under private ownership. Timmons and Spinelli (2014) see entrepreneurship as the function of being creative and responsive within and to the environment. Aina and Salako (2008) describe entrepreneurship as the willingness and ability of an individual to seek out investments opportunities and take advantage of scarce resources to exploit the opportunities profitably.

Theoretical Framework

This is anchored on Joseph Schumpeter’s Theory of Entrepreneurship (1934). This theory introduces the entrepreneur from a neoclassical perspective, viewing the entrepreneur as someone who is driven by profit and a capitalist, a risk bearer and a creative innovator. Thus, Schumpeter describes that when innovation occurs, an entrepreneur is present in any institutional system. According to Schumpeter, when these innovations occur, the world economies develop and the entrepreneur emerge to make changes in the institutional system, adding to the theory that the entrepreneur is a socially distinct individual. The process of entrepreneurship activities reducing unemployment situation in the economy is termed “Schumpeter effect”. Garofoli (1994) and Audretsch and Fritsch (1994) in their separate studies find that unemployment is negatively related to new-firm startups, that is, as new business is established, employability is stimulated and unemployment reduces substantially. Unemployment and entrepreneurship have been wrapped in an ambiguous relationship. It is generally recognized that there is a bi-directional causal link between changes in the level of entrepreneurship and unemployment, while doing business, a “Schumpeter Effect” helps to reduce unemployment, Ali, Hafiz and Umar, (2014). In the same vein, Lucas (1978) and Jovanovic (1982) note that high unemployment in the society is associated with a low degree of entrepreneurial activities, that is, where propensity to set up enterprises is low, the rate of unemployment would be very high. The implication of the above assertion is that those who are unemployed tend to remain so because they possess lower endowment of human capital and entrepreneurial talents required to start and sustain new firms to keep them going. A low rate of entrepreneurial culture and skills in any society may be a consequence of low economic growth, which also reflects higher level of unemployment (Oladele et al, 2011). Entrepreneurial opportunities have not only become a part of push effect of unemployment but also they showed the pull effect (Saleh, Fargadi and Mohammed, 2011). Entrepreneurship is a major factor in economic growth and development and also a permanent cure to extreme hunger and poverty necessitated by unemployment (Ogwumike, 2013). According to Ali et al, (2014), Schumpeter Effect is a negative relationship that occurs when number of entrepreneurs is increased in the economy, it would have a negative effect on unemployment by decreasing the rate of unemployment in that economy.

Empirical Review

Akhuemonkhan and Raimi, (2013) examined the plausibility of deploying entrepreneurship education as mechanism for employment situation in Nigeria. They adopt quantitative research method, specifically linear multiple regression model (LMRM) for analyzing the data. They found that entrepreneurship development is a key tool for poverty reduction, stimulating employment as well as fast-tracking realization of universal primary education and promoting gender equality. They recommended that institutions must intensify the integration of entrepreneurship in education system. Baba, Dickson and Kromtit (2014), carried out research on entrepreneurship and employment generation in Nigeria. To access the impact of entrepreneurship development on unemployment reduction in Nigeria using the National Directorate of Employment (NDE) as a case study. The study employed the Augmented Dickey Fuller Unit Root Test in sieving the data series to avoid spurious results. They concluded that entrepreneurship has a significant impact on employment generation in Nigeria.

Tendein 2013 examined governments initiatives towards entrepreneurship development in Nigeria and evaluated the job creation capacity of the entrepreneurship development programs on Nigerians found that government credit policies have no significant effect on the development of entrepreneurial activities in the country and mostly the beneficiaries do not derive maximum satisfaction from government programs and policies. Ezegebe, Eskay and Anyanwu (2013) carried out research work on the relevance of entrepreneurship education in alleviating poverty among Nigeria youths and the issues and challenges inherent in the implementation of entrepreneurial education in Nigeria universities. The study revealed that entrepreneurship education did not affect the rate of increase in poverty. They concluded that government introduced entrepreneurial education in both tertiary and unity secondary school curriculum. This program, though worthwhile, may not fully actualize its lofty objectives because of

certain challenges it is facing. Opafunso and Adepoju, (2014) examined the impact of Small and Medium Scale Enterprises on economic development in Ekiti state. Survey research design was adopted to obtain data from 150 respondents comprising of traders, artisans, production factories and other small enterprises. Their findings revealed that there is a positive and significant relationship between SMEs and poverty reduction, employment generation and improvement in standard of living of people in Ekiti state. The study concludes that access to capital funding by reduction in the interest rate on loan offered by banks can boost the performance of SMEs in Ekiti state and Nigeria at large.

Akanwa and Akpanabia (2012) examined the need for promoting employment in Nigeria through the development of entrepreneurship. The work relies mostly on secondary data from scholars/authors in the field. They concluded that, government and its agencies should deliberately encourage entrepreneurial culture and skill in Nigeria in order to attack and eventually reduce the high level of unemployment situation in the country so that the nation will boost its economic development.

Okoye, Iloanya and Uduze (2014), carried out research on the extent to which entrepreneurship in Nigeria has helped to reduce youth unemployment. The study revealed that government policies and initiative has affected the “transformation question”. This is due to the increase of corruption, inadequate and maladministration. They concluded that entrepreneurship country is an engine for job creation, innovation and diversity and that Nigeria’s entrepreneurs have a longway to go before they can effectively drive changes in the economy. They recommend that government should genuinely recognize the essence of entrepreneurship to economic development by providing the enabling environment for youth to be gainfully employed for economic development.

Methodology

The study adopted a descriptive survey research design and the design was considered to be appropriate because it involves the selection of some elements in the main and target population. The study population consisted of 4122 participants (rural dwellers) in eighteen (18) local government areas of kebbi state. Research Advisor (2006) was used to determine 357 participants. The study used purposive, deliberate and simple random sampling techniques and self-designed questionnaire titled: Entrepreneurship Development and Employment Generation Questionnaire (EDEGQ) was used to collect data. Four (4) likert rating scale of strongly agree (SD) agreed (A) disagreed (D) strongly disagree (SD) was used to measure participants responses which was coded 4,3,2,1 respectively. The content validity of the research instrument was done by experts in the field of Business Administration and other experts in Social Sciences. The study conducted a pilot study for the reliability of the research instrument in which the questionnaires were administered to the participants that were not part of sampled participants. After an interval of two weeks the questionnaires were re administered to the same participants using test retest method of reliability. The scores of test retest were computed using Crenbach alpha to measure and it give reliability coefficient of 0.83 making the research instrument very reliable for data collection. The study used descriptive statistics such as percentages (%), Mean (X), tables and frequency counts to answer research questions, while corresponding hypotheses were tested using independent t-test using statistical package for social science

Results and Analysis

H0₁: There is no significant difference in the opinions of the participants on how entrepreneurship development has generated employment for unemployed people in rural areas in kebbi state . In testing Hypothesis 1, entrepreneurship development programs scores from 300 rural dwellers in kebbi State as measured by the research instruments were sorted and organized according to employment generation. The data were further analyzed electronically using independent t-test on SPSS version 20.0 and the result presented in table 1.

Table1: Summary of independent t-test analysis between entrepreneurship development and employment generation in rural areas in kebbi State.

Rural areas	N	Mean	Std. Deviation	df	t-cal	p-Value	decision
Entrepreneurship	214	21.24	3.55	376	-1.67	0.097	H0 ₁
Employment Generation	164	21.93	4.43				Accepted

Source: field work, 2022

Table 1 indicated summary of independent t-test conducted to determine the opinions of the participants on how entrepreneurship development has generated employment in kebbi State. The analysis revealed a calculated $t=-1.67$ at 376 degree of freedom and a p-Value of 0.097 at 0.05 level of significance. Therefore since the p-Value is significantly greater than level of significance ($p>0.05$) this indicates that there was no statistically significant difference in the opinion of the participants on entrepreneurship development (Mean=21.24; SD=3.55) and employment generation (Mean=21.93; SD=4.43). Hence the null hypothesis 1 which states that there is no significant difference between the opinions of the participants on how entrepreneurship development has generated employment in kebbi State was accepted. This means entrepreneurship development has generated employment for the rural dwellers in kebbi state

H0₂: There is no significant difference in the opinions of the participants on how skill acquisition has generated employment for unemployed people in rural areas in kebbi state

In testing hypothesis 2, the scores of entrepreneurship development from the 300 selected rural areas in kebbi State as measured by the research instrument were sorted and organized according to how skill acquisition has generated employment for rural dwellers. The data were further analyzed electrically using independent t-test on SPSS version 20.0 and the result is presented in Table 2.

Table 2: Summary of Independent t-test Analysis on skill acquisition and employment Generation in kebbi State

Rural dwellers	N	Mean	Std.	Df	t-cal	p-Value	decision
----------------	---	------	------	----	-------	---------	----------

	Deviation						
Skill acquisition	209	20.11	3.19	376	-0.303	0.762	H ₀₄
Employment generation	169	20.22	3.80				Accepted

Source: Field work, 2022.

Table 2 indicated summary of independent t-test conducted to determine the skill acquisition and employment generation in kebbi State. The analysis revealed a calculated t-0.303 at 376 degrees of freedom and a p-Value of 0.762 at 0.05 level of significance. Therefore since the p-Value is significantly greater than the level of significance ($p > 0,05$) the analysis indicates that there was no statistically significant difference in the opinions of the participants on how skill acquisition has generated employment for rural dwellers in kebbi state (Mean=20.11: SD 20.22) and employment generation (Mean20.22; SD 3.80) among rural dwellers in kebbi State. Hence the null hypothesis which states that there is no significant difference in the opinions of the participants on how skill acquisition has generated employment for unemployed people in rural areas in kebbi state was accepted. This means skill acquisition has generated employment for the rural dwellers

Research findings

The following are the findings of the study

1. The study found that entrepreneurship development programs have generated employment for the rural dwellers in kebbi state.
2. The study also found that skill acquisition development programs have generated employment for the rural dwellers in kebbi state.

Discussion of the findings

First finding indicated that entrepreneurship development programs have generated employment for the rural dwellers in kebbi state. This finding agreed with Adepoju (2014) who found that there is a positive and significant relationship between SMEs and poverty reduction, employment generation and improvement in standard of living of people in Ekiti state. The finding also agreed with Akanwa and Akpanabia (2012) who found that entrepreneurship development has contributed to the employment generation in rural areas in Nigeria

Second finding indicated that skill acquisition development programs have generated employment for the rural dwellers in kebbi state. These agreed with Okoye, Iloanya and Udunze (2014) who found that skill acquisition of government policies and initiative has generated employment for the people in rural areas.

Summary

From the findings it is obvious that entrepreneurs in the rural areas of Kebbi state now:

- a- Have adequate knowledge to source for capital to run their business.
- b- Know the importance of producing standard products so as to compete favorably in the market.
- c- Know how to source for business opportunities.
- d- Learn the technical know-how of their business in order to reduce cost of production.
- e- Know how to relates well with their customers ie customer service relationship.
- f- Know how to manage their employees effectively.

Conclusion

From the study, there is no doubt that entrepreneurship development program is a means of generating employment for rural dwellers in Kebbi State. From the findings and empirical evidence, the research concludes that entrepreneurship development has been able to facilitate employment generation significantly among rural dwellers in Kebbi State.

Recommendations

1. There is need for kebbi state government to intensify efforts to expand capacity of entrepreneurship development program to continue generating employment for rural dwellers through adequate funding for sustainability.
2. There is need for more skill acquisition programs in virtually every sector to keep people out of poverty.

REFERENCES

1. Adenutsi, D.E. (2009). Entrepreneurship, job creation, income empowerment and poverty reduction in low income economies. MPRA, No 29569
2. Adepoju, A. (2014). Youth Unemployment and National Directorate of Employment Self Employment Programmes. *Nigeria Journal of Economics and Social Studies*. 41(1), 191-201.
3. Aina, B.S. and Salako, H.A. (2008). Determinant of Foreign Direct Investment: an Empirical Investigation. *CBN Economic and Financial Review*. Vol 5, Number 2, 54-67.
4. Akanwa, P.U. & Akpanabia, N.H. (2012). Entrepreneurship Development as a Panacea for Unemployment Reduction in Nigeria. *Reikojournals.org*.
5. Akhuemonkhan, B.E. and Raimi, D. (2013). Entrepreneurship Development and Skill Acquisition Schemes as Tools for Youth Self Employment, Economic Empowerment and National Development. *Journal of Industrial and Technological Research*, 33(2), 410-424.
6. Anyadike N. (2012) "Entrepreneurship development and employment generation in Nigeria": Problems and prospects, *Universal Journal of Education and General Studies* Vol. 1(4) pp. 088-102, April.
7. Anyadike N., Emeh I. E. J and Ukah. F. O (2012). *Entrepreneurship development and employment generation in Nigeria*:

- Problems and prospects. *Universal Journal of Education and General Studies* 1(4): 088-102, April.
8. Audretsch, D. B. M. A. Carree and A.R.Thurik.(2001).Does entrepreneurship reduce unemployment? Discussion paper TI01-074/3, Tinbergen Institute, Erasmus University Rotterdam.
 9. Change, M. A. (2011).The Impact of Entrepreneurship on Economic Growth”, *International Handbook of Entrepreneurship Research*, Dordrecht, Netherlands: Kluwer Academic Publishers.
 10. Ezegbe,B.N.,Eskay,M.,andAnyanwu,J.(2013).PovertyAlleviationamongNigeriaYouth via Entrepreneurial Education: Issues and Challenges. *Journal of Education and Practice*.
 11. Igbo,B.C.(2006).Understanding Entrepreneurship Business. Nsukka, Fullad Publishers
 12. Naude, W. (2013).Entrepreneurship and Economic Development Theory, Evidence and Policy.IZA Paper, No. 7507
 13. Nwankwo, I.O. (2000). Higher Education for Self Reliance.An Imperative for the NigerianEconomy.NEAP Publication.
 14. Okoye-Nebo, C. Iloanya, K &Udunze, U. (2014). Youth Unemployment and EntrepreneurshipDevelopment: Challenges & Prospects in Nigeria. *Kuwait Chapter of Arabian Journal ofBusinessand Management Review*.
 15. Taiwo,O.E. (2014) Impact of Entrepreneurship Development on Job Creation in Nigeria. *Research journal of Entrepreneurship*.Vol.21,No. 4.
 16. Teru,S.P.(2015). Evaluation of the Impact of Entrepreneurship on Nigerian Economic Development (A Case Study of Jalingo Local Government Area of Taraba State, Nigeria). *Pearl Journal of Management, Social Science and Humanities*, Vol. 1(4), pp,69-77
 17. Wenneker, S. and Thurik, R. (1999). Linking Entrepreneurship and Economic Growth. *Small Business Economics* 13: 27-55
 18. Ali. B.H. Hafiz, A.A. & Umar, B.F. (2014), Reform Policies, Manufacturing Entrepreneurial Activity and Economic Growth: Empirical and Qualitative Observations on Nigeria. *International Journal of Management Studies*. 5(2), 56-67.
 19. Amaechi, C. (2007), an empirical study of Nigerian entrepreneurs and small Business owners: Issues on motivations, problems and stress *International Journal of Business Research*, 29 (2), pp. 1- 14.
 20. Audretsch, C.& Fritsch, N. (1994), Small business formation by unemployed and employed Workers Small business and economy, Lagos: Chris Publications.
 21. Baba, A.A. Dickson, H. M., & Krontot, G., (2005), Regional Comparison of the Motivation and Problems of Vietnamese entrepreneurs. *Journal of Developmental entrepreneurship*, 2 (5) pp. 145-148. p.27
 22. Bruton, U. E, Ogbu, O, Ogunji, J., Oselebe, H., and Udu, A. A., (2008), Entrepreneurship and Intrapreneurship, Principles and Practice (A book of readings). First published by Ebonyi State University Entrepreneurial Studies Centre.Printed by Ebonyi State University Press Printing Consultants – CopyCraft International Ltd.
 23. Duru, B. (2014), Urban Unemployment Situation in Nigeria. In E.O. Ezeani and N.N. Elekwa (Eds.), Issues in Urbanization and Urban Administration in Nigeria, Enugu: Jamo Enterprises.
 24. Garofili. G. (1994), Unemployment in Nigeria: Economic Analysis of Scope, Tends and Policy Issues”, *Niger. J. Econ.and Soc. Sci.* 13(2):127-132.
 - 25.Hussein, A. A., Bhuiyan, G. O. C. & Baker, F. C. (2014), Entrepreneurship. Enugu: Rhyce Kerex Publishers. P.264
 - 26.International Labor Organization (ILO), entrepreneurship and development of small and medium enterprises in developing countries.
 - 27.Jovanovic, C. (1982), an empirical study of Nigerian entrepreneurs and small Business owners: Issues on motivations, problems and stress *International Journal of Business Research*, 29 (2), pp. 1- 14.
 - 28.Low, M. B. and MacMillan, I. C., (1988), Entrepreneurship: Past Research and Future Challenges. *Journal of Management Sciences*, 14, (8), pp 133-140.
 - 29.Lucas, O. (1978), Impact of entrepreneurship development programmes in improving socio-economic wellbeing of people in eastern Nigeria .
 - 30.Musa, J. A., (2010), Fundamentals of Small Business Management, Enugu: Glanic Ventures. P.179
 31. National Bureau of Statistics (2015). Statistical Bulletin, Golden Jubilee Edition, Abuja: Central Bank of Nigeria.
 32. Naude, B. H. (2013), The Socio-economic Situation of Youths in Africa: Problems, Prospects and Options. A Paper Presented at the Youth Employment Summit, Alexandria, Egypt. pp. 1-13.
 33. Ogwunike, M.C. (2013), Youth Unemployment: Entrepreneurship Development Program as an Intervention Mechanism. *African Journal of Business Management*. 4(6):831-835.
 34. Oladele, H. M & Adeleke, F.M.. (2011), Study of Nigerian Entrepreneurs: Success, Motivations Problems and Stress. *International Journal of Business Research, International Journal of Academy of Business and Economics*, 63 (41): 15-25.
 35. Opafunso, O.& Adepaju. O. K. (2014.). The Impact of the Second Tier Securities Market (SSM) on Indigenous Business in Nigeria, (Ibadan: NISER Monograph) Series No. 4. P.142
 36. Tande, H. (2013), Environmental Factors And Entrepreneurship Development In Nigeria. *Journal of Sustainable Development in Africa (Volume 13, No.4, 2011) Clarion University of Pennsylvania, Clarion, Pennsylvania*
 37. Timmons, J. F. & Spinelli, T. (2014), Competencies needed for Small Business Success: Perception of Jamaican Entrepreneurs. *Journal of Small Business Management*. 31 (7) pp. 212-234.
 38. Williams, P. O., James, N. I. and Susan, O. (2002), Entrepreneurship Development: A panacea for Unemployment Reduction in Nigeria. *Journal of Small Business Management*.3 (6), 34-44