

Innovations

Influence of Graduate Entrepreneurship Fund on Youth Economic Inclusion in Onitsha North L.G.A in Anambra State

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Abstract: *The study examined the influence of graduate entrepreneurship fund on youth economic inclusion in Onitsha North L.G.A in Anambra State. The specific objectives of this study were to; To identify the influence of financial support on youth economic inclusion in Onitsha North L.G.A in Anambra State; To identify the influence of entrepreneurship training on youth economic inclusion in Onitsha North L.G.A in Anambra State; To examine the influence of entrepreneurial networking on youth economic inclusion in Onitsha North L.G.A in Anambra State. This work anchored on Schumpeter's Theory of Entrepreneurship. The study adopted survey method of research. Data were generated through primary and secondary sources. The method for data collection was questionnaire which was administered randomly among the staff of the selected firm. The population of the study was 125, 918, while sample sizes of 398 which were drawn from Taro Yamane formula. The hypotheses were tested using ANOVA Analysis at 0.05% level of significance. The findings of the study revealed that. Financial support has significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State: Entrepreneurship training had significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State. The study recommends that. Seminars, orientation and coaching should be organized in all stipulated locations weekly or monthly to enable all the youths participate duly. Government should take necessary steps to encourage skill acquisition amongst the youths by providing a vocational training center free of charge for all the youths.*

Keywords: Graduate, entrepreneurship, fund, youth, economic, inclusion, ANOVA

1. Background of the Study

The dynamic role of government agencies in the development of small and medium enterprises is an engine through which the growth and development objectives of developing nations can be achieved (Rotimi, Enimola, Zekeri & Ochidi, 2021). These

enterprises have a very important impact on the life of everybody in the society. The small independent businesses are everywhere and in every line of work; they can also be seen in every community (Olufemi. 2020). This business is as old as man. So virtually everything done in life involves the element of business small and medium enterprises constitute an importance in today's business activities or system. Basil (2005), stated that any effect towards the restructuring of the economy without particular emphasis on the development of small and medium scale business is not likely to be successful in the long term. The fact that small and medium scale business determines the direction and the extent of development of the country's economy make them very important organizations (Anyaeibunam, 2023).

Business in Nigeria today is made up of both large and small business. Today small scale enterprise have to enjoy more prestige than ever before because of its vital contribution to the Nation's economy (Udodiugwu, Onwuegbuchulem, Anyaeibunam Enyinna, and Obiakor 2024). Government agencies are charged with the responsibilities among others to carry out duties utilities as it may be regulated from time to time on behalf of government for the purpose of uplifting the standard of living (Aremu and Adeyemi, 2011). As a way of improving the lot of entrepreneurs in Nigeria, the National Youth Service Corps (NYSC) and Bank of Industry (BOI) have a Graduate Entrepreneurship fund (GEF) scheme for corps members to aid them in launching the small and medium enterprises. While SMEs may not be large business that can provide employment to the nation's youth on a large scale, a good number of these small scale business will ensure a steady growth in the economy (Okafor, Anyaeibunam. & Nwokike, 2023). Money invest in SMEs will ultimately create a more developed economy as well as ensure even distribution of wealth (Adeoye, & Agwu 2016). Bank of Industry is charged with the responsibility like provision of medium and long term finance by way of equity finding, loan and lease financing, guarantees, investment in corporate bonds business development services, co-financing, working capital finance and promotion of small and medium enterprises (Emeka 2022).

The graduate entrepreneurship fund scheme has the following objectives:

- Encouraging graduates of tertiary institutions currently undergoing the compulsory one-year NYSC programme, to venture into business and become employers of labor rather than job seekers.
- Address the entrepreneurship capacity gap of the NYSC members who are expected to produce bankable business plans.
- Ensure sustainability of the business of the eventual load beneficiaries through effective monitoring by the NYSC Directorate and BOI (Olagunju, 2016).

Several studies have identified financial constraints as the major obstacle to good small and medium enterprise development in developing countries including Nigeria. Most Government agencies have undergone numbers of re-organization especially bank of industry (BOI) which affects their forces and activities that leads to effective performance and lack of proper control on their activities (Emeka 2021). The most obvious problems facing the society is the most basic economic problem such as what to produce, how much to produce, for whom to produce, how efficient of resources use or providing efficient financial resources technical assistance, how much to consume and save and problem of unemployed resources etc. Security on loan given out to customer, SMEs evaluating of project that are financed which may take more time than stated at the beginning.

The project financing involves giving loan to a new entity established specially to own or operate project. On the part of small and medium enterprises (SMES) how effective are they utilizing the services rendered to them by the bank of industry (BOI). Also are they able to cope with the polices adopted by these agencies (BOI) in obtaining loan and other services rendered such as interest rate on capital, collateral facilities and the role of government.

Objectives of the Study

The general objective of the study is to examine the influence of graduate entrepreneurship fund on youth economic inclusion in Onitsha North L.G.A in Anambra State. The specific objectives of the study were as follow:

- i. To identify the influence of financial support on youth economic inclusion in Onitsha North L.G.A in Anambra State.
- ii. To identify the influence of entrepreneurship training on youth economic inclusion in Onitsha North L.G.A in Anambra State.
- iii. To examine the influence of entrepreneurial networking on youth economic inclusion in Onitsha North L.G.A in Anambra State.

2. Review of Related Literature

Conceptual Review

Graduate Entrepreneurship Fund

The Graduate Entrepreneurship Fund (GEF) initiative is a N2 billion scheme that was designed specifically for members of the National Youth Service Corps (NYSC). It was initiated jointly by the Bank of Industry (BOI) and the NYSC in October 2015 (Jacobs, & Arinze, 2021). The rationale behind the scheme was to identify the innate talents of young graduates as soon as they leave school, build their capacities for self-reliance and also empower them to establish their own business thereby creating jobs not just for themselves but also for other youths that they may employ

(Anyaeqbunam, & Anekwe, 2021). The implementation of the initiative comprised of the provision of an online business plan competition which allowed for the selection of the most promising participants with real sector business ideas, the implementation of a three-day intensive entrepreneurship capacity building programme and the provision of a loan amount of up to N2million to be provided to successful participants that present bankable business plans.

Theoretical Framework

This work anchored on Schumpeter's Theory of Entrepreneurship. Schumpeter's Theory of Entrepreneurship by Joseph Schumpeter in his book-The Theory of Economic Development propounded a theory of entrepreneurship. He emphasized that entrepreneurship is a vital force in the economic system as a whole. As it were, the entrepreneur is a catalytic agent in the economic development process. According to him the following are the main features of an entrepreneur. The entrepreneur is a social deviant. He is that individual who does things differently. That is, in a new way. He does not follow the existing conventions or traditions, for the purpose of bringing about new ideas or changes. This implies that, the entrepreneur is an innovator. The entrepreneur is a destroyer of old customs. That is, he is always breaking up old traditions and creating new traditions to replace the old. The entrepreneur is egocentric, untraditional and ambitious. According to Schumpeter, the entrepreneur is a self centre person. This is due to the fact that, he does not rely on tradition or customs as the rest of the members of the society do. The entrepreneur is also characterized by the dream and the will to find a private kingdom.

The entrepreneur is characterized by the will to conquer, the impulse to fight, to prove oneself to others, to succeed for the sake of success itself and not for the fruit of success. In effect the economic actions of the entrepreneur are as a result of his desire to succeed just for the sake of success only and nothing more. The entrepreneur is that person who is out to derive joy from just creating things and getting things done. He is out to simply exercise his superiority over others by simply doing things differently. The entrepreneur engages in the co-ordination of all factors of production for the benefits of individuals and the entire economy. The entrepreneur is the intermediary between the forces of demand and supply. He sees and calculates what the society wants to make of its scarce resources and organizes the resources in order to service the users. (Mba, 2008). This work is based on Schumpeter's theory of entrepreneurship because the entrepreneur is a social deviant, that individual who does things differently, that is, in a new way, he does not follow the existing conventions or traditions for the purpose of bringing about new ideas or changes. This impels that, the entrepreneur is an innovator. The

entrepreneurship is an innovative function as it involves doing things in a new and better way.

Empirical Review

Rotimi, Enimola, Zekeri Ochidi, (2021) aimed at the inclusion of entrepreneurship in the education curriculum and the inability of graduates to get jobs in Kogi State. Thus entrepreneurship education and its impact on graduate unemployment were investigated. A descriptive survey design was used to achieve the study's objectives. Six (6) higher institutions in Kogi State were chosen to make up the study's population. Due to the nature of the research, the study concentrated on students. The study determined the sample size of 385. Inferential and descriptive statistics were used to analyze the data gathered. Multiple regression analysis (inferential statistics) was applied to unveil the impact of independent variables on the dependent variable. The finding showed that entrepreneurship education has a significant effect on the unemployment rate of graduates in Kogi state. The study concluded that entrepreneurship in the education curriculum can influence a reduction in the unemployment rate of graduates in Kogi State. The study recommended the review of policy relative to entrepreneurial education to enhance the high degree of its effectiveness in Kogi State higher institutions.

Olufemi. (2020) the study examine the role of entrepreneurial education in youth employment, and schemes that boost youth entrepreneurship. Data was collected from the primary source by using a structured questionnaire. The sample was selected using a stratified random sampling technique. The target respondents were youths between the ages of 20 and 40 years. Data was gathered from 220 youth entrepreneurs in Lagos, Nigeria. SPSS and Excel were used to analyse the data. The study found out parents and family influenced their decision to start a business. Lack of access to finance and financial risks were found to be significant demotivators for youths against starting up a business. Education was seen to support the entrepreneurial careers of the respondents. The study also showed that difficulty in attracting funding was a significant problem affecting youth entrepreneurship. The recommendations include Tertiary institutions should train students in entrepreneurship. The government should set up special funds (Loans & Grants) for youth entrepreneurship. Youth should be involved in policy development on entrepreneurship. Capacity-building should be organized often for youth entrepreneurs. More functional incubation centers should be established across the country to breed young entrepreneurs. Established adult and youth entrepreneurs should be encouraged to mentor up and coming, youth entrepreneurs.

Akinbola, (2024) examines recent research on the impact of youth unemployment on economic growth in Nigeria, synthesizing findings from various studies to provide a comprehensive understanding of the dynamics at play. The paper highlights the significant negative relationship between youth unemployment and economic growth, exploring mechanisms such as reduced productivity, increased social costs, skill atrophy, lower aggregate demand, and discouraged investment. The review also discusses the effectiveness of current policies aimed at mitigating youth unemployment and offers recommendations for new policy interventions. Key challenges and limitations in the existing literature are identified, including gaps in longitudinal studies, regional and gender disparities, and data quality. The study concludes by emphasizing the need for targeted and sustained efforts to address youth unemployment to foster sustainable economic growth in Nigeria

Ezechi, Onoh,. & Adegun (2024) carried out to analyse the effect of youth empowerment on national development in Nigeria. Survey research approach was adopted for the study with emphasis on the use of questionnaire to collect data sourced from respondents. The result of the study showed that there exists positive and significant relationship between education and national development of Nigeria with a coefficient value of 0.521 and sig. value of 0.000 which is lower than 0.05 level of significance. Also, employment and financial support for youth empowerment has positive coefficients of 0.044 and 0.069 respectively. The study conclude that the heterogeneity that exists among the youth empowerment programs variable as it relates to national development call for re-engineering in order to explore the potential growth virtues embedded in the youth empowerment practices that are yet to be used by nations. The study recommended that there is need for continuous strategic positioning of youth empowerment to reflect current economic realities.

Medun, & Ade, (2024) examined the Influence of Vocational Skills Training on Job Creation and Youth Employability in Lagos State. The researcher employed a sequential explanatory mixed method. The study used primary data obtained through a structured questionnaire, and interviews among a sample of participants purposively selected. The collected data we reanalyzed using Pearson correlation analysis and Descriptive statistics. The study found that there was a positive and strong relationship ($r=.788$, $p =.05$, $n= 118$) between youths' employability development (YED) and skills acquisition (SA) in Lagos State. Also, the Pearson correlation result of ($r = 0.795$, p -value 0.035), indicated a positive and significant relationship between youth employment and skills acquisition in Lagos State as the p -value computed at 0.035 was lower than the level of significance at 0.05. The Pearson correlation analysis also showed a significant and positive relationship ($r = 0.732$, p -value 0.024) between skill acquisition, and entrepreneurial capability in

Lagos State. The computed p-value (0.024) was less than the study's chosen significance level (0.05).

Muhammad, Yusuf, Muhammad & Mojeed (2024). examines the relationship between education and youth unemployment in Nigeria, Also, it ascertains the causality between education and youth unemployment in Nigeria. This study employed secondary data of a period from 1990 to 2021 estimation technique. Also, Autoregressive Distributive Lagmodel (ARDL) and the Causality test was employed to examine the causal relationship between education and youth unemployment. The findings indicate that education impacts positively on youth unemployment if it is in line with the labour market demand. Also, it indicates that the improvement of GDP does not necessarily increase job opportunities to Nigeria's teeming youth. This is connected to the most economic sectors' improvements do not lead to expansion and establishment of new firms to absorb youths in the labour market.

Eze, Chikeleze, & Okwueze, (2024) explores the multifaceted implications of youth unemployment on various aspects of society, including drug abuse, life expectancy, illiteracy, poverty, and criminality. Through an empirical investigation, the study examines the socio-economic impact of unemployment on young people in South East Nigeria, highlighting the region's unique cultural, economic, and political dynamics. The findings revealed that youth unemployment hampers economic growth, exacerbates social inequalities, perpetuates poverty, and fosters socio unrest. The study concludes with policy recommendations to address the root causes of youth unemployment and foster inclusive socio-economic development in the region.

Sule (2024) examined the effect of youth entrepreneurship empowerment on economic development in Maiduguri Metropolitan Area Borno State Nigeria. This study used a survey research design. Primary data was collected with aid of self-developed structured questionnaire via face-to-face interview. The population considered for this study includes youth entrepreneurs that were beneficiaries of the youth empowerment program in Maiduguri Metropolitan Council Area of Borno State, Nigeria. This study employed multi-stage sampling technique to randomly and proportionately select youth entrepreneurs engaged in manufacturing, food & beverages making, agriculture (fermenting, poultry) and trading (produce marketing) in Maiduguri Metropolitan Council Area A total sample size of 500 youth entrepreneurs that have benefited from the Borno State Government empowerment programme were randomly and proportionately selected from each of the seven (7) wards of Maiduguri Metropolitan Council Area and used for the study. The one way analysis of variance (ANOVA) would be used to analyze the data: The findings from

the study indicates that Entrepreneurship has contributed significantly to Nigeria's economy development, because it has created more employment for job seekers. Ohanyere, Atueyi, and Ibekwe (2019) examined the impact of human capital development on economic sustainability between the period of 1981-2016. The study adopted multiple linear regression model to statistically establish a relationship between human capital development and economic sustainability in Nigeria. The included variables were Total productivity, Mortality Rate, Tertiary Education Enrolment Rate, Government Expenditure, Domestic Investment. The data was sourced from the Central Bank of Nigeria, 2016. Ordinary least square model was used for the analysis, The study found that tertiary enrollment rate was positive and statistically significant. Investment in education should be taken seriously by developing nations. The bedrock of sustaining economic development has universally been agreed to be education, if investment in education is given more attention, it will increase the nation productivity. It was also observed that mortality rate was negative and statistically insignificant. Increase in mortality rate will decrease total productivity, since it is a number of deaths during a particular period of time.

Okoye, and Nwokike (2025) investigated the impact of AI on the business sector in Nigeria and its ability to drive economic development amidst unique regional challenges. This qualitative study, using content analysis, described infrastructural readiness, regulatory frameworks, and technological integration as some of the dimensions of the adoption of AI in Nigeria. Therefore, AI technologies can provide potential improvements in operational efficiency, resource management, and service delivery; however, numerous obstacles stand against their widespread adoption. These include inadequate infrastructure, regulatory uncertainties, and a gap in skills concerning AI technology. Despite these, the integration of AI could highly contribute to increasing economic growth through better use of resources, improving operational efficiencies, and creating new business models. The study concludes that realizing the full potential of AI in Nigeria requires coordinated effort by government, industry, and academia in putting up supportive infrastructures, developing regulatory frameworks, and addressing gaps in skills.

Okoye, (2025) investigated the effects of employee participation on organizational performance in Nigeria. Employee participation, encompassing decision-making processes, communication, and involvement of employees in the organizational activities, has widely been recognized as a significant factor influencing productivity, job satisfaction, and overall performance of the organization. The study was anchored on Douglas McGregor's Theory X and Y. The study explores the multifaceted effects of

employee participation on both productivity and sustainability in public sector that creates a culture of silence, perpetuates unspoken issues, lack of transparency and fear of retribution or judgement, untimely stifling of employee voice, leading to a lack of direction, purpose and motivation in the organization.. The challenges faced by Nigeria workers are diverse, and the decisions made today will influence organizations to adopt participatory method and other systems that will enhance the employees and organizational performance in Nigeria business setting.

3. Methodology

This study however adopted the survey research design. The survey research design method was used in this study, by collecting data through questionnaire from population of interest. It involved using a self-designed questionnaire in collecting data from the respondents. Area of study is Anambra state. Anambra State is a Nigerian state, located in the southeastern region of the country. The researcher made use of primary and secondary sources of data. Onitsha North is made up of 9 quarters namely: Inland town, Woliwo, Omagba Phase I, Omagba Phase 2, GRA, Water Side, 3.3, Isi-Afor, Presidential Layout. According to the 2006 national population census figure, Onitsha North L.G.A has a total youth population of one hundred and twenty-five thousand nine hundred and eighteen (125, 918). Onitsha has a population of sixty-one thousand five hundred and eight-eight males (61,588) and sixty-four thousand three hundred and thirty females (64,330). However, the youth population constituted youth of 18 years to 40 years. The sample size of 398 were derived from taro yamane formula, while the secondary sources of data include the journals, magazines, textbooks and internet. The study employed structured questionnaire as a method of data collection. Meanwhile percentage table and analysis of variance were used to analyse the collected data from the sample respondents. Inferential statistics was used to reach conclusions and make generalizations about the characteristics of populations based on data collected from the sample. Percentage table was used to analyze the demographical data. Hypotheses were analyzed using ANOVA method at 0.05% level of significance.

4. Presentation, and Interpretation of Data

4.1 Hypothesis Testing

The need to examine the relationship between the collected data and the stated hypothesis has called for this section. This result will be compared with the statistical criteria to see if the preconceived notion in this research work holds or not.

H_0 : Financial support has no significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State.

Anova

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3242.5981	3	1794.190	6.742	.015
Within Groups	6734.279	321	378.389		
Total	77436.800	323			

Source: SPSS Version 21, 2025

The test table reveal that wide significance value (F. sig<.05) indicate group differences. Since the F- value of 6.742 which has a significance of .015 is less than .05 (i.e .001<.05), there exist no group difference among the variables. Therefore, financial support has significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State

Hypotheses Two

Ho₂: Entrepreneurship training has no significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State

Anova

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4838.324	3	2419.162	9.233	.009
Within Groups	6598.476	321	388.146		
Total	11436.800	323			

Source: SPSS Version 21 2025

We discover that in the F-statistics column the value for colleagues stress is 9.233, while its probability is 0.009 since its probability is less than 0.05% desired level of significance, we reject the null hypothesis and accept alternative hypothesis, which states that Entrepreneurship training has significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State

Hypotheses Three

Ho₃: Entrepreneurial networking has no significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State

Anova

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2839.200	3	1419.600	7.807	.088
Within Groups	8597.600	321	505.741		
Total	11436.800	323			

Source: SPSS, Version, 2025

From the regression result, we discover that in the F-statistics column the value for Management Stress is 7.807, while its probability is 0.88 since its probability is greater than 0.05% desired level of significance, we reject the null hypothesis and accept alternative hypothesis, which states Entrepreneurial networking has significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State

5. Conclusion and Recommendation

The basic objective of this study is on the influence of graduate entrepreneurship fund on youth economic inclusion in Onitsha North LGA.

In this sense, the nexus between graduate entrepreneurship fund and youth economic inclusion in Anambra State, to ascertain the theoretical validity of this study, existing literature on the opinion of many scholar concerning graduate entrepreneurship fund in Nigeria and beyond were adequately reviewed and through this means it was discovered that graduate entrepreneurship fund can indeed enhance youth economic inclusion

To empirically and statically established the nature of the relationship in Nigeria, one hundred and twenty five thousand, nine hundred and eighteen (125, 918) respondents were randomly selected three hundred and twenty-three (323) questionnaires were returned and analysis of the data were based on this number. From the analysis of the data especially, and the testing of hypothesis it was realized that graduates entrepreneurship fund has significant effect on sustainable employment. From the analysis the following findings were emerged:

- i.** Financial support has significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State
- ii.** Entrepreneurship training has significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State

- iii.** Entrepreneurial networking has significant effect on youth economic inclusion in Onitsha North L.G.A in Anambra State.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. Seminars, orientation and coaching should be organized in all stipulated locations weekly or monthly to enable all the youths participate duly.
2. Government should take necessary steps to encourage skill acquisition amongst the youths by providing a vocational training center free of charge for all the youths.
3. Non-governmental organisations, charities and churches should provide funds to empower these youths after they must have undergone some trainings

Suggestion for Further Studies

- The research suggested the study should be extended to other states
- Effect of entrepreneurship fund on unemployment reduction
- Effect of entrepreneurship fund on wealth creation

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