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FACTORS INFLUENCING ENTREPRENEURSHIP DEVELOPMENT AMONG UNDERGRADUATE STUDENTS IN BAYERO UNIVERSITY KANO

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ABSTRACT

This study examines the impact of youth empowerment programs on entrepreneurship development among undergraduate students at Bayero University Kano, Nigeria. With a staggering 9.87 million unemployed Nigerians, the need for sustainable economic growth is pressing. The research investigates the relationships between training skills, credit facilities, entrepreneurial intentions, and entrepreneurship development. A survey of 381 students reveals that the independent variables significantly explained the dependent variable up 64 percent. Similarly, among the explanatory variables, training skills emerged as the strongest predictor, followed by entrepreneurial intention and then, credit facilities in that order. The findings support an integrated empowerment model, highlighting the importance of combining skills development, motivational training, and financial access. The study offers insights for policymakers and program designers seeking to enhance youth entrepreneurship and economic transformation in Nigeria.

Keywords: Entrepreneurship Development, Youth Empowerment, Training Skills, Credit Facility, Entrepreneurial Intentions

1. INTRODUCTION

Over the past four decades, young people in developed nations have been the focal point of extensive research endeavours (Alodwan et al., 2024). A prevailing assumption underlies this body of work: that youth occupy a distinct and significant demographic category, characterized by their non-adult status. A recurring narrative thread throughout these studies is the inherent complexity of youthful experiences, coupled with the formidable challenges of transitioning into adulthood.

Nigeria is grappling with a persistent challenge of graduate unemployment, with a staggering number of young men and women leaving universities, polytechnics, and colleges of education each year with dwindling hopes of securing employment (Oladeji et al., 2021; Ifeanyi and Ifeanyi, 2021). The country's sluggish economic growth, which averaged only 3.3% annually between 2012 and 2019, has exacerbated the issue of youth employment; severely limiting the economy's capacity to absorb the large number of graduates produced by tertiary institutions (Organization for Economic Cooperation and Development OECD, 2021). As a result, Nigeria's unemployment rate remains a pressing concern, with approximately 9.87 million people currently unemployed, according to the National Bureau of Statistics. The government is worried about the rising unemployment rate, poverty, and poor economic conditions, which have become a persistent challenge (Olize, 2020).

On the basis of 2018 GDP nominal of $115 billion, Nigeria ranked 48th in the world. This translated to

GDP per capita income of $1.213 which made Nigeria stand at 165th position in the world, and 33 out of 44 countries in sub-Saharan Africa yet we answer giant of Africa. The Federal Office of Statistics (FOS), estimates that about 70% of Nigerians live below the poverty line. The World Bank in Global Economic Prospects 2019, predicted 4.8% growth in GDP for Nigeria this year and 5.1% next year as against 4.3% last year. The population grows at 2.38% per annum while industrial output grows at 2.40% per annum. According to UNIDO representative in West Africa, Adeyanju (2023), Nigeria's vision 2020 is not achievable at the current rate of industrialization in the country. Based on the foregoing therefore Adeyanju, (2023) emphasized that Nigeria's current pace of industrialization renders its Vision 2020 aspirations unattainable.

Based on the above indices, it is presumed that there is a huge for potentials for entrepreneurship development especially among the youths Nigerians. Huge population is an indication of substantial market for innovative products and services to be created by the entrepreneurs. Similarly, steady growth in GDP is a clear sign that the economic and Business environment is going to favourable for the entrepreneurial growth. Despite the challenges of governance and corruption, the entrepreneurial potentials is expected to be achieved through adequate training; innovative source of finance and changing the mindset/attitude of the youths towards the entrepreneurship development. To this end, a number of entrepreneurship programs were established by the government such as NEEDS.

Thus, under the National Economic Empowerment and Development Strategy (NEEDS) Nigeria seek to create an economy in which numerous, large indigenous enterprises engage in industrial merchandizing, financing and servicing activities to create wealth, generate employment and eradicate poverty. Poverty, unemployment and corruption are major national problems in Nigeria (Akpan, 2020).

Based on the foregoing, this paper aims at investigating the impact of youth employment programmes on entrepreneurship development of undergraduate students in Bayero University Kano.

Research Problem Statement

Despite significant investments by the Federal and Kano state governments in various initiatives, concerns persist regarding the effectiveness, value for money, inclusivity, and geographic reach of the entrepreneurship development programs. This underscores the need for a critical examination of the impact of youth empowerment programs on entrepreneurship development in Kano state, to assess their true influence and identify areas for improvement.

Nigeria's economic landscape is characterized by a pressing need for sustainable development and poverty alleviation. Thus, the National Economic Empowerment and Development Strategy (NEEDS) aims to foster an economy driven by indigenous enterprises, promoting industrial growth, wealth creation, and employment opportunities. Despite its status as the "Giant of Africa," Nigeria faces significant challenges. For instance, the stark reality is that approximately 70% of Nigerians live below the poverty line, according to the Federal Office of Statistics.

While several of studies were conducted mostly in the Western and Asian countries such as Mambosho and Chole (2024), Welwel (2022), Massawe and Mhina (2022), Roshaenai (2020), and Kulmie et al. (2023) only few of similar studies were conducted in various places in Nigeria and most of those studies focused on other issues other than youth empowerment, example, Okoh et al. (2024) Ifeanyi and Ifeanyi (2021) and Oladeji et al. (2022). Based on the above, this study intends to examine the influence of youth empowerment progammes on entrepreneurship development with focus on Bayero University Students in Kano state.

2. LITERATURE REVIEW

Concept of Entrepreneurship Development

According to its conceptual definition, entrepreneurship development is specialized knowledge that instills in students the qualities of taking risks, being creative, arbitraging, and coordinating sources of production in order to develop new goods and services for both current and potential customers in human communities (Ochola, 2021). According to Tagwai (2020), entrepreneurship development is "the process of giving people the

knowledge, skills, and attitudes to act on commercial opportunities as well as the ability to recognize them." In addition to skill acquisition, entrepreneurship development has been defined as formal or informal structured learning that instills in students/trainees the capacity to recognize, evaluate, and take advantage of environmental opportunities (Zaifata et al., 2023). Finding "the sources of opportunities, the processes of discovery, evaluation, and exploitation of opportunities; and the set of individuals who discover, evaluate, and exploit them" is the main goal of entrepreneurship training, according to Muhammed and Yakubu (2020).

Concept of Training

The process by which individuals or groups of individuals train themselves to acquire information for self-sufficiency is known as training skill acquisition. Under a formal agreement between the trainers and the learners, it entails training individuals in various trades for a specific amount of time and under specific guidelines. According to Adeyanzu (2023), the process of exhibiting the habit of active thought or behavior in a particular task is known as training skill development. "The ability to do or perform an activity that is related to some meaningful exercise, work, or job is seen as skill acquisition," he added. He contends that in order for a skill to be learned, the learner must acquire the necessary knowledge, attitudes, thought patterns, and character traits that will help them grow intellectually, emotionally, and morally and set them up for success in the future.

Concept of Credit Facility

One of the key drivers of pro-poor growth in the Less Developed Countries (LDCs) has been identified as youth empowerment. This prompted Iqbal et al. (2023) to contend that strengthening the financial system—and specifically, the banking system—is essential to achieving quicker economic growth. The study also found a strong correlation between a nation's overall economic progress and its ability to secure bank loan facilities. Young people in poverty who have access to financing can raise their income, start profitable businesses, and become less susceptible to outside shocks. By empowering the impoverished, particularly young people, to become economic change agents, it can also be a potent tool for self-empowerment (Olize et al., 2020). According to Adekunle (2020), access related anecdotes are frequently used in discussions of the tenable ways that financial depth could lead to economic empowerment.

Concept of Entrepreneurial Intentions

People use entrepreneurial intention as their motivation to start a new company (Galvão et al., 2020). An individual's self-efficacy and views regarding the results of their efforts reveal their entrepreneurial intention (Lawal & Danlami, 2023). Previous research has indicated a connection between entrepreneurial ambition and judgments of attractiveness, as well as a response to possibilities and the capacity to take advantage of them (Lawal & Danlami, 2023). Since they serve as the foundation for new businesses and are equally seen as the initial phase of a long-term, evolving process, entrepreneurial intentions are essential to comprehending the entrepreneurial process (Akande & Alabi, 2023). Attitudes lead to behavioral intention, which in turn directly influences behavior. Researching intention, as opposed to personality traits, demographics, or circumstantial circumstances, can more correctly predict entrepreneurial action (Usman and Markus, 2024**)**.

Based on the forgoing literature review, the following statistical hypotheses were formulated with a view to testing them with empirical data:

Research Hypotheses

The researcher intends to test the following null hypothesis:

H01: There is no significant relationship between training skills and entrepreneurship development among Undergraduate Students in Bayero University Kano.

H02: There is no significant relationship between credit facility and entrepreneurship development among Undergraduate Students in Bayero University Kano.

H03: There is no significant relationship between entrepreneurial intentions and entrepreneurship development among Undergraduate Students in Bayero University Kano..

Conceptual Framework

In Nigeria, Ifeanyi and Ifeanyi (2021) conducted research on business development as a means of empowering young people. In this study, the dependent variable was entrepreneurial development, whereas the independent variable was youth empowerment. Only

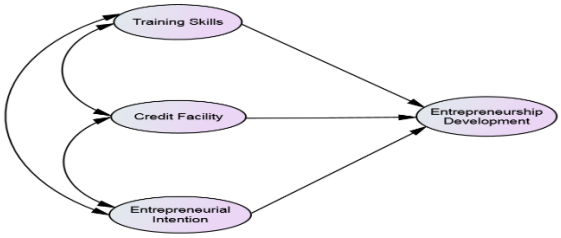
secondary sources of data were used in the study, including textbooks, journals, and the internet. The study's conclusions showed that no nation can advance economically, industrially, or technologically without fostering a strong entrepreneurial culture, which lowers unemployment. However, the study's limitations included the use of only secondary data collection methods.

According to Djaelani and Putra (2021), youth empowerment entails a variety of strategies for helping young people make lifestyle changes. According to them, fostering in young people the ability to translate ideas into creativity is what is meant by youth empowerment.

Akande and Alabi (2023) posit that skill acquisition through training is a transformative process that imbues individuals with the entrepreneurial spirit, fostering significant personal and professional growth. By empowering people with the skills necessary for economic independence, training programs can unlock their full potential, making them more confident, charismatic, and effective contributors in any professional setting. Olize et al. (2020) debated that the goal of skill acquisition programs as a way of youth empowerment is to prepare and equip young people with relevant skills that would be useful to them in the future. According to him, acquiring the right skills can guarantee that young people reorient their values and become producers of money and jobs rather than seekers.

The debate surrounding the interplay between finance and economic growth has been a longstanding one, with roots tracing back to the seminal work of Schumpeter (2012). A substantial body of research underscores the symbiotic relationship between financial sector development and economic growth, revealing that enhanced access to financial services for households can be a potent tool in alleviating poverty and promoting income equality.

The entrepreneurial intention is characterized by a desire for autonomy and self-sufficiency in one's career pursuits. As Usman and Markus (2024) succinctly put it, entrepreneurship entails working for oneself, unencumbered by the constraints of a conventional employment arrangement. Hence, people use entrepreneurial intention as their motivation to start a new company (Galvão et al., 2020). An individual's self-efficacy and views regarding the results of their efforts reveal their entrepreneurial intention (Lawal & Danlami, 2023). Previous research has indicated a connection between entrepreneurial ambition and judgments of attractiveness, as well as a response to possibilities and the capacity to take advantage of them (Lawal and Danlami, 2023). Since they serve as the foundation for new businesses and are equally seen as the initial phase of a long-term, evolving process, entrepreneurial intentions are essential to comprehending the entrepreneurial process (Akande & Alabi, 2023).



Conceptual Model of the Study

3. METHODOLOGY

The approach used to conduct this research is covered in this chapter. The study's population, sample size and sampling process, research instrument, research design, and data collection and analysis techniques were the main sub topics it concentrated on.

In this investigation, a survey design was used. It seeks to investigate the causal link between the youth empowerment and entrepreneurship development. Individual students constitute the unit of analysis in this cross-sectional study. The independent variables are training skills, credit facility, and entrepreneurial intention, while the variable of interest is the development of entrepreneurship.

Survey method of data collection was utilized to acquire information through structured questionnaires. The researcher personally handed the surveys to respondents in other word personal administration was used to deliver the questionnaire. Adopting a survey design is justified by the fact that it is helpful in characterizing the features

of a sizable population and guarantees a more accurate sample to collect focused data from which significant decisions and conclusions can be made.

There are currently 29, 259 undergraduate students in all the 4 campuses across all the faculties of Bayero University Kano as at August, 2024 (Garba, 2024). These students are from diverse disciplines ranging from medical sciences to pure and natural sciences to humanities, education, social and management sciences. The study focuses on the student of higher level i.e. level 300 and level 400. This is due to a number of reasons: that Entrepreneurship Education Programme (EEP) the general courses offered across the university in taken at higher levels; that these students are more matured and more conversant with the university system, thus they were able to give the required information for the survey.

The researcher used the probability sampling technique to choose the participants to participate in the study. The sample size is 381 undergraduate students which was calculated based on the

Research Advisors' formula:

$$n = \frac{X^2 * N * P * (1-P)}{(ME^2 * (N-1)) + (X^2 * P * (1-P))}$$

Where:

n = sample size

X^2 = Chi – square for the specified confidence level at 1 degree of freedom

N = Population Size

P = population proportion (.50 in this table)

ME = desired Margin of Error (expressed as a proportion)

Furthermore, a probability sampling type was used as it allows all the population element equal chance of being selected. Specifically, simple random sampling technique was used to choose the 381 subjects from the entire population. However, due to common challenges of low response rate, 127 (25%) was added to the population as suggested by Hansen & Hurwitz (1946). Random sampling technique is possible due to the availability of the sampling frame i.e. the list of students in the university.

One of the main tools for gathering information from the respondents who are the BUK students is usually a questionnaire as provided in the Appendix. Consequently, there are two sections on the questionnaire for this study. The respondents' personal information is in Section A, and the study-related questions are captured in Section B (Appendix 1).

The study by Okorie and Adali (2013) and Adegun (2013) was used as the sources for the measurement of the study variables namely: Training Skills, Credit Facility, and Entrepreneurial Intentions. The study's deputations will serve as the basis for measuring the variables using a five-point Likert scale that goes from strongly agree to strongly disagree.

Data collected was analysed using Statistical Package for Social Science (SPSS) version 26 for windows. Thus, both descriptive and inferential statistics including multiple regression were run using the software mentioned above. After checking and satisfying the assumptions of multivariate statistical analysis such as: Normality, Linearity, Multicolinearity and Outlier; Multiple Regression was run to explore the associations between the dependent and independent variables which were subsequently used to answer the research questions and test the statistical hypotheses.

4. RESULTS AND DISCUSSION

Results

Descriptive statistics were computed to summarize the central tendencies and distributions of the key variables measured on a 5-point Likert scale. The analysis revealed that Entrepreneurial Intentions had the highest mean score (M=4.5, SD=0.6), indicating strong motivation among participants, while Credit Facility showed the greatest variability (M=3.1, SD=1.2), reflecting diverse experiences with financial access. All variables exhibited acceptable levels of skewness and kurtosis, with absolute values below 2, meeting the assumptions for parametric statistical tests. These patterns provided important context for interpreting the relationships examined in subsequent analyses. The key variables measured on a 5-point Likert scale showed in table

Table 1: *complete descriptive statistics for all study variables.*

Variable	*Mean*	*Std Deviation*	*Skewness*	*Kurtosis*
Training Skills Impact	4.2	0.8	-0.72	0.85
Credit Facility Access	3.1	1.2	0.31	-0.92
Entrepreneurial Intentions	4.5	0.6	-1.05	1.34
Entrepreneurship Development	3.9	0.9	-0.53	0.41

4.3.3. Correlation analysis

Pearson correlation coefficients were calculated to examine the bivariate relationships between the predictor variables and entrepreneurship development. The results demonstrated statistically significant positive correlations for all three predictors, with Training Skills showing the strongest association ($r=0.65$, $p<0.001$). Entrepreneurial Intentions and Credit Facility also correlated significantly with the outcome variable, with coefficients of $r=0.59$ ($p<0.001$) and $r=0.51$ ($p<0.001$) respectively. The moderate intercorrelations among predictors, ranging from 0.29 to 0.42, indicated no concerning multicollinearity issues that would violate regression assumptions. These findings provided preliminary support for the hypothesized relationships while guiding the specification of the subsequent regression model. **Table 2** presents the full correlation matrix with significance values.

***Table 2**: correlation matrix with significance values*

	TS	***CF***	***EI***	***ED***
TS	1			
CF	0.42*	1		
EI	0.38*	0.29	1	
ED	**0.65***	**0.51***	**0.59***	1

Significance: *p<0.05, ***p<0.001*

4.3.4. Regression Analysis

Multiple linear regression analysis was conducted to assess the combined predictive power of the three independent variables on entrepreneurship development. The full model explained 62% of the variance in the outcome variable ($R^2=0.64$, Adjusted $R^2=0.41$, $F=52.955$), $p<0.001$), indicating substantial explanatory power. Training Skills emerged as the strongest predictor ($\beta=0.33$, $t=5.05$ $p=0.000$), followed by Entrepreneurial Intentions ($\beta=0.259$, $t=4.52$ $p=0.000$) and Credit Facility ($\beta=0.145$, $t=2.94$ $p=0.003$). Diagnostic tests confirmed that all key regression assumptions were met, including linearity of relationships, homoscedasticity of residuals, and absence of autocorrelation (Durbin-Watson=1.89). The bootstrapped confidence intervals for the regression coefficients further confirmed the stability of these estimates. **Table 3** provides complete regression coefficients, standard errors, and significance values.

***Table 3**: regression coefficients, standard errors, and significance values*

Model	**R^2**	**Adj. R^2**	**F**	**p-value**	
1	0.64	0.41	52.955	<0.001	
Predictor	**B**	**Std. Error**	**B**	**T**	**p**
TS	0.415	0.082	0.328	5.049	0.000
EI	0.260	0.058	0.259	4.521	0.000
CF	0.145	0.049	0.145	2.940	0.003

4.4. Hypothesis testing

The statistical evidence led to rejecting all the three null hypotheses. The strong positive relationship between training skills and entrepreneurship development ($\beta=0.33$, $t=5.05$ $p=0.000$) contradicted the first null hypothesis (H01), similarly, significant effects for credit facilities ($\beta=0.145$, $t=2.94$ $p=0.003$) and entrepreneurial intentions ($\beta=0.259$, $t=4.52$ $p=0.000$) also rejected the second (H02) and third hypotheses (H03) respectively. These findings collectively demonstrate that all three factors significantly contribute to entrepreneurial outcomes among program participants as shown in table 4.

***Table 4:** Hypothesis testing results*

Hypothesis		***Test***	***Result***	***Conclusion***
***H01**: TS→ED*	*No*	t=5.049, β=0.328, p=0.000	Rejected	Strong positive effect
***H02**: CF→ED*	*No*	t=2.940, β=0.145, p=0.003	Rejected	Moderate positive effect
***H03**: EI→ED*	*No*	t=4.521, β=0.259, p=0.000	Rejected	Strong positive effect

Discussions

The study's findings reveal significant relationships between training skills, credit facilities, entrepreneurial intentions, and entrepreneurship development among undergraduate students in Bayero University Kano (BUK). These results align with, yet also complicate, existing theoretical frameworks and empirical studies on youth empowerment.

The dominance of training skills as a predictor ($\beta=0.33$, $t=5.05$ $p=0.000$) strongly supports Human Capital Theory's emphasis on skill acquisition as foundational for economic productivity (Marginson, 2019). This finding empirically validates Olize et al.'s (2020) argument that technical training enables creative

destruction through innovation. However, the effect size exceeds similar studies in Kenya (Ochola, 2021), suggesting BUK's Model may be particularly effective at translating skills into entrepreneurial action. This challenges Akande and Alabi's (2023) contention that skills training requires complementary mentorship to sustain impact, as our results show robust independent effects.

In addition, credit facility access showed a significant but relatively weaker relationship (β=0.145, t=2.94 p=0.003), echoing Ochola's (2021) findings about financial constraints in Kenya while contradicting Iqbal et al.'s (2023) more optimistic assessments of credit's role in Pakistan. This partial support for Schumpeterian financial theory suggests that in Nigeria's context, credit functions as an enabling rather than determining factor, with collateral requirements acting as a persistent barrier. The results thus modify Risk-Taking Theory by showing financial access alone cannot overcome systemic constraints to entrepreneurial risk-taking.

Furthermore, entrepreneurial intentions demonstrated robust predictive power (β=0.259, t=4.52 p=0.000), supporting the Theory of Planned Behavior's focus on motivational factors (Lawal & Danlami, 2023). The strength of this relationship exceeds Bananda et al.'s (2023) cross-national estimates, likely reflecting BUK's integrated approach that combines mindset development with practical training - an innovation absents in many comparable programs.

These findings collectively suggest an integrated empowerment model where: Training Skills provides the human capital foundation; Entrepreneurial Intentions supply the motivational driver; and Credit Access serves as a conditional enabler. This synthesis advances beyond the theoretical silos evident in Fix's (2018) critique of human capital approaches and Garba et al.'s (2024) multidimensional framework.

Empirically, the results both confirm and qualify prior studies. While supporting Olize et al.'s (2020) emphasis on skills training, they reveal regional variations in credit effectiveness compared to studies conducted in other states. The 64% explained variance in entrepreneurship development substantially exceeds Usman and Markus's (2024) intention-only models, demonstrating the added value of BUK's comprehensive approach.

The study's limitations - particularly its cross-sectional design and single-program focus - caution against overgeneralization. Hence, causal claims cannot be made and thus, longitudinal or quasi-experimental designs are suggested for future research. However, the convergence of findings with theoretical predictions and their nuanced divergence from comparable empirical work suggests both the robustness of the conclusions and their context-specific dimensions. These insights argue for policy approaches that combine sustained skills development with financial system reforms and motivational training, rather than privileging any single intervention.

5. CONCLUSION AND RECOMMENDATIONS

This study demonstrates that effective youth empowerment requires synergistic interventions addressing skills, motivation, and financial access. While the proposed model shows considerable success, its full potential will only be realized through policy support, financial system reforms, and continuous program innovation. The findings offer a blueprint for holistic youth empowerment that balances human capital development with systemic enablement - a critical need in Nigeria's quest for sustainable economic transformation.

For program design, several enhancements are recommended to bolster the impact on participants. Firstly, extending the program duration beyond its current structure would allow for a more comprehensive development of both technical and business management expertise.

Secondly, integrating achievement motivation training grounded in McClelland's principles could significantly strengthen the entrepreneurial drive and intentions of participants. To improve financial access, strategic partnerships with microfinance institutions should be forged to create collateral-free loan products specifically tailored for program graduates. Furthermore, establishing a graduated funding system, where initial smaller loans increase based on demonstrated business performance, would provide crucial capital while mitigating risk.

Finally, strengthening post-program support is vital for sustained success. This can be achieved through the creation of robust alumni networks that facilitate ongoing peer mentorship and the sharing of valuable

resources. Additionally, developing strong partnerships with local industries would provide essential market access for the products and services developed by program participants.

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