DETERMINANTS OF ENTREPRENEURSHIP DEVELOPMENT IN NIGERIA: A STUDY OF SELECTED SMES IN EDE NORTH AND SOUTH OF OSUN STATE

By

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Abstract

This study investigates the determinants of entrepreneurship development in Nigeria, focusing on the roles of entrepreneurial education, access to mentoring, access to finance, government support services, start-up costs, and networking opportunities. Utilizing a sample of 120 respondents, data was analyzed using multiple regression and Pearson moment correlation techniques. The regression analysis reveals that access to mentoring (ATM) and access to finance (ATF) significantly contribute to entrepreneurship development, with coefficients of 0.276 and 0.369, respectively. These findings underscore the critical role of financial and mentoring support in fostering entrepreneurial activities. Conversely, entrepreneurial education (ENT-EDU) and government support services (GSS) did not show a significant impact, suggesting that practical, on-the-ground support mechanisms may be more influential than formal educational programs. The Pearson correlation analysis further supports these results, highlighting strong positive correlations between entrepreneurship development and factors such as access to finance, mentoring, and government support services. The study concludes that enhancing financial accessibility, mentoring programs, and government support can significantly bolster entrepreneurship development in Nigeria. Recommendations include increasing financial aid availability, expanding mentorship networks, and improving government policies to support budding entrepreneurs.

Keywords: Economic expansion, entrepreneurship, innovation, creativity, Nigeria, OLS regression, Pearson correlation

1. Introduction

The role of entrepreneurship in economic growth and development cannot be overestimated. Entrepreneurship plays a crucial role in driving economic growth, fostering innovation, creating employment opportunities, and reducing poverty. In Africa, and Nigeria in particular. with a large and dynamic population, entrepreneurship is considered as the main provision of employment opportunities, development of skilled and semi-skilled manpower for national development, poverty reduction and income generation (Lawal, Akingbade& Williams, 2017).

The renew vigor on entrepreneurship is mainly due to its role in shaping Nigeria economy and the potential to continue driving growth and development in Nigeria. As the nation grapples with high unemployment rates, poverty, and a need for economic diversification, fostering entrepreneurship becomes increasingly crucial. However, despite its potential benefits, entrepreneurship development in Nigeria faces various challenges that need to be addressed to unleash its full potential (Ali, 2019). The determinants of entrepreneurship development in Nigeria represent a critical area of study. An in-depth analysis of the factors that impede the success and growth of entrepreneurial ventures in Nigerian is important for

policy makers to formulating effective policies and strategies to support and promote entrepreneurship in the country.

Idris &Dogo (2024) further argued that finance is a critical determinant of entrepreneurial success, as adequate funding allows entrepreneurs to invest in necessary resources, scale operations, and weather initial challenges. However, in Nigeria, entrepreneurs frequently face difficulties in securing financing due to stringent lending conditions, high-interest rates, and inadequate financial infrastructure. Mentoring provides guidance, support, and networks that are crucial for the success of new ventures. Access to experienced mentors is often limited, impeding the growth of nascent entrepreneurs in Nigeria. Similarly, government support through policies, infrastructure, and services can significantly influence entrepreneurial activities. Effective government interventions can provide a conducive environment for entrepreneurship by reducing bureaucratic hurdles, offering financial incentives, and facilitating access to markets. In Nigeria, while some government programs exist to support entrepreneurship, their implementation and impact are often inconsistent and insufficient (Adelekan & Tijani, 2017).

Previous literature on entrepreneurship development in Nigeria has identified several key determinants that influence entrepreneurial activities. These determinants include but not limited to access to finance, government policies and regulations, education and skills, infrastructure, cultural factors, market conditions, and technological advancements.

Though, studies such as(Idris &Dogo, 2024; Jegede&Irewole, 2020, Wijaya &Nuringshi; Adelekan &Tijani, 2017)& have examined the impact of these factors such as access to finance, mentoring and government support services on entrepreneurial activities and the overall development of the entrepreneurial ecosystem in Nigeria, there are still significant gaps in the literature that need to be addressed. These gaps include limited focus on the role of specific factors affecting entrepreneurship development in both developed and developing countries of the world and these include challenges of access to finance and government support for entrepreneurs are also inadequate, and this is also applicable to Nigeria which faces similar challenges that may influence entrepreneurship development combined with, insufficient research on the combined effect of mentoring, access to fund and government support services , and a lack of comprehensive studies on the pivotal role of financial and government support services in driving entrepreneurial success. It is against this background that this study aimed at examining empirically the relationship between access to finance, mentoring and government support services on entrepreneurship development.

Ifabiyi, Banjoko, Ahmed, Lawal, Isiakam & Awarun (2020) in their separate study on the factors affecting entrepreneur's development among food markets in Ilorin. Purposive sampling procedure was used to select 30 respondents each across the four major markets in Ilorin making a total of 110 respondents. Percentage and Pearson Moment Correlation were employed to analyse data collected from the field. The findings revealed a weak positive correlation between entrepreneurial information and development. This study highlighted the importance of information to entrepreneurship development as on the current study but failed to show how finance and mentoring help in entrepreneurship development.

Enwa, Ude & Anonero (2022) conducted a study on the determinants of entrepreneurship decision for agricultural business among tertiary graduate in Delta state. Purposive and multistage random sampling technique were employed to select 120 graduates for the study. The findings revealed that access to finance and employment status are the major factors that influence the decision for agricultural business in the study area. The study resonates with the current as it provides empirical evidence on the importance of access to credit as a major determinant of an entrepreneurship interest but differs from the current study because other variables such as mentoring use neglected.

Abdulazeez (2022) carried out a study to assess entrepreneurial intention among students of tertiary institutions in Nigeria. 260 students were selected randomly out of the total population of 818 students from school of business studies. Questionnaire was adopted as the main instrument of data collection. Percentages and standard deviation were employed to analyse data collected. The findings of the study revealed that students' characteristics such as attitude, social valuation and closer valuation exact significant and positive influence on their choice of enterprises. This study differs entirely from the current study as the current study employed multiple linear regression to show relationship between various determinants of entrepreneurship development.

Oluseyi & Abayomi (2023) investigated the relationship between risk-taking behavior and entrepreneurial aspiration of undergraduate in tertiary institutions in Ekiti state, Nigeria. A self-designed questionnaire was used to generate data from 400 students randomly and proportionally selected for the study. Pearson moment correlation and Z-test were used to analyse the data collected. The outcome of the study revealed that there is a significant relationship between risk-taking behavior and entrepreneurial aspiration of undergraduate on Ekiti state. This study also provides empirical evidence on some determinants on entrepreneurial activity as it highlights the major important impact of risk-taking as a major determinant but differs from the study which lay emphasis on access to finance and mentoring as the major determinants of entrepreneurship development.

Timothy (2022) examined the factors that determines the survival of entrepreneurial ventures in Akoko North East Local Government Area of Ondo state. Purposive sampling technique was employed to select 100 entrepreneurs as samples of the study. Structured interview was used to generate information from the respondents. Descriptive statistics and Logit model were employed to analyse data collected. The results revealed that entrepreneurs non-chalant attitude and transport network are the major key factors that necessitate entrepreneurial survival in the study area. The findings also showed that entrepreneurship development, job creation and business awareness do not exact any significant influence on entrepreneurial intentions. Though this study highlights some important factors determining entrepreneurial survival and its determinants but differs from the current study as it was limited to entrepreneurial survival

2. Literature Review

2.1 Theoretical Framework

This study is premised on the Economic theory of Entrepreneurship developed by Papanek (1962) and Harris (1970). This theory argued that available of economic incentives such as the credit availability, resources, loanable funds, productive resources and infrastructure significantly the success or failure of any business enterprise. The theory holds that entrepreneurship and economic growth exit where economic conditions are favorable to the business environment. The inferences and conclusion drawn from this theory is that favorable business economic conditions where those factors driving entrepreneurship are available has a great impact on entrepreneurial growth and development. The Economic Theory of Entrepreneurship underscores the importance of a supportive economic framework in promoting entrepreneurial activities and achieving sustainable economic growth.

2.2 Empirical Literature

Some studies have been conducted on the relationship between entrepreneurship, innovation and creativity on economic diversification in Nigeria. For instance, Idris &Dogo (2024) investigated the relationship between entrepreneurial networking and the performance of women entrepreneurs in the northeastern Nigeria. A Self designed questionnaire was employed to generate data from 169 women entrepreneurs under the development exchange

center. Descriptive statistics and spearman's Rank order correlation statistics were used for the analysis. The findings of the study revealed that networking has positive and significant relationship with the performance of women entrepreneurs in the study area. this study is limited to women entrepreneurs and networking only while the current study did not restrict any gender in measuring the influence of finance, mentoring and government support services to entrepreneurship development. Though, this study is relevant to the current study as it highlights the importance of mentoring in guiding and empowering entrepreneurs for entrepreneurship development, but differs due to its limitation on single variable for its analysis.

Wijaya &Nuringsih (2021) conducted a study to determine the influence of government support and networking and entrepreneurial knowledge on consumers success among micro, small and medium enterprises in Jakata. The results from the study revealed that government support programme and networking have a significant impact on business growth and success in the area but entrepreneurial knowledge does not in any way influence business success. This suggest that the level of education do not have any positive contribution to growth and development of entrepreneurship. The study theme resonates with the current study with focus on government support as a major determinant of entrepreneurial successes in the study area.

Adelekan&Tijani (2017) examined the effect of support for entrepreneurship development on economic growth and development in Nigeria. Secondary source of information through central bank of Nigeria (CBN) publications, National Bureau of Statistics (NBS) reports and periodicals were used to generate data for the study. Linear regression method was used to test the hypothesis formulated. The findings of the study revealed that government policy has helped significantly in shaping the growth and development of entrepreneurial skills in Nigeria. This study aligned with the current study by providing empirical evidence on support for small business as the major propeller of growth, but failed to identify those support needed for entrepreneurial ability to grow and expand.

Osita, Maduka, Onuegbu& Onochie (2019) investigated the extent to which government contribution has contributed to the development of entrepreneurship in South-east Nigeria. Simple random sampling method was used to select sample for the study. Structured questionnaire was employed as the main instruction to generate data from the 300 SMEs randomly selected for the study. Chi-square was used to analyse information collected from the selected samples of the study. Their findings show that government support and contribution has helped to mitigate against identified obstacles affecting entrepreneurship drive to create jobs and contribute to growth and development. The revived study was conducted to know the contribution of government in terms of support, while the current study focuses primarily on arrays of factors that influence entrepreneurship development. The theme aligns with my objective of examining the impact of government support services on entrepreneurship development.

Jegede &Irewole (2020) examines the contribution of government agencies towards the development of entrepreneurship in Osun state, Nigeria. Purposive sampling technique was employed to select 1200 respondents for the study. Questionnaire was distributed to generate data from the respondents. The findings revealed that agencies impact have been minimal and this may not be unconnected to factors such as corruption, bureaucracy, and inability to make a clear distinction between different categories of entrepreneurship among the small businesses in the area. The study theme is relevant to my work on the determinants of entrepreneurship development as it highlights the role of government agencies in the overall development of enterprises, but did not take into consideration the contribution of other factors such as mentoring and business owners education attainment, thus differs from the current study. Abioye, Adeniyi and Mustapha (2017) appraise the status of entrepreneurship support agencies in Lagos state, Nigeria. A qualitative method was employed for the study. The purposive

sampling technique was employed to select 56 operators in Matori, Lagos. Interview was used as the instrument to generate data from the respondents purposively selected for the study. A general observation about the agencies were found to be ineffective in discharging their primary responsibility resulting from bureaucratic challenges, corruption among others. This study did not examine the influence of variable that determine entrepreneurship development, thus differs from the current study.

Usman &Zuru (2019) investigated the factors that determine entrepreneurial activities in Nigeria. Exploring data from previous studies and past records, it posits that factors such as market condition, access to finance, entrepreneurial capabilities are the major determinants of entrepreneurial activities in Nigeria. The study relied on existing literature that are secondary information without empirical evidence to support their findings. The study therefore differs from the current study. This study explores the importance of access to finance as a major components of entrepreneurship development which is a key aspect of the current study. Ibrahim, Ailakhu &Ifeguu (2023) investigated the role of library and information science on entrepreneurship development in Nigeria. They employed a semi-structured questionnaire to conduct a focused group discussion with 18 entrepreneurs across all the six geopolitical zones in Nigeria. Their findings revealed that entrepreneurs with library education and experience provide a wide range of services as compared to their counterparts. The study therefore affirms the critical role of library and information in the quest for entrepreneurship development in Nigeria. That's not without identified challenges such as limited access to technology, resources, funding among others. The focus of this study is on the library and information science, thus differs entirely from the current study.

Ojelade &Jimoh (2022) assessed the factors affecting entrepreneurial development in Lagos, Nigeria. The study employed both primary and secondary sources of information to generate data from 250 staff of all registered small and medium sized entrepreneurship in the study area. Ordinary least square model was employed to determine the extent to which socio-economic factors influence entrepreneurship development. The study found a significant relationship between capital availability and entrepreneurial development. This therefore implies that effort should be made to institutionalize government agencies responsible for providing support to small business growth and development. This study highlights the challenges of capital availability to entrepreneurial successes which is also an issue of discourse in my current study. This study concentrate on only one determinants of entrepreneurship development, thus differs from the current study that analysis the combined and individual effects of finance, mentoring and government support services on entrepreneurship development.

Kabiru& Idowu (2022) investigated the impact of access to finance on the growth of small and medium enterprises in Ibadan south east local government area of Oyo state, Nigeria. The findings from the study revealed that lack of financial support from government and/or its agencies as small businesses rely solely on funds from cooperatives, loans from friends and families which may not be sufficient enough for them to grow and survive. This study focused primarily on access to finance as it affects smooth operation of entrepreneurs which is a key component of the current study. Though, the study underscores the influence of access to finance, there by ignoring other factors that drive entrepreneurship development in Nigeria. Obodoechi, Ogbona, Omeje, Urama, Agu, Ugwu and Ukwueze (2022) investigated the role of capital borrowed as a major determinant of entrepreneurship in Nigeria. Using multi-nominal logistic regression model to analyse enterprise data of 2014, the results indicated that both capital borrowed and credit purchases have positive and significant effect on entrepreneurship development as well as fixed assets funded by bulk borrowing. The study advocated low interest rate by banks and other financial institutions to drive business development. The focus

of this study is mainly on borrowed capital and fixed purchases, thus differs from the present study.

3. Methodology

The research design adopted for this study is cross-sectional in nature. This design is adopted because it allows the researcher to collect information on a representative sample of participants at a point in time. The population for this study consists of the entire small business owners, managers of small businesses, which cut across various industries including manufacturing, services and technology. But due to non-availability of sampling frame, purposive sampling technique was employed to select 120 small business within the study area. This sampling procedure is considered appropriate because specific target of respondents is involved in the study. A self-designed questionnaire on a five points Likert Scale of strongly disagree (SD), Disagree (D), Agree (A), Neutral (N) and Strongly Agree (SA) were used as the main instrument to generate information form the respondents. To ensure that the instrument measures what it's supposed to measure and consistent, a test-retest approach was employed by administering the questionnaire to the same samples of not more than 5% of the total samples repeatedly in an interval of not more than two weeks. The results produced was found to be consistent, and the instrument was found reliable. The questionnaire was validated by conducting both content and face validity and it was discovered that the instrument addresses all the specific objectives of the study. Descriptive statistics such as frequencies and multiple linear regression model were employed to analyse that data respectively. Why the tables, frequencies were used to present the demographic information of the respondents, Linear regression was used to answers the questions raised in the study.

3.1 Model Specification

We specify the equation in its functional form as follows:

ENT = F (ENT.EDU, ATM, ATF, GSS, SUC, NRTO) ……..3.1

Therefore, the econometric form of the equation is given as below:

$ENT_t = \beta_0 + \beta_1 ENT.EDU_t + \beta_2 ATM_t + \beta_3 ATF_t + \beta_4 GSS_t + \beta_5 SUC + \beta_6 NRTO + \delta$ 3.2

Where:

ENT is Entrepreneurship Development (Dependent Variable)
ENT. EDU is Entrepreneurial Education
ATM is Access to Mentoring
ATF is Access to Finance
GSS: is Government support service
SUC is startup Cost
NRTO is Networking opportunities
β_0 is the constant
β_1 to β_6 is the regression slopes
δ is the stochastic term

4.0 Result and Discussion of Findings

Table 1: Multiple regression Analysis

Source	SS	Df	MS	Number of obs	=	120
Model	16.3689622	6	2.72816037	F(6, 113)	=	17.53
Residual	17.5909513	113	.155672136	Prob > F	=	0.0000
Total	33.9599136	119	.285377425	R-squared	=	0.4820
				Adj R-squared	=	0.4545

				Root MSE	=	.39455
ENT	Coef.	Std. Err.	t	P>t	[95% Conf.	Interval]
ENT. EDU	-.1032294	.0613018	-1.68	0.095	-.2246793	.0182204
ATM	.2763336	.1145389	2.41	0.017	.0494115	.5032558
ATF	.3691828	.1034689	3.57	0.001	.1641923	.5741733
GSS	.0084139	.0869788	0.10	0.923	-.1639069	.1807346
SUC	.046017	.0918029	0.50	0.617	-.1358612	.2278952
NRTO	.1598977	.1060657	1.51	0.134	-.0502375	.3700329
_CONS	.7435675	.3992402	1.86	0.065	-.0473994	1.534534

Field work, 2024

Table 1 above shows the result of multiple regression on the determinants of entrepreneurship development, incorporating variables such as entrepreneurial education (ENT-EDU), access to mentoring (ATM), access to finance (ATF), government support services (GSS), start-up costs (SUC), and networking opportunities (NRTO). The analysis includes 120 observations and reveals an overall statistically significant model, indicated by an F-statistic of 17.53 and a probability > F of 0.0000. The model explains 48.20% of the variability in entrepreneurship development, as shown by an R-squared value of 0.4820, and 45.45% when adjusted for the number of predictors (Adj R-squared = 0.4545). The Root MSE of 0.39455 suggests a reasonable standard deviation of the residuals.

Analyzing the individual coefficients, we find that access to mentoring (ATM) and access to finance (ATF) have the most significant positive impacts on entrepreneurship development. The coefficient for ATM is 0.2763336 (p-value = 0.017), indicating that increased mentoring access significantly fosters entrepreneurship. Similarly, ATF has a coefficient of 0.3691828 (p-value = 0.001), underscoring the critical role of financial resources in driving entrepreneurial growth. These results highlight the necessity of practical support in the form of mentoring and financial access for aspiring entrepreneurs.

In contrast, other variables such as entrepreneurial education (ENT-EDU), government support services (GSS), start-up costs (SUC), and networking opportunities (NRTO) do not exhibit statistically significant impacts on entrepreneurship development. ENT-EDU shows a negative coefficient of -0.1032294 with a marginal p-value of 0.095, suggesting that higher entrepreneurial education might not directly translate to increased entrepreneurial activities. GSS (coefficient = 0.0084139, p-value = 0.923), SUC (coefficient = 0.046017, p-value = 0.617), and NRTO (coefficient = 0.1598977, p-value = 0.134) also fail to demonstrate significant effects. This implies that, in the studied context, educational initiatives, government support, start-up costs, and networking opportunities might not be as influential as direct financial and mentoring support.

In summary, the findings emphasize the importance of access to finance and mentoring in promoting entrepreneurship development. Policymakers and stakeholders should focus on enhancing these aspects to support entrepreneurial ventures effectively. While educational and policy-related efforts remain valuable, practical financial and mentorship support appear to be more pivotal in driving entrepreneurial success.

Table 2: Pearson Moment Correlation Analysis

	ENT	ENTEDU	ATM	ATF	GSS	SUC	NRTO
ENT	1.0000						
ENTEDU	-0.0298	1.0000					
ATM	0.5984	0.0455	1.0000				

ATF	0.6240	0.1264	0.6646	1.0000			
GSS	0.4751	0.0886	0.5260	0.6736	1.0000		
SUC	0.4596	0.0479	0.5456	0.4756	0.3971	1.0000	
NRTO	0.4714	0.1653	0.5330	0.4606	0.4941	0.6726	1.0000

Field work, 2024

The Pearson moment correlation coefficients table as displayed in table 2 above provides insights into the linear relationships between various factors influencing entrepreneurship development (ENT), including entrepreneurial education (ENTEDU), access to mentoring (ATM), access to finance (ATF), government support services (GSS), start-up costs (SUC), and networking opportunities (NRTO). The correlation coefficient values range from -1 to 1, where values closer to 1 or -1 indicate strong positive or negative relationships, respectively. The correlation between entrepreneurship development (ENT) and the other variables reveals several significant relationships. ENT has the highest positive correlation with access to finance (ATF) at 0.6240, indicating a strong relationship between financial access and entrepreneurial success. This is followed by access to mentoring (ATM) with a correlation of 0.5984 and government support services (GSS) at 0.4751. These results highlight that financial resources, mentoring, and government support are critical factors positively associated with entrepreneurship development.

In contrast, the correlation between ENT and entrepreneurial education (ENTEDU) is negative and very weak at -0.0298, suggesting that in this context, educational attainment in entrepreneurship does not strongly influence entrepreneurial outcomes. This finding aligns with the regression analysis results, indicating that practical support mechanisms may play a more substantial role than formal education in fostering entrepreneurship. Looking at the interrelationships among the independent variables, ATM and ATF exhibit a strong positive correlation of 0.6646, implying that access to mentoring often coincides with access to finance. Similarly, ATF and GSS have a significant positive correlation of 0.6736, indicating that government support services are frequently associated with better access to finance for entrepreneurs. Additionally, there is a noteworthy positive correlation between start-up costs (SUC) and networking opportunities (NRTO) at 0.6726, suggesting that higher start-up costs might be linked to greater networking opportunities.

4.2. Discussion of the Findings

The study identifies access to mentoring (ATM) and access to finance (ATF) as significant determinants of entrepreneurship development in Nigeria. The regression analysis shows that these factors have substantial positive impacts on entrepreneurial activities, with coefficients of 0.276 and 0.369, respectively. These findings underscore the importance of practical, on-the-ground support mechanisms over formal educational programs. The analysis also reveals that entrepreneurial education (ENT-EDU) and government support services (GSS) did not show significant impacts, suggesting that while educational initiatives and government services are important, they may not be as immediately influential as direct financial and mentoring support. The Pearson correlation analysis supports these results, highlighting strong positive correlations between entrepreneurship development and factors such as access to finance, mentoring, and government support services. This indicates that while government support services may not directly impact entrepreneurship, they still play a supportive role in conjunction with other factors.

5. Conclusion and Recommendation

This study empirically examines the determinants of entrepreneurship development in Ede North and South Local government area of Osun State, Nigeria. The correlation analysis underscores the importance of practical support elements such as access to finance, mentoring, and government services in promoting entrepreneurship development. These factors exhibit strong positive relationships with entrepreneurial success, suggesting that enhancing these aspects could significantly boost entrepreneurial activities. Conversely, the weak correlation with entrepreneurial education points to the need for more integrated practical and experiential learning approaches to complement formal education in entrepreneurship. The study therefore concludes that enhancing financial accessibility, mentoring programs, and government support can significantly bolster entrepreneurship development in Nigeria. The study therefore recommends partnerships between private sectors, educational institutions, and government agencies to facilitate mentorship opportunities as well as to develop extensive mentorship programs connecting aspiring entrepreneurs with experienced business leaders. Availability and accessibility of financial aid, grants, and loans should be tailored for entrepreneurs. Simplifying loan application processes and reducing interest rates would encourage more entrepreneurs to seek financing. Government policies and support should be improved by implementing policies that provide tax incentives, subsidies, and financial support to start-ups and small businesses and streamlining regulatory processes to reduce bureaucratic hurdles for new businesses. Enhanced financial accessibility, expanded mentorship networks, and improved government policies are crucial for bolstering entrepreneurship development in Nigeria, ultimately leading to sustainable economic progress.

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