



Financial Economics Letters

Homepage: <https://www.anserpress.org/journal/fel>



Effect of Entrepreneurship Development on Employment Generation in Nigeria: A Case Study of Nasarawa State

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ABSTRACT

The paper examines how the growth of entrepreneurship affects the generation of employment opportunities in Nasarawa State. Even though entrepreneurship is crucial for generating employment, there are still obstacles in the way of its growth. These include limited support from governmental and non-governmental organizations, difficulty obtaining financing and microcredit, proper training and enlightenment etc. The objective of this paper is to investigate how the growth of entrepreneurship affects the creation of jobs in Lafia, Nasarawa State. The study used a descriptive research design, and the means used for gathering data was a questionnaire given to new entrepreneurs in Lafia, Nasarawa State. A sample size of 375 was determined from a population of 1604 using a Smith (1984) sampling formula; this sample represented the number of questionnaires that were delivered. This findings of the research demonstrated that the creation of jobs in Nasarawa State is significantly impacted by the growth of entrepreneurship. This implies that through entrepreneurship development, self-reliance and employment opportunities have been created in Lafia, Nasarawa State. Through this, youths have been able to develop a way to create value in the society. More so, this study revealed that access to credit (micro credit) has a significant effect on employment creation in the State. Having acquired knowledge on how to manage finance they make sound financial decisions. Lastly, the study showed that the number of new businesses established has a significant effect on employment creation in Nasarawa State. This result implies that youths who apply their entrepreneurship skills and creativity in one nature of business or the other have been able to earn a living out of it in Nasarawa State. This paper thus suggests that the Nasarawa State government should genuinely recognize the relevance of entrepreneurship development and provide an enabling environment. Both the government and institutions should ensure that youths get adequate financial credit (micro-credit).

KEYWORDS

Entrepreneurship Development; Employment Generation; Descriptive Research Design; Nasarawa State

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ISSN 2972-3426

doi: 10.58567/fel04010002

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Received 13 September 2024; Accepted 27 November 2024; Available online 14 February 2025; Version of Record 15 March 2025

1. Introduction

Poverty in Nigeria and other African nations is characterized as a socioeconomic issue that hinders the region's progress and development. The governments of these nations have planned and implemented a number of initiatives aimed at lowering the rate of poverty and enhancing the social welfare of their citizens. To lower the general level of poverty in Nigeria, the federal government has implemented a number of policies and initiatives. The government has adopted entrepreneurship development as one of its policies to combat the nation's widespread unemployment and poverty Gibson, (2014).

A product's ability to leverage information, especially technological advancements, for production has been characterized as an important aspect of entrepreneurship. Entrepreneurship Education (EE) seeks to develop in individuals the knowledge, abilities, and character traits that enable them to be innovative, identify, start, and successfully manage personal or community businesses, as well as seek opportunities to work for themselves or an organization and improve society Alex, (2012).

Entrepreneurship development as part of the total educational system is the type of education that involves the acquisition of skills, ideas and management abilities necessary for employment generation. An entrepreneur promotes employment rather than seeking employment Consequently, it is imperative to support this kind of education and give it with all the tools it needs to be successful.

Quality entrepreneurship could be qualitative when the input such as students, teachers, finance, facilities and equipment and all these are converted through teaching and learning (theory and practical) and produce a desirable output. The outcomes indicate that individuals are more capable of aiding both society and themselves. The quality of intake greatly affects the quality of output. Put differently, the quality of entrepreneurship's input, which includes instructors, students, and infrastructure, will have a significant impact on the input of the output (Olorunmolu, 2015). Examining the state in question, Nasarawa State is a place rich in resources, diversity, and culture, but it also faces significant obstacles in the fight against poverty. As of the most recent statistics available in 2021, the National Bureau of Statistics (NBS) in Nigeria estimates that over 50% of the state's population lived below the poverty line and line and battled to get essential services and satisfy fundamental human necessities.

Understanding the socio-economic context and the reasons behind such high poverty rates is crucial for designing targeted and effective poverty reduction strategies through employment generation.

This study is aimed at evaluating the impact of entrepreneurship development on employment generation through training that will provide youths with the philosophy of self-reliance such as creating a new and positive atmosphere and encouraging fresh perspectives to meet Nasarawa State upcoming difficulties.

Nigeria's economy has stifled industrial growth, resulting in poverty throughout the country at all levels of human existence Young people without jobs wander the streets, their faces displaying the depths of destitution.

The poverty alleviation programs were meant to cushion the unemployment problems, but the effect is still being seriously felt Chu, Kara & Benzing, (2016). Entrepreneurship has played an important role in stimulating the process of entrepreneurship development by creating job opportunities, reducing the import of manufactured goods and decreasing the trade deficits that result from such imports Onyia, (2017). Even though entrepreneurial growth is crucial for generating employment opportunities, there are still certain obstacles, according to Gana (2016) and Aiyeduso (2014) which include: Inadequate planning, oversight, reporting, and program evaluation on all fronts; insufficient instructional resources, apparatus, and physical space; insufficiently competent educators and instructors; and insufficiently supportive personnel at all levels.

The challenges posed by globalization, information and communication technology (ICT) affect curriculum, methodology, facilities, staff and equipment.

Even though challenges facing entrepreneurship are personal experiences of graduates who have taken up self-employment based on the entrepreneurship instructions they had while in school. The experiences have not been

palatable, as they live and cope with the problems of multiple taxes, poor government patronage, difficulty in getting registered/incorporated, the headache of accessing funds in banks, harsh government regulations, high rate of inflation incidences of harassment/extortion by government officials, infrastructural decay, the exorbitant cost of raw materials et cetera (Osuala. 2016; Gabadeen and Raimi, 2013). The above authors succeeded in identifying roles and problems of entrepreneurship but have failed to pinpoint how those challenges of entrepreneurship can be curbed diligently towards improving sustainable development by creating job opportunities. Therefore, this study tends to bridge this gap by identifying in detail how the challenges of entrepreneurship can be mitigated and the main objective of the paper is to examine the effect of entrepreneurship development on employment generation in Nasarawa State. While specific objectives are to assess the effect of the number of new businesses registered on employment generation in Lafia Nasarawa State, to Investigate the effect of entrepreneurship training programs participation on employment generation in Lafia Nasarawa State, determine the effect of access to credit on employment generation in Lafia Nasarawa State.

The following hypotheses were formulated and tested in this paper: **H₀₁**: The number of new businesses registered has no significant effect on Employment generation in Lafia,Nasarawa State, **H₀₂**: Entrepreneurship training program participation has no significant effect on Employment generation in Lafia,Nasarawa State, **H₀₃**: Access to credit has no significant effect on Employment generation in Lafia Nasarawa State.

2. Literature Review

2.1. Conceptual Review

The main concepts captured in this study are Employment generation, Entrepreneurship development and unemployment.

2.2. Entrepreneurship development

The World Bank (2019) defines entrepreneurship development as the process of improving and perfecting the abilities, know-how, and mindset required for profitable business. It entails recognizing and assessing business prospects, creating innovative ideas and solutions, Starting and managing a new firm, taking on risks, overcoming obstacles, and developing a profitable and long-lasting business.

Entrepreneurship, according to Aina and Salako (2016), is a willingness and ability of an individual to look for investment opportunities and make use of limited resources in order to profitably exploit the opportunities that exist.

It is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial and social risks at the end receiving the resulting reward. Alberti,*et al* (2014), defined entrepreneurship as the structured formal conveyance of competencies, which includes innovations, skills, and mental capacity by individuals during the process of starting and developing their growth-oriented ventures." Gibson (2014), defines entrepreneurship as the process of leveraging someone's own initiative to create a business idea into a new investment or to expand and diversify an already-existing venture or enterprise with significant potential.

According to the Amazing world, (2011) the term "Entrepreneurship" was derived from the 17th century French word "entrependre.". The phrase describes people who were undertakers, or took on the risk of starting a new business. Historically, entrepreneurs have included adventurers, builders, traders, and warriors of fortune. According to Mbaebgu (2016), entrepreneurship is the term used to describe an individual's actions as an inventor, organizer, risk-taker, and starter in a production or business. An entrepreneur is someone whose actions generate

income and jobs, which can be quantified directly or through rates of economic growth. Entrepreneurship, according to Kudehinbus (2016), is the process of producing something unique and valuable by investing the required time and energy, taking on the associated financial, psychological, and social risks, and earning rewards of monetary and personal satisfaction.

2.3. Concept of Employment generation

According to Otege (2013), there is a difference in how employment generation is conceptualized, with some believing it to be a workable way to address unemployment. Therefore, the number of individuals hired over a given time period may be determined by comparing the current workforce strength of businesses to their workforce strength during earlier periods. The process of creating jobs is included in the field of employment creation.

Employment creation includes job opportunity generation, when investment production operations result in a requirement to hire more human resources in order to maintain a greater level of output production, this circumstance is referred to as employment generation (Quadrini, 2014).

According to Gbosi (2015), employment is defined as, when collectively specified or not collectively specified, the total number of persons 15 years and above who are employed in civilian occupations. By doing this, Gbosi acknowledges that employment is only available to people who are at least 15 years old. Nevertheless, the upper age restriction for those who may be deemed employed is not specified in this definition.

However, Gbosi definition fails to give the higher than 15years age limit for those who may be considered employed. According to the National Bureau of Statistics (NBS, 2015), someone who is said to be employed should be engaged in the production of goods and services and receiving any kind of payment for their rightful contribution to the GDP, which is a part of the national account, The Bureau goes on to say that an individual must work full-time and not part-time, with a minimum of 40 hours a week, to be classified as a person who is employed. This definition is more detailed.

2.4. Concept of Unemployment

According to Badamosi (1999), cited by Amupitan (2011), unemployment is defined as the state in which capable and willing men and women are available to work but are unable to secure employment.

This is consistent with the claim made by Collander (2014), which Amupitan (2011) also noted, that unemployment happens when people search for work but are unable to secure it according to Njoku and Okezie (2011), who were quoted by Amupitan (2011), the percentage of those within the working age in Nigeria that want to work but did not work for a minimum of 39 hours in the week before to the survey was carried out was said to be unemployed.

Accordingly, the job seekers are members of the economically active population who are unemployed but available for work and seeking it, including those who have lost their jobs and those who have voluntarily left their jobs, according to the International Labour Organization (ILO) (Aiyedogbon and Ohwofasa, 2012). According to the NBS (2015), unemployment is the percentage of people in the labour force who actively sought employment but were unable to find it for at least 20 hours during the reference period to the total currently active (labour force) population (not the entire economic active population nor the entire Nigerian population). This indicates that an individual is unemployed if they did nothing at all or if they took a job but did not work for up to.

The different categories of unemployed persons are: sacked people or redundant ones (job losers); temporarily laid off but eventually being retired by the same organization; while some people voluntarily quit their present jobs. Besides, inflow to unemployment can also come from people not previously in the labor force such as school leavers

(Idada, 2014). Unemployment refers to a situation where people who are willing and capable of working are unable to find suitable paid employment (Fajana, 2015). When people are willing to work for prevailing wages but are unable to obtain employment, it is referred to as unemployment. It's one of the macroeconomic issues that any responsible government ought to keep an eye on and control. The degree of poverty and related issues would rise in an economy with a higher unemployment rate. When people are willing to work for prevailing wages but are unable to obtain employment, it is referred to as unemployment. It's one of the macroeconomic issues that any responsible government ought to keep an eye on and control. The degree of poverty and related issues would rise in an economy with a higher unemployment rate.

2.5. Impact of Entrepreneurship development in Employment Generation

Ogundele (2007) presents statistics that support the idea that encouraging and growing entrepreneurial endeavours will help disseminate and diversify economic activity and encourage even development within a nation. In a similar vein, Osuagwu (2002) stated that in order to boost economic growth rates, generate employment, reduce the import of manufactured goods, and minimize trade imbalances brought on by those imports, more focus should be focused on entrepreneurial development in Nigeria. According to Matanmi and Awodun's (2015) They came to the conclusion that a combination of illiteracy, poor capacity building, and a lack of support for entrepreneurship was keeping Nigeria in doldrums.

Training and guidance in entrepreneurship are essential for entrepreneurship to successfully contribute to economic development and poverty reduction in Nigeria

According to Ogundele (2013), entrepreneurship is the emergent performance and behaviour of an entrepreneur. The systematic, formal process of teaching entrepreneurial competences—the concepts, skills, and attitude people use to launch and expand their growth-oriented businesses—is referred to as entrepreneurship. Entrepreneurship, according to Omolayo (2016), is the term used to characterize someone who develops innovative ideas and transforms them into profitable businesses.

Entrepreneurial orientation is the process of developing entrepreneurial skills and applying them effectively and efficiently to business management to set a company apart from its rivals. It also entails recognizing the ability and providing the means for it to function well. The social, political, and economic advancement of any nation is largely dependent on high-quality entrepreneurship.

In Olorunmolu, Aiyeduso (2016) In Nigeria, entrepreneurship plays a significant role in mitigating the issue of unemployment and other social vices. The business owner provides for others in addition to himself by creating jobs and employment. Consequently, this raises per capita income and raises the level of living for the individual. A pool of potential business owners with the technical know-how and abilities to oversee small- to medium-sized industries is created through entrepreneurship. This will also contribute to employment generation. Nigeria could generate a large number of self-sufficient business owners and managers through high-quality entrepreneurship (Olorunmolu, 2016).

Given the aforementioned benefits, there is no question that entrepreneurship might be a key tool in accomplishing the Millennium Development Goals (MDGs) by enabling each member of society to be self-sufficient. This will contribute to Nigeria's poverty decline.

2.6. Theoretical Framework

2.6.1. Innovation as a Theory of Entrepreneurship

Schumpeter (1934) theory of entrepreneurship dwells on innovation. Another name for the theory attributed to him is Schumpeterism. According to Schumpeter's 1934 theory, innovation was a key driver of entrepreneurship

in his work from 1952. "Every growth-oriented venture is a function of innovation, without which theory of entrepreneurship does not exist," as claimed by Schumpeter's hypothesis. Schumpeter's theory of entrepreneurship implies that creative thinking is just as important as innovation for entrepreneurs, regardless of degree level.

As stated in the paper's introduction, one important factor impeding the growth of entrepreneurship in Nigeria is the country's protracted entrepreneurial history. Nigeria began its own formal entrepreneurship education program in 2016 (Yahya, 2011), while the United States of America began its own in 1947 (Kuratko, 2013).

Thus, it is typical for a new endeavour such as entrepreneurship to face some initial teething issues and operational difficulties. The innovation theory of entrepreneurship was the focus of the researcher's attention for this study since it directly relates to the topic being studied. According to this theory, both graduates and non-graduates should pursue entrepreneurship degrees and become entrepreneurs. Additionally, it is confirmed that entrepreneurs need to be both creative and innovative. They will gain enough knowledge and inspiration from this to cultivate the entrepreneurial spirit and abilities need to work for themselves.

2.6.2. Empirical Review

Zanky et al. (2023) investigate the variables related to the contribution of entrepreneurship to the reduction of poverty and the significance of education. PRISMA was utilized by the researcher to examine the information gathered. This study identified twenty-nine research factors related to entrepreneurship and poverty reduction. Previous research indicates that the variables that were most frequently addressed were financial support, women entrepreneurs, and policies. Simultaneously, the role of education in reducing poverty was seldom examined. The findings of this study add to the body of knowledge in the business literature on poverty reduction and contribute to the explanation of the fragmented role of entrepreneurial activity in this regard. Additionally, depending on the most effective strategies that have already been put into practice, policymakers can approve pertinent measures to reduce poverty.

On the other hand, Oluremi (2021) thought that fostering entrepreneurship will help Nigeria generate the necessary number of jobs. The study included both descriptive and inferential statistics, namely Multiple Regression Analysis. A sample size of 336 respondents was chosen from 2,690 registered SMEs in the Federal Capital Territory, Abuja, using the Cochran method (at an alpha level of 0.05). The stratified random sampling approach was taken into account, and data analysis was conducted using SPSS 25. The study finds that the growth of entrepreneurship and the creation of jobs in Nigeria are strongly positively correlated, finding revealed that the employment generation of the entrepreneur is impacted by its financial and reliable electrical access.

Akintunde & Adegboye (2020) *Employment Generation through Entrepreneurship Development in Nigeria: An Empirical Analysis* employs regression analysis and secondary data from the Nigerian Bureau of Statistics to examine the relationship between entrepreneurship development and employment generation in Nigeria. The study's conclusions indicated that entrepreneurship development is a significant driver of employment generation in Nigeria and that the government should fund entrepreneurship development programs in order to create jobs. The study's findings also demonstrated that entrepreneurship development has a positive impact on employment generation, accounting for 40% of employment generation in Nigeria.

The study concluded that the rise in entrepreneurship is one of the primary drivers of job creation in West Africa. Using a comparative study design, a survey questionnaire given to 200 entrepreneurs in Ghana and Nigeria, descriptive statistics, and regression analysis were employed to investigate the effects of entrepreneurship development on employment generation in Ghana and Nigeria. The study's findings demonstrated that the growth of entrepreneurship has a major influence on the creation of jobs, with job creation being a major contribution

made by entrepreneurs in Ghana and Nigeria. The study concluded that the rise in entrepreneurship is one of the primary drivers of job creation in West Africa.

They suggested that in order to promote entrepreneurial development and job creation, the government should encourage entrepreneurs.

In their 2020 study, Okeke et al. concentrated on entrepreneurship and job creation in a few South East Nigerian industrial companies. The purpose of this study was to determine how much risk-taking in entrepreneurship affects the creation of jobs in the state and how much entrepreneurial ingenuity affects economic activity in the state. A tabular presentation and percentage analysis were used to examine the information gathered from respondents via the questionnaire. The study had a population of 2820 individuals, and a sample size of 350 was obtained through the application of the Taro Yamane formula. The data was examined using the Mario Boley sampling approach and Chi-square statistical tools.

The main finding was that people in the state were employed as a result of taking entrepreneurial risks. Additionally, by producing goods and services, entrepreneurs engage in economic activity and helped create jobs for young people without jobs. It was also discovered that a portion of the products made by the business owners are used as raw materials for additional manufacturing. As a result, taking risks in entrepreneurship has a big positive impact on creating jobs, and entrepreneurial ingenuity has a big beneficial impact on the state's economic activity.

In Oyo State, Nigeria, Folorunso (2020) investigated how rural entrepreneurial growth affected the creation of jobs and the reduction of poverty. Because the ten LGAs are rural, their selection was deliberate. Five hundred (500) respondents were recruited, fifty (50) entrepreneurs from each of the purposively selected LGAs were chosen by a simple random sample procedure from their co-operative societies. A systematic questionnaire and in-person interviews were used to gather the data, and ordinary least squares, weighted mean scores, simple percentages, and frequency were used to analyse the results. The findings showed that the opportunity to make their own wealth, which influences how much they can influence rural business chances, profit appeal, increased competition in the area, living a self-sufficient or independent lifestyle, and carrying on family traditions are significant motivators for them to establish their business in rural areas. The results also indicated that one of the major obstacles to the development of entrepreneurship is the accessibility and availability of appropriate information. A few other significant obstacles to entrepreneurship development in the research field are the lack of government policies, difficulties obtaining government strategies, the technological centre, restricted access to resources, and the transportation centre. The outcomes moreover indicated that the promotion of entrepreneurship has a noteworthy influence on the reduction of poverty and the creation of jobs. Following this, a study suggested that financial institutions be set up in every rural part of the country to provide free loans to rural communities, and that the Ministry of Rural Development and Land Reform should endeavour to increase credit financing and informal networking borrowing.

Olu et al., (2017), studied the impact of innovation on the entrepreneurial success: evidence from Nigeria sought using correlation and regression analysis; data were analyzed using descriptive and inferential statistics. With the use of the parametric student t-test, hypotheses were evaluated at the 0.05 significant levels. The results revealed that there is a positive relationship between innovation and the financial performance of company. Ogundele (2019) observes that for the success of National Economic Empowerment and Development Strategy (NEEDS), Nigeria require a new development approach which will release the best in the nation human capital for the economic development effort According to Ogundele (2019), in order for Nigeria to successfully implement the National Economic Empowerment and Development Strategy (NEEDS), a new development strategy that will unleash the country's greatest human potential for economic development is needed.

According to Ogundele (2019), spiritual capitalism entails, among other things, highlighting the greatest qualities in every Nigerian. Additionally, it will cover individual self-development, in which people are the primary forces behind their own personal growth. Visionary leadership will top them all. Growing the private sector is one of NEEDS's main goals, which necessitates the extensive training and development of indigenous entrepreneurs in Nigeria. For this reason, there is a need to refocus training programs, particularly those that emphasize entrepreneurship.

Muhammad (2016) assessed the impact of Entrepreneurship Development Programmer (EDP) in generating income (IG) and Employment Generation (EG) covering ten selected local governments of Kano state for the study, stratified and simple random selection were used to choose a sample of 300 entrepreneurs involved in various business activities. ANOVA analysis, correlation, OLS regression, and descriptive statistics were used. According to the empirical results, the entrepreneurship development program has a good and considerable influence on income generation, but it is believed to have a negative impact on employment creation. The study comes to the conclusion that most business owners in Kano State are running small microbusinesses with no intention of growing them in the near future. This is because most business owners run their companies alone, without hiring any workers, for a variety of reasons, including low capital, low profit margins, low rate of return, and business capacity. The necessity of policy makers there is a need for policy makers to enlighten the (small, micro and medium) enterprises on the need to expand their operation which in the long run implies provision of job opportunities.

Nwaoke (2016) investigated how entrepreneurship contributes to the generation of wealth. Anambra State, Onitsha city was the study's location. Ninety workers of an entrepreneurial firm in Onitsha city made up the study's population; there was no sampling. Data was gathered via a questionnaire with two response options. Chi square statistics were employed in the data analysis. The results showed that wealth generation and entrepreneurship are significantly correlated. However, it was discovered that entrepreneurship has not had the support it needs to function, including inadequate infrastructure and a weak atmosphere. It was proposed during the oral interview that in order to support entrepreneurs, infrastructures, particularly the electricity supply, should be enhanced. Also entrepreneurial education should be included in all levels of education to ensure good entrepreneurial activities.

The impact of entrepreneurial growth on job creation in Nigeria was studied theoretically by Omoluabi (2014). One of the biggest issues facing the globe today is the development of jobs. Employment generation is dependent on each entrepreneur's capacity to think strategically and handle their opportunities. Without entrepreneurs, a nation's people live in poverty and lack of opportunity because no one is willing to use their own initiative to come up with novel ideas that will improve their society and the wider globe. Any giving economy that experiences growth in entrepreneurship will inevitably see the creation of jobs, which will compel people to take actions that will improve both their own circumstances and the nation as a whole. Examining the impact of entrepreneurship on job creation in Nigeria; establishing the facts that job creation in Nigeria may be a consequence of entrepreneurship development; assessing the relationship between job creation and entrepreneurship development in Nigeria; and defining the ways in which entrepreneurship development may affect job creation in Nigeria.

3. Methodology

It is evident from the article that entrepreneurship development and training can be linked to the generation of jobs or employment opportunities in an economy. The paper also covers some theoretical concepts of entrepreneurship, such as enabling environments for entrepreneurship on job creation, and practical examples of entrepreneurship programs in Nigeria that need to be improved upon for sustainable development. These topics are equally important and include the nature and characteristics of entrepreneurship, as well as available products

line for entrepreneurship on job creation, such as day care centres, pop-corn production, video clubs, photography, organizing tours, block making, educational instructors, etc.

This study looked at the connection between the development in entrepreneurship and the creation of jobs in Lafia, Nasarawa state. The study used a descriptive survey research design for its analysis. The study's target population consists of freshly registered business owners in Lafia, Nasarawa state. The total number of registered entrepreneurs in Nasarawa State, Nigeria, was 472,546 as of 2023. This number was released in 2022 by the Nigerian Small and Medium Enterprises Agency (SMEDAN). The majority of these entrepreneurs are micro-enterprise owners, accounting for approximately 99.8% of all MSMEs in the state.

This leaves small and medium-sized businesses at 0.2%. The number of employees in chosen companies and jobs in Lafia, Nasarawa State, Nigeria. Based on the criteria that they launched and/or grew their businesses, the companies were chosen. There are 1604 newly registered firms functioning in Lafia, according to the revenue office's 2024 financial statistics. The researcher used a stratified sampling technique, that involves allocating the sample frame into strata and picking a sample from each stratum. This method leads to better population coverage which yields more useful statistical outcome by reaching higher accuracy. The stratum consisted of four types of recently registered enterprises operating in Lafia, Nasarawa state: restaurants, tailor shops, barbing and hair saloon, and agricultural farms. The elements chosen to represent each sub-group were chosen based on their size and features, and the size of the sample was distributed proportionately to the size of the stratum in Population of Selected Employment generation in Lafia, Nasarawa state (Table 1).

Table 1. Population of Selected Employment generation in Lafia Nasarawa state.

S/N	Categories of business/job generated	Population
1	Barbing and Hair salon	348
2	Tailoring	355
3	Restaurants	401
4	Agricultural farm (farm owners)	500
	Total	1604

Source: Internal Revenue Office, Lafia, 2024.

To determine the appropriate sample size from the study population, the Smith (1983) sample approach was employed. The formula for Smith (1983) can be found by:

$$n = \frac{N}{3 + Ne^2}$$

Where:

- N = Population size
- 3 = Constant
- e = Margin of error (5%)

$$n = \frac{N}{3 + Ne^2}$$

Substituting into the formula we have:

$$n = \frac{1604}{3 + 1604(0.05)^2}$$

$$n = \frac{1604}{3 + 1604(0.0025)}$$

$$n = \frac{1604}{7.735}$$

$$= 375$$

A proportional allocation formula was applied to each stratum to ensure even spread as captured in Selected Sample of businesses generating in Lafia, Nasarawa state (Table 2).

Table 2. Selected Sample of businesses generating in Lafia, Nasarawa state.

S/N	Categories of Business	Population	Sample
1	Barbing and hair salon	348	$\frac{348 * 375}{1604} = 81$
2	Tailoring	355	$\frac{359 * 375}{1604} = 84$
3	Restaurants	401	$\frac{387 * 375}{1604} = 90$
4	Agricultural farms (farm owners)	500	$\frac{500 * 375}{1604} = 117$
	Total	1604	375

Source: Internal Revenue Office, Lafia, 2024.

Data for the study were collected by research assistants using a questionnaire and most of the question were defined in simple format to arouse responded interest to read carefully and answer each question to ensure easy completion. A total of 375 questionnaires were distributed, they were correctly filled and returned. the data obtained were assessed using Cronbach alpha technique for reliability testing and Regression analysis to examine relationships between variables for calibration testing. A 5-point Likert scale, ranging from strongly agree (5) to strongly disagree (1), was used to ask the respondents to indicate how much they agreed or disagreed. Data organization, interpretation, and presentation are all analysed using statistics in data analysis. Tables were used to present the data, and regression and descriptive statistics were used to analyse the data in accordance with the study questions.

$$EG = \beta_0 + \beta_1 NBR + \beta_2 ETP + \beta_3 ACE + \mu_t \quad (1)$$

Where:

NBR= Number of new businesses registered

ETP = Entrepreneurship training programs participation

ACE = Access to credit for entrepreneur's

EG = Employment generation

$\beta_1 - \beta_3$ = coefficient of New business registered, Entrepreneurship training programs participation and

Access to credit for entrepreneurs.

β_0 = Intercept

μ_t = Error Term

The reason for the use of regression analysis is to see how well the independent variables predict the dependent variable, and to understand the strength of their relationship. It has the ability to indicate the extent to which changes in the independent variables affect the dependent variable.

4. Results and Discussion

4.1. Descriptive Statistics

To make sure the data used in the study were clear, descriptive statistics were employed. This gives the research direction for how to use the data for this analysis. Descriptive statistics are used to show the mean, maximum, and lowest values of the applicable variables along with the accompanying standard deviations. The table below displays the descriptive statistics for the variables in the study. An analysis of each variable was obtained using SPSS-28.

Table 3. Descriptive Statistics.

Variable	Mean	Std. Dev	Skewness	Kurtosis
Employment generation	2.612	0.547	-0.101	-0.11
Numbers of new businesses registered	3.421	0.608	0.063	-0.711
Entrepreneurship training program participation	3.047	0.552	0.148	-0.114
Access to credit	2.159	6.013	-0.075	-0.551

Source: Authors Computation, 2023 (SPSS-28).

Employment generation was found to have a mean score of 2.612 and a standard deviation of 0.547, with its normal curve skewed to the left (-0.101) and a kurtosis of -0.1101. A number of newly registered businesses had a mean score of 3.421 and a standard deviation of 0.547 with its normal curve skewed to the right (0.063) and a kurtosis of -0.711. Entrepreneurship training program participation had a mean score of 3.067 and a standard deviation of 0.552 with its normal curve skewed to the right (0.148) and a kurtosis of -0.114. Access to credit had a mean score of 2.159 and a standard deviation of 6.013 with its normal curve skewed to the right (-0.075) and a kurtosis of -0.551.

4.2. Regression Analysis and Statistical Test of Hypotheses

Regression analysis was conducted to determine whether there was a significant relationship between Entrepreneurship development and Employment generation. Model Fitness presents the regression model on Entrepreneurship development versus Employment generation (Table 4). As presented in the table, the coefficient of determination R-Square is 0.6368 shows that the Number of new businesses registered, Entrepreneurship training program participation, and access to credit explain 63.68 percent of the variation in Employment generation, while 36.32 percent are captured by the error term. This implies that there exists a positive significant relationship between Entrepreneurship development and Employment generation.

Table 4. Model Fitness.

Model	R	R-square	Adj. R-square	Std. Error of the Estimate
Employment generation	0.7658	0.6368	0.4401	1.2348

Source: SPSS-28, 2023.

The Analysis of Variance (ANOVA) results are shown in Table 5. Based on the data, the regression model's significance is further supported by the estimated F-value of 410.504 and the corresponding p-value of less than 0.000. Given that the p-value is less than 0.05, all of the independent variables are statistically significant.

Table 5. Analysis of Variance.

		ANOVA				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	140.634	2	65.225	410.906	0.000
	Residual	27.541	231	0.124		
	Total	168.175	233			

Source: SPSS-28, 2023.

4.3. Test for Multicollinearity

Multicollinearity is a statistical phenomenon in which two or more predictor variables in a multiple regression model are highly correlated, the undesirable situation where the correlations among the independent variables are strong. If there are one or more precise linear relationships between some of the variables in a collection of variables, then the set is perfectly multicollinear. Tolerance of the variable and the VIF value were used where values more than 0.2 for Tolerance; and VIF values above 10 would be a concern here, indicating multicollinearity. The commonly used cut-off points for determining the presence of multicollinearity are tolerance value of less than 0.10, or a VIF value of above 10.

From the findings, all the variables had a tolerance value > 0.2 and VIF values < 10 as shown in Table 6. Indicating that there is no multicollinearity among the independent variable (Entrepreneurship development).

Table 6. Multicollinearity test using Tolerance and VIF.

<i>Collinearity Statistics</i>			
Variable		Tolerance	VIF
Numbers of new business registered		0.4411	2.3422
Entrepreneurship training programs participation		0.3131	2.3755
Access to credit		0.3544	2.7058

Source: SPSS-28, 2023.

4.4. Statistical Test of Hypotheses

Multiple linear regression was used to test the hypothesis, and t-values, or p-values of the t-statistics, were calculated. The null hypothesis was to be accepted if the p-value was greater than 0.05 and rejected if it was less than 0.05, according to the rejection/acceptance criteria.

Table 7. Regression Result.

Employment generation	Coef.	Std. Err.	t-values	p-values
Constant	1.22311	0.171367	6.20011	0.0000
Numbers of new businesses registered	0.33500	0.399380	1.69335	0.0314
Entrepreneurship training program participation	0.45340	0.319327	1.48221	0.0421
Access to credit	1.345531	0.716824	1.24861	0.0211

Source: SPSS-28, 2023.

4.4.1. Test of Hypotheses One:

H₀₁: The number of new businesses registered has no significant effect on Employment generation in Lafia, from the regression result (Table 7), the calculated t-value for the relationship between the Numbers of new businesses registered and Employment generation is 1.69335 and the p-value computed is 0.0314 at 95% confidence levels. Since the p-value is less than 0.05 (or 5%) used as the level of significance, we reject the null hypothesis (**H₀₁**) and conclude that Number of new businesses registered has a significant and positive effect on Employment generation in Lafia.

4.4.2. Test of Hypotheses Two:

H₀₂: Entrepreneurship training programs participation has no significant effect on Employment generation in Lafia, the estimates from the regression result (Table 7) revealed that the calculated t-value for the relationship between entrepreneurship training programs participation and employment generation is 1.48221, with an associated p-value of 0.0421 at 95% confidence level. Since $p > 0.05$, we accept the null hypothesis (**H₀₂**) and

conclude that Entrepreneurship training programs participation has a significant and positive effect on Employment generation in Lafia.

4.4.3. Test of Hypotheses Three:

H₀₃: Access to credit has no significant effect on Employment generation in Lafia

However, the calculated t-value for the relationship between access to credit and Employment generation was found to be 1.24861; also, by rule of thumb, the tabulated value is 1.96 under 95% confidence interval levels. The result further shows that the associated p-value is 0.0211, which means $p < 0.05$. Based on this, we reject the null hypothesis (**H₀₃**) and conclude that Access to credit has a positive and significant effect on Employment generation in Lafia.

5. Discussion of Findings

The study claims that entrepreneurship is largely responsible for the notable growth in employment in Lafia, Nasarawa State. These research results are consistent with Oluremi's (2021) study, which examined entrepreneurial development as a strategy for generating the necessary employment in Nigeria. The research findings indicate a robust and affirmative correlation between the advancement of entrepreneurship innovation and the creation of jobs in Nigeria. The results showed that an entrepreneur's ability to create jobs is impacted by their availability of steady electricity and access to financing, specifically microcredit, training and retraining of entrepreneurs so they can be more innovative.

Accordingly, the study suggests that the government concentrate on creating an Entrepreneurship Commission, whose duties will include supervising all entrepreneurial endeavours in the nation, guaranteeing that financial institutions set aside 5% of their profits as low-interest loans to entrepreneurs, and enforcing their implementation. The same firm's findings align with those of Amoah & Owusu (2020), who looked at how entrepreneurship education affects the creation of jobs in Nigeria. According to the report, entrepreneurship growth in Nigeria has the potential to be a major factor in ending poverty and generating job opportunities. These results also line up with research by Okeke et al. (2020), which examined entrepreneurship innovation and the creation of jobs in certain manufacturing firms in South East Nigeria.

The major finding revealed that entrepreneurship risk taking in the state generated employment for the people. Also, the entrepreneurs assisted in job creation for unemployed youths and the entrepreneurs engaged in economic activities through the production of goods and services. It was also found that some of the goods produced by the entrepreneurs serve as raw materials for further production. Therefore, entrepreneurship risk-taking has a significant positive effect on employment generation and also entrepreneurial creativity has a significant positive effect on economic activities in the state.

6. Conclusion and Recommendations

Through entrepreneurship development and programs that may awaken the entrepreneurial consciousness required to undertake the formation and purchase of small-scale business enterprises in Nigeria, the indigenous private sector can be efficiently developed. This is due to the fact that entrepreneurship education focuses on developing the abilities, imagination, self-assurance, motivation, and bravery necessary to generate jobs in the state. It is clear that those who have a strong desire to be inventive can be guided to make a substantial contribution to the state's economic development and create more job possibilities through entrepreneurial education. Thus, it can be said that Lafia, Nasarawa State, has benefited much from entrepreneurial development in terms of job generation. Innovative skills and solid financial knowledge have led to this noteworthy contribution. In order to achieve

sustainable development, entrepreneurs can be well-positioned to play a significant role in advancing sustainable practices in economies, social systems, and ecosystems. The recommendations listed below were considered in light of the findings:

i. By creating an atmosphere that allows young people to become economically empowered, the Nasarawa State Government should acknowledge the significance of entrepreneurial development and training to the decrease of unemployment.

ii. The government and institutions should work harder to make sure that young people have sufficient access to credit. This will help students comprehend how money functions, develop the skill of managing and investing it, and be able to make wise financial decisions.

iii. To further increase the number of newly registered business operations toward company expansion and income production, the government should offer financial support to entrepreneurs in Lafia, Nasarawa State.

Funding Statement

This research received no external funding.

Acknowledgments

Acknowledgments to anonymous referees' comments and editor's effort.

Conflict of interest

All the authors claim that the manuscript is completely original. The authors also declare no conflict of interest.

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Appendix

A1. Questionnaire.

Please read each of the following statement or questions carefully then thick [$\sqrt{}$] the questions raised on the Impact of Entrepreneurship development on Employment Generation lafia, Nasarawa. using these agreement scales: **SA** = Strongly Agree, **A** = Agreed, **U** = Undecided, **D** = Disagree, **SD** = Strongly disagreed.

Variables	Items	Agreement scale				
		SA	A	U	D	SD
Number of new businesses registered	New businesses have been registered since receiving entrepreneurship development support.					
	Entrepreneurship development motivated me to start and register my new business.					
	Job has been created in your new business registered					
Entrepreneurship training programs participation	Entrepreneurship development has increased youth entrepreneurial skill.					
	Entrepreneurship development has significantly contributed to employment generation in the state					
Access to credit for	Through entrepreneurship development productivity of entrepreneurs has increased					
	You have received new credit/funding for your business since					

entrepreneur's	participating in entrepreneurship development programs. Access to credit has impacted your business employment generation The credit accessed/funding you received was used to fund your business. Reduction of unemployment is the contribution of entrepreneurial development.
Employment generation	Entrepreneurs' businesses bring about Financial Sustainability Poverty alleviation is one of the contributions of employment generated by entrepreneur Wealth creation is the contribution of entrepreneurs to economic development. Entrepreneurial education has increased employment rate.

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