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Rethinking Young Adults' Entrepreneurial Program Policies and Barriers on Enterprise Performance in Nigeria

OLORUNYOMI AKINBOYO
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College of Social and Behavioral Sciences

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Olorunyomi Lawrence Akinboyo

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2020

Abstract

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Performance in Nigeria

By

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M.Sc. Economics, University of Lagos, 1989

B.Sc. Economics, University of Ife (Now OAU Ile-Ife), 1987

Proposal Submitted in Partial Fulfillment
of the Requirements for the Degree of
Doctor of Philosophy
in Public Administration

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Abstract

One of the primary goals of government policies globally is to improve the standard of living of its citizenry through effective utilization of available resources. With the number of students that graduate from Nigerian tertiary institutions on yearly basis, without a commensurate increase in job creation, youths in Nigeria without entrepreneurial skills and resilience, tend to face greater challenges entering into the labor market. Existing policies have not made remarkable achievement in addressing youth unemployment due largely to absence of research on the causal factors. The main research question that guided this study was how government policies by the Federal Executive Council (FEC) could enhance information access that would engender young adults' participation in entrepreneurial programs in FCT, Abuja. This general qualitative research employed both primary data collected by the researcher, assisted by 2 regional experts and secondary data which involved literature on government policies on entrepreneurial programs that would assist government policy in ameliorating youth joblessness. Data obtained were analyzed qualitatively using thematic content analysis. Findings indicated that in order to relate entrepreneurship strategy to the developmental needs in the society so that youths can embrace it, policy issues related to the current state of entrepreneurship, rate of start-ups, and growth in the labor force need to be examined critically. The findings of this study provide insights into the policy issue of youth unemployment and engender new knowledge for creating more effective policies to support young entrepreneurs in Abuja, Nigeria.

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Acknowledgments

My interest in Entrepreneurial discuss was kindled by my invitation for a presentation at a Local Government Level in 2011. Prior this time, I was saddled with the responsibility of sharing my monthly salary to my two brothers who were living with me for over three years searching for a paid job after graduated in flying colours from the universities. My presentation aroused many provoking thoughts and with time, my interest in Youth Entrepreneurial programs deepened. In writing this dissertation, I have many people to thank. They include the Management of Central Bank of Nigeria (CBN) who sponsored the program and provided the needed enabling environment that facilitated the completion of the program in record time. Secondly, I am greatly indebted to my chair, Dr. Lynn Wilson for coming to my aid and bailing me out when I was having serious challenges in completing this dissertation. She provided timely and comprehensive feedback and ensured that the dissertation met the University's research standards. In the same vein, I am greatly indebted to my Committee Member, Dr. Ernesto Escobedo and the University Reviewer, Dr. Timothy Bagwell, who provided useful advice and comments throughout this dissertation. I must not forget my colleagues in Central Bank of Nigeria especially Dr. E.O Olowofeso, Mr. Ademola Bamidele among others. They encouraged and insisted that, despite all my numerous publications in local and international journals, I must cap it up with a Doctoral degree. Let me quickly mention, Mrs Kemi Akinde and Dr. Samuel Aikhomogbe who continuously encouraged me on this journey. Above all, not to us O Lord, but to your name we give the glory.

Dedication

I dedicate this dissertation to my wife, Mrs. Bosede Olusola Akinboyo, and my children -- Olukorede Mary, Akintomide Alexander, Fadekeji Esther and Temiloluwa Elizabeth who were always willing to know the progress of my school work. In most cases, they would make me laugh by calling me 'old student, big-time student, adult scholar etc' whenever they were at home on holiday.

Table of Contents

List of Tables	vii
List of Figures	viii
Chapter 1: Introduction to the Study.....	1
Introduction	1
Background of the Study.....	4
National Economic Empowerment Development Strategy.....	5
Youth Enterprise With Innovation in Nigeria Program.....	6
Youth Entrepreneurship Support.....	8
Small and Medium Enterprises Development Agency of Nigeria	10
Small and Medium Enterprises Equity Investment Scheme	10
The National Directorate of Employment	11
The National Economic Reconstruction Fund.....	11
Statement of the Problem	15
Purpose of the Study	18
Research Question.....	21
Literature Search Strategy.....	21
Theoretical Framework	23
Nature of the Study	25
Definitions of Key Terms.....	26

Assumptions	27
Scope and Delimitations.....	28
Limitations of the Study	29
Significance of the Study	30
Summary	32
Chapter 2: Literature Review.....	35
Introduction	35
Current Literature in Context	40
Access to Information and Entrepreneurship Development in Nigeria.....	48
Theoretical Framework	52
Theory of Supervision and Intensive Coaching	54
Theory of Pro-Social Attitude Among Youths.....	55
Literature Review	57
Role of Government	58
Central Bank of Nigeria.....	58
Youth Economic Development and Civil Leaders	60
Youth Entrepreneurship Training	60
Vocational Opportunities.....	63
Training	63
Financing	67

Advisory Services	68
Networking	69
Concepts of Entrepreneurship	70
International Best Practices in Youth Entrepreneurship Programs	71
Needs for Research.....	74
Summary and Conclusions.....	76
Chapter 3: Research Method.....	78
Introduction	78
Research Design and Rationale.....	79
Role of the Researcher	81
Methodology	83
Rationale for the Qualitative Method	83
Justification for Using the Qualitative Expert Interview for the Study.....	84
Research Participant Selection Logic	85
Instrumentation	85
Setting.....	86
Interviews	87
Archival Document Review	89
Procedures for Recruitment, Participation and Data Collection.....	90
Data Analysis Plan.....	93

Data Coding and Themes	94
The Analysis	94
First Cycle of Coding	97
Second Cycle of Coding	97
Codebook Development	98
Issues of Trustworthiness	102
Credibility	103
Transferability	104
Dependability.....	104
Confirmability	105
Summary	107
Chapter 4: Data Analysis	109
Introduction	109
Results	113
Analysis of Responses	130
Corruption and Poor Policy Implementation Hamper Youth Entrepreneurial Programs	136
Assessment of Past and Present Government Programs	137
Support from Non-Governmental Organizations	139
Limited Access to Information	140

Inadequacy of Power, Internet Connectivity, and Other Facilities Hinder Youth Participation.....	142
Distance and Youth Participation in Entrepreneurship	143
Young adults prefer politics rather than entrepreneurial participation.....	144
Level of Policy Awareness on Youth Entrepreneurial Participation.....	148
Poor Willingness to Own a Business Among Youth Hinders Entrepreneurial Program Embracement	149
Mode of Operation of the Proposed VUE Framework.....	152
Undergraduate Entrepreneurship Program	153
Existing and Aspiring Entrepreneurs Programs	156
Summary	157
Chapter 5: Discussion, Conclusions, Recommendations, and Implementation Action Plans.....	
Plans.....	159
Introduction	159
Limitations of the Study	161
Recommendations	162
Align Youth Entrepreneurship and Empowerment Strategy with National Objectives	164
Policy Focused on Youth Need Analysis	164
Development of Short- and Long-Term Objectives to Enhance Participation.....	165
Policy Coherence Between Government and Stakeholders	166

Incorporate Practical Teaching to Ensure Information Flow and Job Creation	166
Enhance Monitoring and Evaluation of Youth Entrepreneurial Funding Assistance	167
Creation of Cohesive and Bureaucracy-Free Regulatory Framework.....	168
Centers to Enhance Entrepreneurship Education and Skill Development	170
Technology to Facilitate Exchange and Innovation Among Youths.....	171
More Institutions That Would Enhance Access to Financial Resources.....	172
Promote Networking on Benefits of Entrepreneurial Schemes Among Youths	172
Create More Information Outlets on How Young Entrepreneurs Can Create Exporting Networks for Products	173
Segment Youth Entrepreneurial Programs	174
Strategic Action Plan for Implementation of Recommendations.....	175
Implications of the Study for Positive Social Change.....	184
Conclusion.....	186
References.....	187
Appendix A: Interview Protocol.....	210
Appendix B: Interview Questions.....	212

List of Tables

Table 1 Nigeria’s Unemployment and Underemployment Rates by Age Group (Q4. 2017)	16
Table 2 Average Youth Unemployment for Nigeria, Egypt, and South Africa (% of total labor force ages 15-24), International Labour Organization Estimate	42
Table 3 Information Access and Youth Participation in Entrepreneurial Programs	118
Table 4 Linkages of the Codes and Themes with the Research Question	120
Table 5 Action plan for the Implementation of the recommendations towards youth empowerment in FCT and Nigeria	176

List of Figures

Figure 1. The interaction of sociocultural, political, economic, and personality factors in shaping entrepreneurship.	57
Figure 2. Federal Capital Territory Abuja and its six local government areas.	87
Figure 3. Flow chart of the analysis procedure.	130
Figure 4. Socioeconomic and institutional challenges.	134
Figure 5. Linkages of past and present programs and low participation.	139
Figure 6. Market and other defective challenges.	142
Figure 7. Social media effects on youth participation.	148
Figure 8. Youth apathy and absence of motivation to own a business.	150
Figure 9. Value chain analysis of the undergraduate entrepreneurship programs.	154

Chapter 1: Introduction to the Study

Introduction

Following the Nigerian Civil War (1967–1970), the role of government toward the development of entrepreneurship became significant (Akande & Ejiofor, 2014). Since then, the government has increased commitment to entrepreneurial development by introducing various policies and programs, such as the economic Structural Adjustment Program (SAP) in 1986, and establishing agencies, such as National Directorate of Employment (NDE), National Open Apprenticeship Scheme, Small and Medium Enterprise Development Association of Nigeria (SMEDAN), and others. However, policies that adequately support young adults' entrepreneurial programs by enhancing enterprise performance remains an issue of concern (Akande & Ejiofor, 2014).

Entrepreneurship is being embraced in both developed and developing economies. What differs across areas is not the degree of underlying entrepreneurial spirit but how that spirit is channeled (Sobel, 2014). The performance of an enterprise is a function of several factors that implicate international, national, industry, and individual business enterprises (Beck & Demircug-Kunt, 2006; Etemad, 2004; Hoffmann & Schlosser, 2001; Mutandwa, Taremuwa & Tubunambazi, 2015; Roomi, Harrison & Beaumont-Kerridge, 2013). In a globalized business environment, business enterprises in less developed countries increasingly face greater competition from large companies that undercut domestic market due to economy of scale production capacity (Etemad, 2004; Mutandwa, E., Taremwa, N.K., Tubanambazi, T. (2015). In addition, the competitive position of such enterprises is severely impaired by other constraints, such as lack of finance (Ligthulm &

Cant, 2003; Olotula & Obamuyi, 2008) particularly from formal sources, higher cost of transaction (Abedian & Atonie, 2001; Coleman, 2005), lack of managerial skills (Berk & Green, 2004), shortages of raw materials, and poorly developed legal system (Mutandwa, et al., 2015).

Entrepreneurship is important because the competitive behavior of entrepreneurs drives the market process, thereby leading to progress (Hall, 2010). The performance of the micro, small, and medium enterprises (MSMEs) in developing countries has been hampered by unstable government policy and political, economic, technological, and social business environments characterized by poor legal structures (Beck & Demirguc-Kunt, 2006; Nichter & Goldmark, 2009). In both developed and developing nations, the characteristics of business enterprises, including size, age, ownership, and location, are among the important factors influencing the performance of the MSMEs (Musahara, Akorli, & Rukamba, 2014; Sleuwaegen & Goedhuys, 2001; Quartey, Turkson, Ebor, & Iddrisu, 2017). This is a social problem because joblessness has many negative social impacts, including criminality, kidnapping, and armed banditry, common among youths age 25–35 in Nigeria. In specific terms, the Nigerian Bureau of Statistics (NBS; 2018), stated that the youth unemployment rate rose to 23.1% of the workforce by end December 2018, up from 18.1% in 2017. In the same vein, the report by the International Youth Foundation (2016) stated that for every nine out of 10 young people living in developing countries, formal sector employment is often limited or nonexistent. The rapidly growing trend of youth unemployment is worrisome, and policy makers, social

scientists, and business analysts must see self-employment as the remedy by International Youth Foundation (IYF, 2016).

MSMEs have been playing vital roles in both developed and developing economies (Asikhia, 2016; Zakubczak, 2015) in terms of generating additional employment (Cassia, Criaco, & Minola, 2012; Haftendon & Salzano, 2003), introducing new products, and keeping the economy competitive in the world market (Dioneo-Adetayo, 2012). These important roles played by MSMEs have made the government formulate policies directed toward entrepreneurship programs that could enhance the performance of young business enterprises (Oparanma, 2010).

In Nigeria, the major aim of the government is to enhance job creation through policy formulation on entrepreneurial programs focused on solving socioeconomic problems such as youth unemployment and capacity building, among others. Youth (under 24 years) unemployment has contributed to an average of 50% of the total world unemployment (Akande & Ejiofor, 2014). However, young people (mainly between 25 and 34 years old) have higher values for entrepreneurial activities and higher levels of ambition (Bosma & Levie, 2010). Nevertheless, in many developing economies, it has been observed that the level of young adults' participation in small scale business activities is low (Jakubczak, 2015).

Many young adults in Nigeria, particularly in the federal capital territory (FCT), lack entrepreneurship skills (Falusi, 2014). This has been traced to their non-participation in entrepreneurial programs organized in the FCT on how to engage in entrepreneurship activities, vocational studies, or apprenticeship. Youth in FCT are, however, not

exceptional in this regard; self-employment is not the norm for Nigerian young people. Furthermore, the lack of studies on the challenges that youth face in terms of entrepreneurship remain major problems, particularly in FCT, which is the seat of power in Nigeria where economic decisions and political activities are initiated (Neumann, 2016).

No current studies involve researchers examining questions and proffering solutions to the problems that impact young adults' participation in entrepreneurial programs. Therefore, in this study I sought to rethink government policies on youth entrepreneurship programs and the performance of business enterprises. The rest of this chapter includes the background of the study, the problem statement, purpose of the study, research questions, the conceptual framework, nature of study, and significance of the study.

Background of the Study

Many government policies have been developed on youth entrepreneurial programs targeted at achieving increased level of industrialization, reduction of poverty, and provision of jobs for youths (Olorunshola, 2013). One such policy is the Youth Entrepreneurship Support (YES) program that has the objectives of creating an interactive learning platform to train young aspiring entrepreneurs in entrepreneurship, business management, and technical skills. The program is expected to improve efficiency and productivity, kindle the entrepreneurial spirit of youths, act as an incubation center where business ideas are nurtured to their full potential, and entrench global best practices in those ideas by inculcating a culture that would bring about the

creation of innovative global opportunities to enhance new innovations that have a clear competitive advantage and higher growth potential. Furthermore, the YES program aims at promoting self-employment among graduates of institutions of higher learning, thereby changing their job-seeking mindset and deepening financial inclusion by decreasing the risk for young aspiring entrepreneurs and increasing their eligibility for small business loans.

In the last two decades, the government of Nigeria initiated many programs and policies to enhance job creation and minimize social vices associated with joblessness (Adeoye & Asikhia, 2018). These programs include National Economic Empowerment Development Strategy (NEEDS), Youth Enterprise with Innovation in Nigeria (YouWiN) Program; YES, NDE, SMEDAN, and Industrial Training Funds (ITF). In addition, new lending schemes and credit institutions such as Bank of Industry (BOI), National Economic Reconstruction Fund, Small and Medium Enterprise Equity Investment Scheme were established by the federal government of Nigeria to facilitate the promotion and development of entrepreneurship in the country. Their activities and functions are discussed below.

National Economic Empowerment Development Strategy

NEEDS was initiated in 2003 as a national strategy to rectify Nigeria's lingering structural rigidities and bottlenecks with the aim of achieving some defined macroeconomic objectives, including wealth creation, employment generation, poverty reduction, and value reorientation. NEEDS provided a framework for accomplishing specific policy thrusts and goals, including empowerment of the people, promoting

private enterprises, and changing the way government did its work. The policy documents spelled out improved employment and youth development among other initiatives as areas of focus for the civilian government toward empowering the people. The NEEDS program was reported to have improved on the shortcomings of previous development plans, which had been made without sound knowledge of the causes of poverty and without proper consultation with and information gathering from stakeholders.

Despite the apparent success of NEEDS and similar programs, the challenges to socioeconomic development are multifarious, and impacts are encountered in translating the resulting growth to empowering the masses as a means of revitalizing the weakened social pillar. Addressing the issue of poverty requires an articulate and ambitious program to increase both the income of ordinary Nigerians and their access to social goods. Such a program is lacking in NEEDS (Obi, 2006). The strategic NEEDS document envisioned the provision of seven million jobs by 2007, but the program was silent on how this target would be achieved (Obi, 2006). In the context of the seeming gap created in the NEEDS document, Obi (2006) attempted to explore the possibility of achieving some of the objectives of NEEDS by examining the structure of the Nigerian economy within an input-output framework.

Youth Enterprise With Innovation in Nigeria Program

The YouWiN program was another initiative by the Federal Government under the Goodluck Jonathan administration to address the issue of growing youth unemployment. YouWiN was aimed at facilitating the creation of economic stability by a

new breed of entrepreneurs. It included a business plan competition aimed at job creation by encouraging and supporting aspiring young entrepreneurs in Nigeria to develop and execute business ideas. It was implemented annually and targeted Nigerian youths below 45 years with bankable business ideas to receive between one and 10 million naira to start up or enhance their businesses. Its first phase, which was completed in 2012, was reported to have announced 1,200 awardees. YouWiN Women was the second edition of the program with 800 beneficiaries, and the third edition, which supported both male and female entrepreneurs in Nigeria, had 1,500 beneficiaries. Despite the various achievements the program made over its period of operation, the program had numerous shortcomings.

With the age requirement of 45 years or below for applicants, the program purportedly excluded an appreciable proportion of the youthful or working population in Nigeria. Also, the program lacked mentorship and business training services and platforms for the participants and the beneficiaries (Carr, 2014). Also, the overcentralization of the project negatively impacted its effectiveness (Asomba, 2012). Equally, the program was not well integrated into the already existing microfinance structures that would have provided a more effective entrepreneurship structure in the country (Asomba, 2012). Another observable limitation was the insistence on a business plan with a feasibility study as an eligibility criterion. This had the possibility of excluding individuals who were not formally educated, especially those in rural areas who had creative business ideas that could have been deployed for entrepreneurial endeavors.

Youth Entrepreneurship Support

According to a 2013 survey by the Nigerian Institute of Social and Economic Research, many capacity building programs aimed at alleviating youth unemployment have focused on training without any tie-in provision of small business loans, which is believed to be critical to the establishment and growth of small businesses. BOI recently initiated the YES program to bridge this gap and address other associated issues along the value chain. The overarching goal of the scheme is funding the business plans of young entrepreneurs, equipping them to be self-employed by starting and managing their own businesses, and enabling them to become employers of labor. The program beneficiaries are selected from young, innovative, and aspiring entrepreneurs within the ages of 18 and 35 years, who must have a minimum educational qualification of an Ordinary National Diploma. The subprograms in the YES Scheme, as laid out by BOI, include:

- Eight weeks' extensive online entrepreneurship and business management training, which tests participants' understanding and tracks their progress;
- Technical skills training in partnership with the various technical training and vocational institutes in the country;
- Five days of in-class entrepreneurship and business management training (five modules); and
- Financing the businesses by BOI under its SME Cluster initiative in consonance with the United Nations Economic Commission for Africa's Commodity-based Industrialization Strategy.

The program was designed so that only the top 1,200 online participants would qualify for the in-class training program, which would take place half-yearly at selected centers spread across the six geopolitical zones. BOI provided each beneficiary access to a loan of up to five million naira concessionary interest rates for the procurement of machinery and equipment, including working capital. The overall funding proposal and commitment by the bank provided eligible participants a program limit sum of a 10-billion-naira loan at the rate of 95, repayable for 3 to 5 years with a 6-month moratorium.

The YES scheme has been a paradigmatic development in the efforts toward addressing the issue of youth unemployment in Nigeria. The subprograms offer a unique opportunity for youth to develop practical marketable skills through a value chain wide training approach in terms of entrepreneurship, business management, and technical skills. The program has the potential for improved productivity and promotion of self-employment among graduates of institutions of higher learning, thereby inspiring the spirit of entrepreneurship.

The financial advantage directed to eligible participants shows the distinctive feature of the scheme. This is an effective tool in tackling the perennial financing mismatch and stifling rates small businesses suffer on traditional credit sources available to them. Beneficiaries are not required to have a financial history and/or collateral to access those funds. More importantly, the funds are provided at sustainable rates and payment for the credit can be spread across long periods in order to enable the business to thrive and develop in a self-sustainable manner.

Small and Medium Enterprises Development Agency of Nigeria

SMEDAN was established by the SMEDAN Act of 2003 to promote the development of the MSME sector of the Nigerian economy. SMEDAN was established to facilitate the access of MSME entrepreneurs and investors to all resources required for their development, thereby stimulating, monitoring, and coordinating the development of the MSME sector. SMEDAN also sought to initiate and articulate policy ideas for MSMEs' growth and development. The agency would promote and facilitate the development programs, instruments, and support services to accelerate the development and modernization of MSME operation. SMEDAN served as vanguard for rural industrialization, poverty reduction, job creation, and enhancing sustainable livelihoods. The agency linked MSMEs to internal and external sources of finance, appropriate technology, and technical skills as well as to large enterprises. The agency also works in concert with other institutions in both public and private sectors to create an enabling environment for businesses in general and MSME activities in particular.

Small and Medium Enterprises Equity Investment Scheme

The Small and Medium Enterprise Equity Investment Scheme is a voluntary initiative of the Bankers' Committee approved at its 246th meeting held December 21, 1999. The initiative was in response to the Federal Government's concerns and policy measures for the promotion of small and medium enterprises (SMEs) as vehicles for rapid industrialization, sustainable economic development, poverty alleviation, and employment generation. The scheme requires all banks in Nigeria to set aside 10% of their after-tax profit for equity investment and promotion of SMEs. The 10% of the profit

after-tax to be set aside annually shall be invested in SMEs as the banking industry's contribution to the Federal Government's efforts toward stimulating economic growth, developing local technology, and generating employment. The funding provided under the scheme is in the form of equity investment in eligible enterprises. This reduces the burden of interest and other financial charges expected under normal bank lending and provides financial, advisory, technical, and managerial support from the banking industry, which covers every legal business with the exception of trading/merchandising and financial services.

The National Directorate of Employment

NDE was established in 1989 and empowered by the National Directorate of Employment Act No. 24. NDE is aimed at designing and implementing programs that combat mass unemployment in Nigeria. NDE's policies are aimed at developing work programs with labor intensive potential and obtaining and maintaining a data bank on employment and vacancies in collaboration with other government agencies. NDE was established as a result of the Structural Adjustment Program to combat high unemployment in Nigeria, engendered by the economic downturn of the 1980s. NDE developed timely interventions to ameliorate the hardships citizens experienced and avert related social consequences of unemployment through various programs.

The National Economic Reconstruction Fund

The National Economic Reconstruction Fund was established by Decree No. 2 in 1989 to stimulate the quick rise of real production enterprises in Nigeria. This federal body is charged with providing financing to eligible small- and medium-scale production

enterprises. Its grand objectives are to increase the quantum of goods and services available for local consumption and export, provide needed employment, expand Nigeria's production base, and add value to the economy.

Public officials face several challenges while designing and implementing youth employment related programs. For instance, existing structural systems contribute to some of the restrictions and constraints on policies concerning youth unemployment, thus further hampering the sustainability, feasibility, and effectiveness of these programs. One of the most significant challenges policymakers face is the dearth of reliable and robust database that depict the true state of youth unemployment across Nigeria as well as the performance of existing entrepreneurship programs. Such information is useful in measuring the output and effectiveness of the existing programs, including data analysis of trends and patterns of unemployment over the years. Furthermore, a reliable and accurate entrepreneurship database is crucial in assisting policymakers to measure the progress of youth development and empowerment programs created in Nigeria. This is necessary to facilitate discussions on policies and potential alternatives and to develop strategic goals that will have an impact on the lives of young people.

Another challenge to policy on youth entrepreneurship is the steep requirement for entrepreneurs to access credit. In Nigeria, the cost of lending on a small scale is high, and there are many bureaucratic bottlenecks hindering the initiation of small- and medium-scale businesses; young entrepreneurs often find it difficult to acquire enough capital and the requisite motivation to start their own businesses. Shane (2009) questioned the efficacy of the use of public funds to support small businesses that were

more likely to fail, have little economic impact, and generate little employment. Shane's argument stimulated the debate on the amount of money allocated to entrepreneurship programs given that they are not only dependent on economic growth but also on the amount of funds injected into the businesses. The responsibility of youth employment policy is split across government, but given the existing complex structure between government agencies, donors, and regional organizations, effective policy outcomes have been entangled between bureaucracy and weak management. This has led to a lack of focus and a lack of policies targeted at youth unemployment.

According to the United States Agency for International Development (2012), recognizing the individualism of young people is vital to understanding the biological, social, and cultural dimensions of their behaviors and to providing better support and orientation for the labor market. Akande (2014) suggested that rather than lump unemployed youths together as if homogeneous, there ought to be distinctions on the basis of education, experience, and willingness to learn. The lack of segmenting unemployed youths has also posed threats to the effectiveness of public policies. Thus, in this study, I sought to explore effective means of redesigning and properly implementing the ongoing youth entrepreneurship programs for public policy decision making in Nigeria. I also sought to examine successful youth entrepreneurship programs from countries in Africa and around the world to provide practicable inferences that would ensure the sustainability and effectiveness of ongoing entrepreneurship programs in Nigeria.

Government policies on entrepreneurship programs in educational institutions aimed at changing the mindset of youths have been implemented for over two decades (Dioneo-Adetayo, 2012). Colleges and universities provide entrepreneurial education to undergraduate and graduate students with a practical component, which compels students to undergo internship training with potential entrepreneurs outside educational institutions. These policies on entrepreneurship programs have extended to the secondary and primary levels of education and have become the focus of discussion among many scholars (Dioneo-Adetayo, 2012). In addition, various government and nongovernment agencies working for the development of entrepreneurship also provide training for young adults who did not complete school and other unschooled youths.

In 2014, BOI partnered with YES to enhance maximum performance, and despite its strengths, the BOI YES program could be redesigned to better accommodate more members by employing a more sustainable approach. Also, the program seemed to lack a network for monitoring the financial resources provided to the beneficiaries. Proper means of program evaluation should have been put in place to allow the program to self-correct and evolve.

Many government policies have been enacted to support entrepreneurial programs, but the gap in the effective actualization of these policies is warranted by the lack of research examining policy approaches and evaluating the contribution of lack of information to the problem. Thus, in this study, I aimed to replicate Othman and Nasrudin's (2016) research to fill the gap in the literature and to improve the knowledge, skills, and entrepreneurial experiences of young adults.

Despite several studies and government initiatives on youth development and challenges, no researcher seems to have examined the policy approaches for addressing youth unemployment. No researcher has evaluated the contributions of lack of information to the low level of participation among young adults in entrepreneurship programs in less developed areas of the Federal Capital Territory. These specific problems therefore suggested that the youths in these less developed areas lacked adequate information aimed at overcoming entrepreneurial barriers to long-term business growth. The present study was designed to advance the knowledge about how information access to SMEs would enhance youths' participation in entrepreneurial schemes. Thus, with this study, I discuss how adequate, timely, and reliable information for young adults and intensive supervision programs supporting young entrepreneurs could help them develop their entrepreneurship skills in FCT, Abuja, Nigeria.

Statement of the Problem

According to Williams and Michael (2012), diverse economic, social, and political problems face nations around the world, especially in developing countries. In Nigeria, the labor force has witnessed persistent levels of unemployment and youth unemployment, which stands at 48.7% of a labor force of about 73 million (Nigerian Bureau of Statistics, 2016). The Labor Statistics Report (Q4, 2017) showed that youth unemployment (ages 15–34) currently stood at 7.9 million. The report also revealed that 58.1% of youth within this age bracket currently working were underemployed. Though, the active population in the country increased by 0.5% within the period, over 2.9 million graduates and another five million semiskilled workers also lost their jobs within this

period. Table 1 below showed the structure of unemployment by age groups at end December 2017.

Table 1

Nigeria's Unemployment and Underemployment Rates by Age Group (Q4, 2017)

Age group	Unemployment	Underemployment
15–24	25.2%	36.5%
25–34	15.4%	22.1%
35–44	8.8%	14.5%
45–54	8.9%	12.4%
55–64	9.8%	15.1%

Source: NBS, 2017.

Sixty-four percent of the population in Nigeria lives below poverty level—i.e. \$1.25 per day—despite having a gross national income per capita of \$2,156 (United Nations Development Programme, 2015, 2016 & 2017). In the rural areas of FCT, Abuja, young adults are confronted with potential barriers to information necessary for entrepreneurship participation. Nigeria's labor environment is characterized by an increasing working-age population, with about 1.8 million youths entering the labor market every year, and supply-demand imbalances are growing in the labor market (Falusi, 2016). According to the World Bank Business Report, Nigeria remained one of the worst business destinations in the world (Udo, 2016). The country ranked 169th out of 189 countries surveyed and ranked 139th in starting businesses and 175th in terms of construction permits (Udo, 2016).

This high unemployment rate may be attributable to absence of information by youths, especially in the rural communities where access to information remains a challenge. With over 20,000 children born every day in Nigeria and corresponding job losses, the country is facing one of the highest unemployment rates globally. Since the fall in the price of crude oil following the 2008–2009 global economic and financial crisis, payment of salaries has become a herculean task for all tiers of government, especially states.

The employment of young people in the already occupied civil service is a problem for state governments due to the system's lack of capacity to cope with the rapidly declining monthly allocations from the Federation Accounts Allocation Committee. Rather than having a vibrant economy where jobs are created with increased spending by government, jobs are steadily being lost. In his inaugural address after his swearing in on May 29, 2015, President Muhammadu Buhari hinged his agenda on four goals: (a) growing the economy, (b) fighting corruption, (c) tackling insecurity, and (d) provision of jobs. The Special Assistant on Media and Publicity to the President, Femi Adesina, said that there would be a special purpose vehicle to design and implement job creation programs that would tackle youth unemployment. According to Adesina, government policies would encourage "ease of doing business" and would provide clear channels that youths could leverage to obtain timely and relevant information on how to access the requisites needed for entrepreneurial development. Studies that address policy approaches and evaluate the implication of the lack of information on youth employment

have been generally overlooked in the literature (Ekpe et al., 2014; Menkiti & Ward, 2016; Rae & Woodier-Harris, 2013).

Studies that explore youth access to relevant and timely information on entrepreneurial programs are lacking; access to this information could help minimize young adult unemployment in Nigeria. In many secondary schools, the inability to adapt to modern technologies, school curricula, and a mismatch between the needs of the requisite skills for few available competitive openings in the formal sector were challenges youth face. However, absence of requisite information to enhance effective participation by young adults in entrepreneurialism is a major cause of joblessness that contributes to related social issues policy makers must address.

A well-articulated policy to assist young adults would stimulate their interests, reduce joblessness and the social issues that accompany it, and would raise domestic production through SMEs output (Akande & Ejiofor, 2014). Successive governments have not really adopted a proper method to tackle young adult unemployment in Nigeria. In most cases, government intervened by introducing ad hoc policies without carrying out a proper evaluation of the program. Young adults participating in enterprise development could reduce the volatility of youth unemployment (Falusi, 2014). As will be discussed in Chapter 2, studies reviewed did not show an appropriate framework the government could use.

Purpose of the Study

The purpose of this study was to explore how information access to SMEs would promote young adult participation in entrepreneurial programs in FCT, Abuja. SMEs

have not had requisite information to enhance youth participation in entrepreneurial programs. Entrepreneurship is one of the most potent means of addressing unemployment. Promoting entrepreneurship entails stimulating the creativity of young people in identifying the opportunities and challenges in their immediate environment. However, in Nigeria, the inability of young adults to access relevant information that would enhance their participation in entrepreneurial programs is a challenge. In this study, I focused on the need to have adequate information on entrepreneurial programs to enhance young adult participation in such programs. The problems harming Nigerian economic growth and development revolve around unemployment and poverty.

Youths at the center of the conflict (kidnapping, banditry, armed robbery, etc.) happening in Nigeria have been jobless. Youth unemployment is a priority in any contemporary discourse on Nigeria and its emerging democracy. Entrepreneurial programs as a public policy tool would aid in reducing unemployment and helping to understand the need to restructure the school's curricula to encompass self-employed courses right from the primary schools. Successive governments have tried various strategies and measures pertaining to entrepreneurial schemes, but they have failed due to an inability to fashion appropriate information channels needed. The existing framework has not been able to make remarkable achievement in addressing youth unemployment. Sustainable development goals support that economic growth and development would only arise through diversification, technological upgrading and innovation, high-value added, and labor-intensive sectors. Sustainable development goals have further posited that policies supporting productive activities, decent job creation, entrepreneurship,

creativity, and innovation encourage the formalization and growth of MSMEs through access to financial services. If youths in Nigeria participate in entrepreneurial programs, the challenge of lacking jobs would be ameliorated.

In this exploratory qualitative research, I employed both primary data and secondary data on government policies and entrepreneurial programs in Nigeria and their effects on the performance of small enterprises to:

- Explore how ongoing youth entrepreneurship programs could be redesigned and implemented by public policy makers;
- Adopt the principles and concepts of successful entrepreneurship programs around the world into a new entrepreneurship model suitable for Nigerian youths;
- Examine how the NEEDS, YES, SMEDAN, and YouWiN programs have enhanced enterprise performance among young entrepreneurs in Nigeria;
- Explore the relationship between these policies on entrepreneurship and the performance of young entrepreneurs in Nigeria; and
- Identify barriers militating access to information on entrepreneurship policies and programs in Nigeria.

This study exploring the Nigerian experience of youth unemployment is an essential addition to existing knowledge on the subject and may provide insights to enhance the policy-making process.

Research Question

According to the United Nations (2015), youths ages 15–24 in Africa currently account for 19% of the global youth population, and this number is projected to grow to 42% by 2030. Nigeria's population, currently 201 million, is projected to 250 million by 2050 (NBS, 2018). The urgency in promoting platforms for youth entrepreneurship as a means of addressing youth unemployment is vital. The empowerment of citizens, most especially youths, may enable them to be self-dependent and make their own choices by recognizing their potential. Following the purpose and the problem of the research, the main research question guiding this research is as follows:

RQ: How can government policies by the Federal Executive Council enhance information access to SMEs that promote young adult participation in entrepreneurial programs in FCT, Abuja?

Literature Search Strategy

Peer-reviewed journal articles were accessed through the library databases such as EBSCOhost, Business Source Complete, ABI/INFORM, Emerald, Pro Quest and SAGE. Furthermore, I accessed the website of Central Bank of Nigeria (CBN) to view the statistical bulletin of the bank. I also accessed other electronic databases, including government, non-governmental organizations (NGOs), institutional, and proprietary websites, particularly those belonging to institutions registered with Corporate Affairs Commission in Nigeria on entrepreneurial programs. The peer-reviewed journal articles consisted of seminal research work on entrepreneurial programs that was developed in explaining the theory. The Walden University research database and other databases such

as Lexis-Nexis Academic Universe, Social Sciences Abstract, Academic Search Complete Database, Google Scholar and Political Science Sage Website were used in gathering and searching information related to my study as well as the Sage publication website that featured entrepreneurial papers. Lexis-Nexis Academic Universe is useful for searching for the latest information about public policy that is related to violence and conflict management. The database consists of thousands of documents around the globe.

The Social Sciences Abstract database contains indexed journals that are related to social sciences, political science, and all other related fields. The Sage website comprises of comprehensive scholarly full-text articles that have more than 5,000 periodical journals. All the review about this study was explored using the above databases' websites. Some of the keywords that I used to search the databases included: entrepreneurs, self-employment, government initiatives, entrepreneur barriers, motivation, economic growth, Federal Capital Territory and public policy. For instance, existing information were gathered through books, journal articles, presentations, and media that aided in researching this topic. Some of these articles from the search engines are numbered in hundreds, while some are in the thousands. Some of the literature reviewed for this study were published ten years ago or less. Research outputs were considered significant to the study because they helped in increasing the body of knowledge. Some journal publications were produced in the past that addressed some of the contributing factors of the relevance of entrepreneurship as a tool for taming youth unemployment in Nigeria to a minimal level.

Theoretical Framework

This study was anchored on two main theoretical concepts: McDowell and Smith's (1999) theory of supervision and intensive coaching and Bocarro, Greenwood, and Henderson's (2008) theory of prosocial attitudes. Roffee and Waling (2016) described pro-social attitude among youths as behavior intended to benefit others without any intention of reward. Pro-social attitude could include acts of helping others, sharing time to assist others, donating to charity, cooperating in community activities, and volunteering (Roffee & Waling, 2016). Edgardo, Murillo, Kang, and Yoon (2015) evaluated that most attitudes are guided by the desire to maximize rewards and minimize costs.

Hyllegard, Ogle, and Yan (2014) appraised pro-social behavior as based on the assumption that our behavior (a) increased the possibility that someone would help us in return in the future, (b) relieved the distress of the bystander, and (c) gained us social approval and increased individual self-worth. O'Shea, Monashan, and Ritchie (2014) inferred that geographical location could determine pro-social behavior; youths living in urban environment were less likely to assist others than youths in the rural communities. Living in a larger society could result in diffusion of responsibilities compared to living in rural areas where youths are used to cohesive settings and are more neighborly and more likely to trust strangers (Hyllegard et al., 2014). Culture is a factor that influences pro-social attitude. A youth living in the United States was least likely to help someone in need compared to a youth in Australia, India, or Kenya (Lazauskate-Zabielske, Urbanaviciute, & Bagdzieniene, 2015). No studies have addressed how pro-social

attitude could be used to address potential barriers to information access by young entrepreneurs in FCT, Nigeria.

McDowell and Smith (1999) construed the theory of supervision as intensive probation supervision programs, as well as alternative schooling, vocational, and job placements, proving to be the most effective on a long-term basis as part of the development process. McDowell and Smith (1999) advocated that any new initiative should have a strong evaluation component, new programs should be viewed as experimentation, and records of results should be kept as experimentation data for analysis and evaluation process.

Bocarro et al. (2008) appraised pro-social attitude as a youth development practice that builds life skills and social competencies, reinforces prosocial attitudes and values, and sets high expectations that promote success and achievement. The program for youth positive development should include protective factors, adolescent empowerment, and decision making (Bocarro et al., 2008). Among the outcomes of positive youth development programs were (a) physical and psychological safety, (b) appropriate structure, (c) supportive relationships, (d) opportunities to belong, (e) positive social norms, (f) opportunities for skill building, and (g) integration of family, schools, and community effort (Wells & Arthur-Banning, 2008).

In this general qualitative study, the problem of unemployment as stated in the theory of supervision and intensive coaching (McDowell & Smith, 1999) showed the need for young adults to gain the ability and authority to make decisions and implement changes in their own lives and those of others so they are not dependent on existing

white-collar jobs. A detailed analysis of this qualitative study of combating unemployment among young adults through entrepreneurial programs also aided me in understanding how policy makers on entrepreneurial initiatives, especially in the Federal Executive Council, would need to redirect such policies to encompass intensive coaching by private, public, and organized sectors. The significance of McDowell and Smith's theory (1999) became clearer when viewed with the background that youth unemployment through entrepreneurship required a multidimensional approach germane to enacting policies and strategies to create the requisite environment for youth entrepreneurship. According to the European Commission (2012), in developing countries, the integration of the credit markets, business regulators and rural population in policy design, especially the need to have access to needed information on entrepreneurial programs, could become a potential solution to youth unemployment.

Nature of the Study

In this general qualitative study, I gathered data from interviews and obtained secondary data from government agencies to develop the concept more clearly, establish priorities, develop operational definitions, and improve on the final research design (Cooper & Schindler, 2011). According to Chenail (2011) and Johnson and Christensen, (2010), the strength of the qualitative method lies in the acknowledgement of a researcher's ability to know the diversity inherent in human behavior and to learn more and think differently about the research beyond what may have been collected in a numerical quantitative survey. The qualitative method is useful in gaining insight into a phenomenon by exploring its depth, richness, and complexity.

The 6 local government areas of the city were chosen as the study setting because FCT is the capital of Nigeria and the seat of the federal government where most of these policies and programs originate. Data were collected through personal interviews with 25 young business owners of SMEs in FCT Abuja as well as in focus groups. The research employed both primary data and secondary data collection.

Data analysis of this qualitative research was employed using Atlas.ti, a computer assisted qualitative data analysis software with user-friendly interface and tools for managing qualitative data (Friese, 2014). Silver (2014) and Paulus (2014) also stated that the document manager tools in Atlas.ti can be used to import primary documents to aid in the coding process and to label texts and quotations to generate codes. The code manager tool was used to assess the codes base on density and frequency. The findings of this study are expected to have implications for social change by providing insights into the previously ignored policy issue of youth unemployment and engendering knowledge for creating more effective policies to support young entrepreneurs in Nigeria.

Definitions of Key Terms

Some key concepts used in this work are defined below.

Entrepreneur: A business owner who seeks to generate value through the creation or expansion of economic activities and by identifying and exploiting new business opportunity, new product, and processes through innovation (Mohamad, Lim, Yusof, & Soon, 2015).

Entrepreneurial activities: Enterprising human actions geared in pursuit of generating value through the creation or expansion of economic activity and by the

identification and exploitation of new products, new processes, and new market (Bayon, Vaillant, & Lafuente, 2015).

Entrepreneurial barriers: Factors that limit business owners from generating value through the creation of economic activity (Galanakis & Giourka, 2017).

Entrepreneurship: Act(s) of innovation that involve endowing existing resources with new wealth-producing ability in providing solutions or services for the market (Deakins, Bensemann, & Battisti, 2016).

Motivation: A factor or set of processes that propels an individual to achieve a desired goal (Neumann, 2016).

Federal Capital Territory (FCT): The administrative capital of the federal republic of Nigeria. The FCT is divided into six area councils. The total population is about two million (Onanuga, Igbeneghu, & Lamikanra, 2014).

Assumptions

Assumptions are the underlying bases on which a study is conducted (Neumann, 2016). The first assumption that underscored this study was that the selected youth entrepreneurs would be capable of providing answers to the questions. This assumption relied on the perception and ideology of the people as a significant measurement of the reliability and relevance of entrepreneurial programs as a tool of public policy to address youth unemployment. The second assumption was that all selected participants would respond to questions honestly and truthfully. In a study, provision of accurate information is needed to prevent skewed results that could warrant faulty conclusions (Othman & Nasrudin, 2016). The third assumption was that the participants selected for the study

were entrepreneurs who operated SMEs in the area under study. The fourth assumption was that a general qualitative study could lead to a robust understanding of the potential barriers to information access for young entrepreneurs in Nigeria. In addition to the assumptions stated above, respondents might not have the accurate answer that appropriately addresses a question and thus might give a response or answer that does not truly answer the question.

Scope and Delimitations

The scope of a study defines its boundaries (Krokstad et al., 2013). In this study, the boundaries were youth entrepreneurs in Abuja, Nigeria. The study participants were also restricted to SME business owners who had obtained adequate entrepreneurship information aimed at overcoming barriers to entrepreneurial development. The interviewees were asked to provide answers to open-ended questions in a semistructured interview; document review and focus group discussion methods were employed in the study. To address transferability in the study, detailed explanation of the results of the study are offered and descriptions provided allowing readers and future studies to make decisions on transferability of the findings to their specific organizations or contexts.

The sample size was limited to the selected youth entrepreneurs currently attending entrepreneurial programs and who had obtained adequate entrepreneurial experience, skills, and knowledge required to become entrepreneurs. The exclusion criteria were small medium businesses that were not owned by young adults who graduated from the university within the last 5 years. The study was restricted to Abuja to provide an in-depth examination of the case being studied. Semistructured interviews,

document reviews, and focus group discussions took place at a favorable environment as suggested by the participants.

Limitations of the Study

The limitation of a study means the possible procedural weaknesses inherent to it (Denscombe, 2013). The purpose of this general qualitative study was to investigate the participation of young adults at the FCT in entrepreneurial programs that stimulated interest in entrepreneurship and improved their knowledge, skills, and entrepreneurial experience. Thus, the following limitations might affect the validity and reliability of the research.

First, I noticed that during the interview sessions, the temperature in the conference room was high, which made the environment uncomfortable. When this was observed, a standing fan was provided to prevent complaints or bias that might affect my study. Second, I waited for several hours before the interview could take place, which caused stress. In most cases, I was told that the managing director traveled to the centre of the city, municipal local government 7 (despite the receipt of our letter) and the accountant was not mandated to answer/grant the interview. I had to wait for several hours for arrival of the managing director. In most cases, I had to call the managing director who gave another appointment time/date.

Third, to ensure participant anonymity, only interviews were used to collect information from the participants. The result was aggregated such that the identity of any individual was not known. However, 25 participants for the entire city, might not be

representative of the category listed in the SME frame obtained from the Corporate Affairs Commission.

Significance of the Study

The results of this study have several social change implications significant for scholars and practitioners alike. For scholars, the results of this study may open opportunities for future research and extend the body of knowledge on how youths can sustain entrepreneurial ventures over time. The study also contributes to the existing body of literature related to entrepreneurship, especially literature of entrepreneurship in developing nations, particularly Africa. The study is also expected to provide insights into developing support programs for young adults in Nigeria on entrepreneurship development. Likewise, the study may offer a new path for future researchers to advance inquiry into youth entrepreneurship and empowerment programs in Nigeria and in developing countries in general.

Further, the results of this study will be shared at the 58th annual conference of the NES, which took place at Sheraton Hotel, Abuja, December 18–20, 2019. As the former assistant secretary of NES, I believe the findings of this research will be part of the communique submitted to the Office of the Secretary to the Government of the Federation.

For practitioners, this study is considered significant as a first step toward supporting policy makers in the formulation and implementation of policies to improve entrepreneurship among youths. From a public administration perspective, this study offers valuable alternatives to the government to address the rising rate of unemployment

among the youth population in Nigeria. New evidence from this study may enhance our understanding of barriers to entrepreneurial information, a key factor to reducing unemployment among youth in Nigeria.

In terms of social change, this study represents an important contribution that may shed light on the importance of youth creativity and empowerment programs in developing countries. According to the International Labour Organization (2016), Nigeria has the largest youth population in Africa. The U.S. Census Bureau estimated Nigeria's youth population as 62.8 million in 2016, 34% of the total population. By 2050, the population of youths in Nigeria will more than double to reach 135 million. This suggests that youths ages 15–35 would represent 69% of Nigeria's 391 million people. This high growth rate in population is a concern for public policy makers in Nigeria as there may be more citizens than available goods and services can support (Shuaibu, & Oladayo, 2016).

It must be clearly stated that globally, Sustainable Development Goals are collection global goals which were designed to which were meant to serve as spring board to achieve a better and more sustainable future for all by the year 2030. As one of these 17 Sustainable Development Goals (SDGs) efforts must be made at federal, state, and local levels of government to revamp the approach to government's role in job creation by shifting from direct job creation to a focus on a coherent strategic approach. One of the cardinal principles of the SDGs is to ensure diversification, technological upgrading and innovation, as well as high-value added and labor-intensive sectors. The goal was further meant to support productive activities, decent job creation, entrepreneurship, creativity, and innovation and encourage the formalization and growth

of MSMEs, including access to financial services, must be encouraged. In less developed areas of the city, young adults lack the ability to embrace an entrepreneurial program that would enhance their skills and make them self-reliant. Rather, the youths in the city search for white-collar jobs that are not available and they are lured into criminalities, which the government needs to address. Therefore, a well-developed approach should dovetail existing youth employment interventions with a broader strategy for promoting private sector led growth in productivity in sensitive and labor-intensive sectors of the economy. It should identify and address the major constraints to value chain development in these sectors, including macroeconomic policy issues; business climate; infrastructure, especially power and transport; trade policies; tax policies; and access to finance.

This change could offer a new paradigm for innovation, creativity, and vocational mindset among young people. The new knowledge gained from this study might help young entrepreneurs in Nigeria identify and overcome key barriers to information access. The study results may also prove significant for state and federal governments in supporting the design and implementation of policies that support new entrepreneurs in Nigeria. The National Youth Service Corps Directorate, for example, may find the study relevant in giving orientation to young graduates.

Summary

In Chapter 1, I focused on information access as a major challenge to young adults' effective participation in entrepreneurial programs. Adequate, timely, and reliable information could stimulate young adults' interest in entrepreneurship and improve their knowledge, skills, and entrepreneurial experience. The theory of supervision and

intensive coaching and the theory of prosocial attitudes were used to address the research question on the key barriers to information access experienced by young entrepreneurs in the rural areas of the city.

Policy makers in both the private and public sectors have opined that crimes and criminality among youths in the last 10 years, especially in the north-east and south-south zones of Nigeria, can be traced largely to youth joblessness. The policies adopted by the government targeted at amelioration of youth unemployment have not yielded the expected results; most of these youths do not have information on what, where, and how entrepreneurial programs would benefit them. In this chapter, I identified the problem statement, the background of the problem, the significance of the study, definitions of terms, limitations of the study, research questions, implications for social change, and expected results of the study. This chapter provided an overview of a better understanding of how limited information has been a challenge to youths, especially in these areas of the city.

Chapter 2 includes a review of past and existing literature that consists of scholars' viewpoints on entrepreneurial programs as a suitable source of growing and ensuring economic stability. The chapter begins with a brief introduction of the study, a theoretical framework for the study, and the method used in reviewing the articles. Chapter 3 addresses the methodology, the research design, sampling size, strategy, and sampling population. It focuses on the type of instrumentation used in the study and the study's reliability, validity, and limitations. Chapter 4 focuses on the results of the study, including a discussion of the interviews and focus groups. As a public policy tool, the

results of this study may assist in understanding the relevance of entrepreneurship as a viable tool in combating youth unemployment, encouraging wealth creation for youths, and enhancing national economic growth and development. In Chapter 5, I discuss the interpretation of the findings, shortcomings and limitations of the study, recommendations for future studies, implications for positive social change, and the conclusion of the study.

Chapter 2: Literature Review

Introduction

The limited participation of youths in entrepreneurial programs has attracted the attention of researchers the world over. This comes in the wake of the recent entrepreneurial initiatives targeting young demographics. In Nigeria, the federal government initiated the YouWiN program under President Goodluck Jonathan's administration to stimulate inclusive and active entrepreneurial participation among youths ages 25–35 in Nigeria, thereby addressing the growing rate of young adult unemployment (Mohamad et al., 2015).

The YouWiN initiative entailed developing a business plan aimed at job creation. It was for mature Nigerian youths between 30 and 45 years old with bankable business ideas, who could receive grants of between N1m and N10m to start or enhance their businesses. Its first phase, which was completed in 2012, about 1,200 awardees were announced. YouWiN Women was the second edition of the program, while YouWiN, which supported both male and female entrepreneurs in Nigeria, was the third edition. About 1,500 beneficiaries were reportedly announced. Despite the various achievements the program made over its period of operation, it had many shortcomings. With the age requirement for applicants, the program purportedly excluded an appreciable portion of youths, ages 20 to 25, in Nigeria. Also, the program lacked mentorship and business training services and platforms for participants and beneficiaries (Carr, 2014). The overcentralization of the project negatively impacted its effectiveness (Asomba, 2012). The program was not well integrated into the already existing microfinance structures,

which would have provided a more effective entrepreneurship structure in the country (Asomba, 2012). Another observable limitation was a business plan with a feasibility study as one of the requirements for the award. This discriminated against individuals with creative and innovative business ideas who had not received any kind of formal education to conduct a feasibility study. Recent graduates from tertiary institutions might not have the needed knowledge to develop feasibility plans. In previous studies, researchers only documented youth unemployment and youth restiveness in the Niger Delta region of Nigeria (Maina, 2014).

Taiwo (2014) carried out empirical research on the impact of entrepreneurship development on job creation in Nigeria. Taiwo found out that, in any given economy, entrepreneurship development led to job creation that would compel people to engage in meaningful ventures to better their lives and the country at large. Taiwo evaluated the relationship between job creation and entrepreneurship development in Nigeria and found that job creation or employment opportunities in an economy could be traceable to entrepreneurship training and development.

Anyadike, Emeh and Ukah (2012) studied Nigeria's growing unemployment situation and its effects on the country. Official 2009 figures from NBS put youth unemployment at about 40 million (Anyadike et al., 2012). Using a secondary source of data, Anyadike et al. (2012) concluded that the government should make entrepreneurship sellable to people by inculcating it into the educational curriculum and using a remodeled National Youth Service Corps scheme. Schools' curricula should

focus more on the importance, essence, and need for entrepreneurship development (Anyadike et al., 2012).

Eme (2014) examined the unemployment rate in Nigeria using secondary data and found that Nigeria's economy was one of the fastest growing economies in sub-Saharan Africa, but the people were among the most impoverished. Nigeria had experienced an event in which millions of people scarpred for about 4,500 job vacancies advertised by the Nigeria Immigration Service, leading to the death of 18 in a stampede. Akanwa and Akpanabia (2012) examined the need for promoting employment in Nigeria through the development of entrepreneurship. The researchers, who relied mostly on secondary data, concluded that government and its agencies should deliberately encourage entrepreneurship culture and skill in Nigeria to combat and eventually reduce the high level of unemployment in the country (Akanwa & Akpanabia, 2012).

Salami (2013) carried out research on youth employment in Nigeria, finding that the situation would worsen if effective interventions were not enacted to mitigate high youth unemployment. Salami (2013) established a link between entrepreneurship and the youth socioeconomic and political environment, noting that this would galvanize a culture of promoting a job creation mindset among young people.

Nwachukwu and Ogbo (2012) carried out empirical research on the role of entrepreneurship in economic development. The authors analyzed the contributions of entrepreneurship in economic development through SME development in Nigeria. A total of 1,000 SMEs were randomly selected from a cross section of population of all SMEs spread around Nigeria. The hypotheses of Nwachukwu and Ogbo's research, which

tested at 0.05 level of significance using chi-square statistics, hinged on identifying the greatest problem that SMEs face in Nigeria. The researchers found that SMEs have played and continue to play significant roles in the growth, development, and industrialization of many economies the world over. The authors concluded that promoters of SMEs should develop their managerial competencies first before pursuing financial resources for the development of their respective enterprises.

Baba (2013) carried out research on the challenges of entrepreneurship development in Nigeria, finding that, in this era of shrinking economic activities, governments should endeavor to provide the necessary infrastructures for skills acquisition among citizenry. Without technological skills, entrepreneurship spirit that drives economic development through job creation would be lacking. Baba concluded that entrepreneurship was essential for rapid and sustainable economic growth, but there is urgent need to change the mindset of average Nigerians, especially youth, toward embracing self-employment, thereby de-emphasizing the search for white-collar jobs that are seemingly nonexistent.

Okoye, Iloanya, and Udunze (2014) examined the extent to which entrepreneurship in Nigeria has helped reduce youth unemployment. The researchers revealed that government policies and initiatives have affected the “transformation question” due to the increase in corruption and maladministration. Okoye et al. concluded that entrepreneurship was an engine for job creation, innovation, and diversity and that entrepreneurship in Nigeria would take a longer time before it can effectively drive changes in the economy. Government should genuinely recognize the essence of

entrepreneurship to economic development by providing the enabling environment for youths to be gainfully employed for economic development (Okoye et al., 2014).

Ebiringa (2012) examined entrepreneurship development and growth of enterprises in Nigeria, finding that several policy interventions in Nigeria aimed at stimulating entrepreneurship development via SMEs have failed. Instead of marketing homemade products, entrepreneurs have become distribution agents for imported products. Ebiringa recommended that the government and the organized private sector increase their support for entrepreneurial training programs in tertiary institutions.

Snapps and Hamilton (2012) examined the incidence of youth restiveness in the Niger Delta region of Nigeria and how youth restiveness has affected industrial productivity. High rate of unemployment, environmental degradation, dislocation of traditional economy, and unfair revenue allocation were some of the factors the authors identified as giving rise to youth restiveness in the Niger Delta region and the country overall (Snapps & Hamilton, 2012). Government should pay attention to the development needs of the Niger Delta through job creation, entrepreneurial development, and enactment of environmentally friendly policies that would preserve the region's fragile ecology (Snapps & Hamilton, 2012).

Nwachukwu and Ogbo (2012) based their findings on empirical research on the role of entrepreneurship in economic development; they examined 1,000 SMEs randomly selected from a cross section of a population of all SMEs in some states of Nigeria. Nwachukwu and Ogbo's (2012) hypotheses were based on a 0.05 level of significance using chi-square statistics and hinged on identifying the greatest problem SMEs face in

Nigeria. SMEs have played and continue to play significant roles in the growth, development, and industrialization of many economies the world over (Nwachukwu & Ogbo, 2012). The recommendation from their findings was that promoters of SMEs should possess managerial capacity before embarking on any enterprise.

Using survey data from 1,000 business enterprises in the 18 local government areas of Delta state, Baba (2013) stated that, in this era of shrinking economic activities, governments should endeavor to provide the necessary infrastructures for skills acquisition among citizenry because, without technological skills, the entrepreneurial spirit that drives economic development through job creation would be lacking.

Studies are limited in which researchers explore youth access to relevant and timely information needed for effective participation in entrepreneurial programs that would minimize young adult unemployment. When unemployed young adults obtain the needed information and the avenue to obtain the required entrepreneurial education, their interests are stimulated, reducing joblessness and increasing domestic production through SME output (Akande & Ejiofor, 2014).

Current Literature in Context

Entrepreneurship development is a major contributing factor to socioeconomic growth and development in many economies. However, entrepreneurial ability tends to be lacking in Nigeria and has led the country to lag in economic growth and development (Okeke & Eme, 2017). Limited youth participation in entrepreneurial programs has attracted the attention of researchers. According to Baba (2016), access to information is crucial because it accelerates the level of individual advancement as well as corporate

educational development. Information is indispensable to national development. Among developed and emerging economies, one of the key drivers of economic growth and national development is access to appropriate information on new ideas and technology. However, among developing countries, access to information is one of the most challenging factors facing entrepreneurs. The lack of access to appropriate knowledge has led many entrepreneurs in developing countries, like Nigeria, to be less competitive in the global markets. This lack of access has caused low levels of aggregate economic growth, weak human development index, deteriorating productive, and absorptive capacities (Okeke & Eme, 2017). Poor access to information creates negative socioeconomic demands, according to many economic experts. Conversely, access to quality information facilitates both intra- and intercity trade and encourages new technology. The mobilization of human resources for national development, therefore, requires a greater deal of planning. It requires the internalization of frameworks that create information exchange among prospective entrepreneurs at various spheres of economic and social activities.

Although official unemployment rates are often understated, they do not include discouraged work seekers. The corporate sector is not creating jobs, and although the government is currently the creator of new jobs, emphasis has now shifted toward SMEs for job creation. The situation is critical with respect to unemployment and of more concern is unemployment among youths. Although the World Bank official statistics (2017) showed that average youth unemployment rate (2016–2017) stood at 8.1%, it was one of the lowest when compared with other similar countries, such as South Africa and

Egypt (see Table 2). However, going by the National Population Commission report (NPoC, 2017) on youth unemployment (15–24), this rate is quite disturbing.

Table 2

Average Youth Unemployment for Nigeria, Egypt, and South Africa (% of total labor force ages 15-24), International Labour Organization Estimate

Country	1991– 1995	1996– 2000	2001– 2005	2006– 2010	2011– 2015	2016– 2017
Nigeria	9.3	8.84	10.48	10.92	9.48	8.1
Egypt	29.84	23.56	29.36	26.82	34.3	33.15
South Africa	44.16	44.78	51.7	47.58	50.96	53.75
Sub-Saharan	13.98	13.89	14.34	13.77	13.09	12.87

Note. Author's computation based on World Development Indicator (2017) data.

One of the major complaint of potential and budding entrepreneurs is the apparent lack of information for sources of funding. Nonetheless, Global Entrepreneurship Monitor (GEM, 2015) showed that Nigeria was endowed with abundant resources to a greater extent than most countries in the sub-Saharan region. However, entrepreneurs and funding institutions are divergent in their thinking and actions; just because the funding is available does not make it accessible to those in need of it. The lack of access to funding is another critical component for any meaningful entrepreneurial development. Over the past two decades, reports from GEM have attributed lack of access to funding and to markets and lack of good business development support as some of the challenges of developing countries. Addressing these inhibiting factors would go a long way in increasing the levels of entrepreneurship development. Additionally, it is not the function of government to create jobs but rather to create an environment that facilitates and enhances entrepreneurship. GEM's report stated there were many government or

quasigovernment institutions that have been set up to provide funding, yet research has shown they are not well-known by the general public, and when they are approached the assistance given is generally of little value.

Ihugba, Odii and Njo (2017) stated that majority of entrepreneurs did not know how to write a feasible, realistic, and understandable business plan that would satisfy the lending requirements of the funders. Many plans are not thought through, the products or services offered show no tangible benefits and do not differentiate themselves from what already exists in the market. This leads to pricing problems, which ultimately lead to the demise of the enterprise.

Scarlorr and Newberg (2016) justified the need for promoting entrepreneurship culture claiming youths in all societies have sterling qualities such as resourcefulness, initiative, drive, imagination, enthusiasm, zest, dash, ambition, energy, boldness, audacity and courage which are all valuable traits for entrepreneurship development. Supporting this assertion, Bennell (2017) maintained that governments, NGOs and international bodies seeking to improve youth livelihoods could best pursue their empowerment objective by tapping into the dynamism of young people and build on their strong spirit of risk-taking through entrepreneurship development.

According to Nnanna (2013), entrepreneurs both in the formal and informal sectors employ over sixty per cent of the labor force in Nigeria. They produce between seventy and eighty per cent of daily necessities in the country which are largely not high-tech products, but basic materials with little record keeping or automation. Aremu and Adeyemi (2011) were of the view that accounting for the activities of small enterprises in

Nigeria could not be surmounted in the next decade due to SMEs inability to generate and use quality accounting information and record keeping. Thus, the need to have adequate information on the activities of SMEs cannot be over-emphasized. This is because even when the policies have been formulated, statistical data are required in the implementation and evaluation phases of the policies to ensure that the objectives of growing the sector are achieved (Nnanna, 2013).

In the face of poor accounting or non-existent accounting information, good funds management is inhibited. Therefore, searching for and compiling accurate information are a huge problem, not the least because it is sometimes dangerous to collect, but also because what investigators ought to look for may not be clear-cut. In other words, data about the activities of young business owners and their business locations are inadequate. It is, therefore, important to recognize from the onset that in Africa, particularly Nigeria (which has 36 states and a Federal Capital Territory (FCT), and boasts of about 190 million people) the fundamental knowledge of enterprises are markedly unstable. This fact is usually not acknowledged. In any case, the strategy for searching for pertinent literature was extensive and comprehensive, and involved databases of Nigeria Bureau of Statistics, Central Bank of Nigeria library, Corporate Affairs Commission, as well as previous research and journals. The Walden University online library serves as the premier hub for searching and accessing relevant and credible literature on entrepreneurial issues in general. Till date, Walden on-line library's article-by-topic tools through the policy administration database remains the best as it helped me to identify the

following databases: Sade Premier, Academic Search Complete and ProQuest Central. It assisted me with many of the articles for the literature review.

We accessed other electronic databases, including government, non-governmental organizations (NGOs), institutional, and proprietary websites, particularly those belonging to institutions registered with Corporate Affairs Commission in Nigeria. Currently, Nigeria has 156 universities (federal, state, and private) and they all have websites with a wealth of current information on entrepreneurial programs and lectures. I equally accessed Google Scholar using the following keywords: entrepreneur, information access, youth participation among others. A review of related articles and other articles cited within them that I found through my initial searches were the best that I could find. They enabled me to obtain additional up-to-date articles. The Association of Small and Medium Scale Enterprises in Nigeria also possesses both current and archived information available to the public on demand. In 2014 at a seminar organized by Nigeria Small Medium Scale Enterprises, the Director General of Lagos Chamber of Commerce and Industries (LCCI), Mr. Mudashiru Lawal, asserted that the issues that should occupy the mind of policy makers in the 21st century in Nigeria are:

- What we have and how we make use of our army of unemployed, educated youths (resources utilization).
- Where we are and where we should be going in our entrepreneurial development policies (planning/vision).

- Where we are and where we are going in our small-scale enterprises development (destination by the year 2025, 2050 and beyond).
- Where we are and where our contemporaries are in solving unemployment challenges (other developed or emerging economies).
- How we are going and how we should be going in our entrepreneurial development initiatives (capital- or labor-intensive technology (Yusuf, 2016).

The Central Bank of Nigeria also has entrepreneurial development centers in the six geo-political zones of the country; each zone houses entrepreneurial activities. The reviewed literature also helped in the discovery of additional information on past endeavors on entrepreneurial programs. These authors emphasized socioeconomic factors underpinning the development of entrepreneurial programs and offered some solutions to the issues facing the development of SMEs in Nigeria. For example, Nwachukwu and Ogbo (2012), Baba (2013) Okoye, Iloanya, and Udunze (2014) posited that entrepreneurship was an engine for job creation, innovation and diversity and that Nigeria's entrepreneurship had a long way to go before it could effectively drive changes in the economy (Mutandwa et al., 2015).

Roomi et al. (2013) were of the view that in a globalized business environment, business enterprises in less developed countries increasingly faced greater competition from large companies that undercut domestic market due to economy of scale production capacity. They recommended that government should genuinely recognize the essence of entrepreneurship to economic development by providing an enabling environment for

youths to be gainfully employed for economic development (Nwachukwu & Ogbo, 2012; Baba, 2013; Okoye, Iloanya, & Udunze, 2014).

The literature review begins with a historical background of past government policies on youth entrepreneurial programs targeted at achieving increased level of industrialization, reduction of poverty level, and provision of jobs for youths among others (Olorunshola, 2013). These past programs included among others: NEEDS, YouWiN, YES, NDE, SMEDAN, Industrial Training Funds. In addition, new lending schemes and credit institutions such as BOI, National Economic Reconstruction Fund, and the Small and Medium Enterprise Equity Investment Scheme were established. However, an appraisal of the policy revealed that one of the most significant challenges policy makers faced was the dearth of reliable and robust information on as well as database that depicted the true state of youth unemployment across the country. There have been limited studies on how access to information would increase young adults' participation in entrepreneurial development that would reduce unemployment in the country. Not only would these analyses help to highlight the focus this study, they would also provide the need for a paradigm shift in seeking alternative measures to resolve unemployment in the country.

The research used both primary and secondary data. Primary data were collected from government agencies and some SMES owners in FCT, Abuja, Nigeria. This study also utilized personal interviews, observations, and focus group discussions. This was done to ensure that firsthand information from the developmental experience of SMES owners in FCT, Abuja was collected. Additional information was also extracted from

magazines, newspapers, journals, job descriptions, documents submitted at symposia and text books. The sources of the secondary data and the results of the research were developed in such a way that points were awarded to respondents based on the problems they faced as entrepreneurs in FCT. Such SMES have been taken as a model for the study of the population. Data collected during the research were analyzed with a view of establishing how these factors affected young adults' access to requisite information that would enhance their participation in and contribution to the economy of FCT, Abuja, Nigeria.

Access to Information and Entrepreneurship Development in Nigeria

Empirically, there is a plethora of studies on factors affecting entrepreneurship development. Although many authors have divergent views on the factors affecting entrepreneurial development, this is quite understandable given the heterogeneity in economy, politics, and culture among regions. However, while there might be differences in factors that affect entrepreneurship; one that cut across all regions is the issue of access to information (or knowledge). According to Okeke and Eme (2016), the biggest challenge facing the entrepreneur in the country was the lack of requisite knowledge. This challenge manifested in the way businesses were started and executed. The study stated that about 90% of those who did business in Nigeria did businesses without adequate information around area of interest. Baba (2016) posited that the critical point in product evolution process was the intersection of knowledge which began at the product development phase. The lack of expertise in matching new ideas with the requisite

knowledge and making the needed adjustment is one of the fundamental challenges facing entrepreneurship development in Nigeria.

According to Ihugba, Odii and Njoku (2015), “majority of those who venture into MSMEs (Micro, Small and Medium Enterprises) do so because of their need to make money and in almost all cases, such entrepreneurs lack relevant and adequate information about the businesses they engage in. In the event where problems arise, most of these business owners lack sufficient problem-solving skills and in the end, they find it hard to survive” (p.28).

A study by Holcombe and Denile (2015) posited that “simply being alert is not sufficient. One must have the appropriate context of knowledge within which to place new information to recognize that a profit opportunity exists” (p.18).

Lechnera, Dowling and Welpel (2017) examined the role of different networks, called the relational mix, on the development of the entrepreneurial firm. The study found that marketing information and co-opetition networks (relationships with direct competitors) were critical for the development of network size. Sandhu, Sidique and Riaz (2015) posited that some of the critical resources that impacted the success of start-ups included financial capital, access to markets and availability of information. Yusuf (2017) asserted that “it bridges the gap between knowledge and ignorance.” He stated further that “information has been recognized as the fifth factor of production.” He further posited that “increasing the information component of the input factor mix definitely improves productivity.” Information is synonymous to knowledge and it has been recognized as the driver of economic growth and productivity.

According to Berezi as cited by Onu (2015), improvement in national productivity drove economic growth and development. Therefore, an adequate inflow of information, of course, required that knowledge was shared between those who had more of it and those that had less of it. And where there was information asymmetry, socio-economic activities tended to be affected negatively. Information has no substitute when it comes to national development. Apart from information which is key to the growth and development of entrepreneurship, other variables such as capital, business environment, patents, incentive structure, political stability and rule of law are also strategic to entrepreneurship development. However, access to knowledge on the availability of capital and incentive structures available to drive entrepreneurship development is very important.

The study by Ogunde (2015) showed that inadequate capital and lack of information on the incentive structures of the government were the major problems to entrepreneurship in Nigeria. The study stressed that entrepreneurs assisted by the government listed the problem of capital as the most important, while the self-sponsored entrepreneurs listed problem of capital as second, along with acts of indiscipline. Olutunla (2017) argued that “every problem of the entrepreneur is ultimately a financial one. Without finance, there could be no efficient planning, nor purchase of material, nor production, nor marketing, nor any fair profit; the latter being the foundation of the finance itself” (p. 18). He argued further that due to collapse of infrastructural facilities and unbridled corruption, entrepreneurs spent huge sums to provide some basic

infrastructure and bribe government officials; thus, making the cost of doing business in the country to be too high with adverse implication for profitability.

Access to information has been identified to be key to entrepreneurship development and growth. However, very little attention has been devoted by policymakers in creating enabling environment for accessing quality information. Development studies revealed that a lot of existing and up-coming businesses lacked the requisite knowledge on how, when, and where to access new funds, technology and market. (Kim, 2015).

Conceptually, every economy is characterized by both active and inactive populations. The economically active ones are referred to as the population willing and able to work, and include those actively engaged in the production of goods and services and those who are unemployed. The International Labour Organization (ILO) defines the unemployed as numbers of the economically active population who are without work but available for and seeking work, including people who have lost their jobs and those who have voluntarily left work (World Bank, 1998). According to Fajana (2015), unemployment refers to a situation where people who are willing and capable of working are unable to find suitable paid employment. It is one of the macro-economic problems which every responsible government is expected to monitor and regulate. The higher the unemployment rate in an economy the higher would be the poverty level and associated welfare challenges.

Theoretical Framework

This study is undergirded by McDowell and Smith's (1999) Theory of Supervision and Intensive Coaching, and Bocarro, Greenwood, and Henderson's (2008) Theory of Pro-Social Attitude. McDowell and Smith's (1999) theory of supervision holds that intensive probation supervision programs, alongside alternative schooling, vocational, and job placements prove to be the most effective on a long-term basis as part of the development process. This is because supervision and intensive coaching could generate a platform for effective human action and help support the complex meaning-making processes that represent the development of the self. Intensive coaching is said to facilitate skills learning, knowledge acquisition, and professional development. These authors, therefore, advocate that any new initiative should have a strong evaluation component; new programs should be viewed as experimentation; and records of results should be kept as experimentation data for analysis and evaluation process.

While several articles explain what entrepreneurial and vocational programs is and (what people/youths will benefit) by embracing it as well as the potential benefits to the country, little has been written about how supervision and intensive coaching would contribute to this benefit. Access to relevant information about entrepreneurial programs coupled with effective coaching would enhance youths' effective participation. The result of this is that prospective entrepreneurs, government, and regulatory agencies would work towards achieving effective entrepreneurship growth, reduce unemployment and increase domestic investment. This would be managed by a partnership with public and

private sectors, while boosting Nigeria's real GDP through SMEs growth (Wanie, Oben, Molombe, & Tassah, 2017).

It must be stated that entrepreneurship programs in tertiary institutions have been introduced in developing countries such as India and China, where unemployment rates were somewhat as high as that of Nigeria. These developments have to a large extent, bolstered employment opportunities in such countries, as graduates are trained to become job creators rather than job seekers. Therefore, using these two theories, I sought to find out whether information access by young adults enhanced their participation in entrepreneurial programs in FCT, Nigeria.

Bocarro et al. (2008) appraised pro-social attitude as a youth development practice that incorporated elements that built life skills and social competencies, reinforced pro-social attitudes and values, and set high expectations that promoted success and achievement. The program for positive youth development practices included protective factors, adolescent empowerment, and decision making (Bocarro et al., 2008). Some of the outcomes of positive youth development programs were physical and psychological safety, appropriate structure, supportive relationships, and opportunities to belong. Other outcomes were positive social norms, opportunities for skill building, and integration of family, school, and community effort (Wells & Arthur-Banning, 2008).

This is considered very relevant to the theory as propounded by Bacarro Greenwood, and Henderson (2008) where various geo-political zones which tended to have occupational specializations, in terms of what the environment provided the locals the advantage to do, would be identified. For example, in riverine areas in South-South

Nigeria, youths who are interested in producing in fish-related goods and services would be assisted along that line through effective coaching. Also, youths would be stimulated to take advantage of the agricultural sector in communities with fertile lands for various cash and commercial crops. However, youths who have the capacity in producing other goods and services that are not related to their environment would be assisted and directed properly

Theory of Supervision and Intensive Coaching

Nancarrow et al. (2014), described supervision as professional workforce collaboration between two or more staff with different levels of expertise for sharing knowledge, support, and correction, as well as enhancing existing knowledge and skills. The theory of supervision is centered on the provision of mentorship to support career progression and improve life skills (Ben-Hador, 2016; Nancarrow et al., 2014). Mihiotis and Argirou, (2016) listed supervision functions as being administrative, educational, and supportive; they are created to improve the knowledge and skills of the employee. Furthermore, they showed that while the administrative function of supervision is based on problem solving, monitoring, and assessing how an employee conforms to the rules and regulations of the organization, the educational function of supervision includes an employee's needs analysis, that is, the identification of professional development and educational needs of the employee, and the training required to fill the identified knowledge gaps in the employee. Finally, the supportive function of supervision involves the provision of counsel and the development of professional self-worth of an employee (Gallant & Gilham, 2014).

There are different modes of educational supervision. Celoria and Hemphill (2014) identified two: face to face and distance learning. Both require the supervisor to be warm, caring, empathic, and supportive to engage in effective supervision (Strandler, Johnson, Wisker, & Claesson, 2014). More so, the supervisor is required to be aware of the policies, procedures, and practices of the supervision workplace to enable him/her properly to coach the supervisee who in turn takes the responsibility for self-directed, lifelong learning as the path to professional development (McCarthy & Milner, 2013). Ben-Hador (2016) identified the targets of coaching as the selection of executives for the coaching meetings, the employee's perception of their participation in the coaching process, the organizational control, the employee's perception of organizational supervision process, and employee's confidentiality.

Despite the previous studies on supervision, none seems to have examined how supervision could address the potential barriers to information access by young entrepreneurs in the FCT of Nigeria. The need to address this has become imperative as youth unemployment has constantly been on the rise. The most imperative challenge young entrepreneur's face after getting some little information and the take-off capital is inadequate supervision and mentoring. It is essential for the government to provide a more relaxed financial environment and monitoring to enable the youths to overcome this barrier.

Theory of Pro-Social Attitude Among Youths

Roffee and Waling (2016) described this attitudes as those behaviors intended to benefit others without any intention of reward. They noted that there was a wide range of

behaviors through which a pro-social attitude could be expressed: helping others, sharing time to assist others, donating to charity, cooperating in community activities, and volunteering. However, Edgardo et al. (2015) suggested that most attitudes were guided by the desire to maximize rewards and minimize costs. Similarly, Hyllegard, Ogle, and Yan (2014) claimed that this behavior assumed that such behavior increased the possibility that someone would help us in return in the future. This assumption relieved the distress of the bystander, gained the pro-social actor's social approval, and increased his/her self-worth.

This attitudes and behaviors could be affected by a number of factors.

Geographical location is one such determinant. The youths living in urban centers were less likely to assist others compared to the youths in the rural communities (O'Shea, Monashan, & Ritchie, 2014). Living in a larger society could result in diffusion of responsibilities as compared to living in the rural area where the youths were used to cohesive settings and were brought up to be more neighborly and more likely to trust strangers (Hyllegard et al., 2014). Culture is another factor that influences pro-social attitude; for example, the youths living in the United States. were less likely to help someone in need than youths in Australia, India, or Kenya (Lazauskate-Zabielske, Urbanaviciute, & Bagdzieniene, 2015). No studies appear to have addressed the contributions of this attitudes to the potential barriers to information access by young entrepreneurs in FCT, Abuja, Nigeria.

From the theories presented above, the economic, cultural, psychological, and political framework needed for the explanation of entrepreneur's ideals could be

constructed. The theories presented harmonize the socio-cultural, political, economic, and psychological dimensions needed to stimulate entrepreneurship.

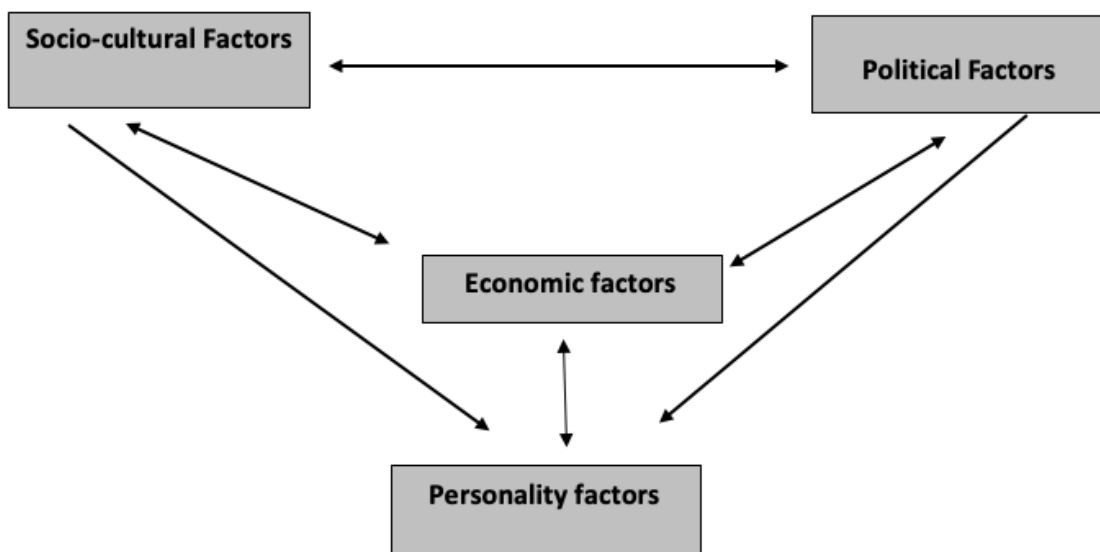


Figure 1. The interaction of sociocultural, political, economic, and personality factors in shaping entrepreneurship.

The chart above shows that socio-cultural, economic, and political factors play structural roles in shaping the individual (the entrepreneur) and a viable small business enterprise in Nigeria. The socio-cultural values a society adopts can shape its economic and political

Literature Review

The economic system can also inform decision and policy making processes and the socio-cultural ideas concerning the stimulation of entrepreneurship. Moreover, policies from the government can provide the enabling environment (i.e., the requisite values and socio-economic background) needed for entrepreneurs to thrive. This also highlights the role the government (Office of the President), financial institutions (e.g.

central banks) and community leaders (youth economic development civic leaders) play in the evolution and growth of entrepreneurs. Using this conceptual framework, one can outline a set of roles the Government, the Central Bank of Nigeria and youth economic development civil leaders can play in entrepreneurship.

Role of Government

There has been a substantial level of commitment shown by the polity in stimulating entrepreneurship; the ministries also have a vital role to play. This crucial role includes the creation of friendly fiscal policies specifically for young entrepreneurs. The Federal Ministries of Youth Development and Education must allocate its time and resources in training and developing strategies and plans to create an enabling environment for young entrepreneurs to emerge. These ministries must work with their respective state ministries in the implementation and execution of planned entrepreneurial programs at the state and local levels. Monetary allocation towards developing these programs also must be included in the federal and ministry budgets.

Central Bank of Nigeria

The overriding objective of the Central Bank of Nigeria (CBN) is to ensure price stability, promote the stability and soundness of the financial system that will endanger public confidence in the system. The Central Bank of Nigeria commenced its developmental activities since its early years. These included agricultural financing, institution building, development of rural banking culture and network. The Bank was also actively involved in the promotion of access to finance for small and medium-scale

enterprises, entrepreneurship development, financial sector reforms, and performance of corporate social responsibility.

As a complement to its microfinance policy and also to ensure the sustained availability of skilled entrepreneurs to tap the opportunities available to MSMEs, the CBN in 2006 initiated plans to support the efforts of SMEDAN, NDE, National Poverty Eradication Program, Industrial Training Funds, etc., by establishing or strengthening one Entrepreneurship Development Centre [EDC] in each of the six geo-political zones in Nigeria. The objectives of the EDCs are to develop entrepreneurship spirit and skills, generate employment opportunities and provide the bridge for future industrialization of the country (CBN Research Department, 2015).

As the apex bank, it is saddled with the responsibility of creating flexible and small and medium scale business friendly monetary policies through which entrepreneurs who have verified the feasibility of their business can access loans at very low interest rates. The apex bank could channel these friendly monetary policies through microfinance banks to ensure that the development of start-up businesses is actualized. The apex bank would also have to collaborate with the polity as the federal and state ministries develop their plans and policies for youth entrepreneurship. The apex bank can also set up separate projects and programs on youth entrepreneurship in collaboration with youth economic development civil leaders. However, limited information about the existence of these centers coupled with apathy in the socio-economic landscape of Nigeria has hampered the optimal production of trainee at these centers (Akhueomonkhan, Raimi, Patel, & Fadipe, 2014).

Youth Economic Development and Civil Leaders

Youth Economic Development and Civil leaders are those that have met the challenges of adolescence and adulthood through a coordinated progressive series of imparting training and mentoring to youths for them to become independent and help them to gain skills and competencies. These categories of people could be youths in a church, club, town, or village society etc. who will have much to offer and who teenagers can approach without feeling judged or threatened.

These leaders must collaborate with the state ministries in their localities in order to ensure that the programs and policies created are adaptable to the socio-cultural realities of the different states. These leaders could also work with the Central Bank of Nigeria to implement youth empowerment and enlightenment programs through which the local youths can acquire adequate knowledge on accessing financial resources and paying back. Also, these leaders would ensure that the financial resources, vocational trainings, and infrastructural facilities for youth entrepreneurship programs are directed to the target population.

Youth Entrepreneurship Training

Youth entrepreneurship training has been described as an effective program that would leverage the culture of high-tech entrepreneurship to help students become entrepreneurs. It also creates a platform for learning and developing competencies necessary to translate ideas into successful ventures, and for increasing entrepreneurial opportunities in their nation, institutions and state (Ridha, Burhanuddin, & Wahyu 2017). The study also recommended that training materials should expose students to technology

transfer systems, entrepreneurial educational programs and entrepreneurial network. Thus, students will be exposed to the content, context and contacts that enable entrepreneurs design and launch successful new ventures through lectures by faculty members and experience in practical entrepreneurship endeavor, visits to start-ups, and live case studies with successful entrepreneurs. In addition, specially designed team projects give students hands-on practical experience in developing a business plan, while networking events bring them together with members of the nation's entrepreneurial community (Tipu & Ryan, 2016).

Jabeen, Faisal, and Katsioloudes (2017) highlighted the general institutional and structural factors that have hindered the development of entrepreneurship through the educational curriculum. Based on their study of youths in the United Arab Emirates which showed that youths ranked entrepreneurship as their first choice of employment, Jonah and Orimolade (1991) highlighted the general institutional and structural factors that have hindered entrepreneurship endeavors and its education in Africa and specifically in Nigeria. Some of the factors they identified included inadequate funding, erratic power supply, insecurity, nepotism, favoritism and god-fatherism. Other factors like political instability, presence of inflation, inadequacy of information, low level of marketing philosophy, inadequacy of infrastructure, lack of technical knowledge, inadequacy of government support or motivation and lack of dynamism have also played a negative role in the development of entrepreneurship in Nigeria (Kolawole, et. al. 2014).

Entrepreneurship education should be a lifelong learning process, starting as early as elementary school and progressing through all levels of education, including adult education (Määttä & Aaltonen, 2016). In this way, young adults would have progressively more challenging educational activities and experiences that would enable them to develop the insights needed to discover and create entrepreneurial opportunities, and the expertise to successfully start and manage their own businesses (Uzoma & Onele, 2013).

According to Musa and Adewale (2015), entrepreneurship education accounted for only 6% in the variation found in the dependent variable (willingness to own personal business). The authors recommended that entrepreneurial courses be reviewed to ensure departure from classroom theoretical entrepreneurship education in favor of more practical and mentoring entrepreneurial training (Musa & Adewale, 2015). Tanggard et al. (2015), in their study carried out in Denmark, revealed that 93.9% of the respondents favored the inclusion of entrepreneurship skill acquisition programs in the existing curriculum for university undergraduates. The study also revealed that the yearnings of the students were not well catered to by the existing university curriculum as it was based on a system of education that prepared graduates to be employed in the private or government sectors after graduation (Tanggard et al., 2015).

Similar circumstances in Cameroon led Wanie et al. (2017) to highlight the need to overhaul the Cameroonian educational system and address the attitude towards employment among young people. In addition, Tanggard et al. (2015) suggested a wherein retired industrialist would be invited to handle some practical entrepreneurship

course modules developed for every department in the university. Other notable recommendations outlined in their paper included allowing students to have entrepreneurship experience through project work which would help to develop appropriate knowledge and skills; and running entrepreneurship courses regularly, while evaluating and assessing the progress of the trainees. However, such a scheme would require adequate funding from both government and private sectors.

In response to the enduring macroeconomic and socio-political decay in the Nigerian economy since the late 1970s, governments have experimented with different types and degrees of reform packages aimed at resolving these crises (Määttä & Aaltonen, 2016). Despite previous studies on the existence of youth entrepreneurship training, none seemed to have addressed why the youths in FCT, specifically young adults aged 20-25, are not enthusiastically participating in entrepreneurial program that improve their knowledge, skills, and entrepreneurial experience.

Vocational Opportunities

Interventions necessary to drive entrepreneurship in FCT may include training, apprenticeships, credit support, coaching and mentoring, technical assistance, and provisions of supplies, among others. These interventions address different types of barriers to entrepreneurship. For instance, training would provide basic financial and managerial knowledge to successfully run a business.

Training

Skills on technical, economic, financial, managerial aspects of business constitute the major requirement for sustainable business expansion. Training components of

entrepreneurship programs vary in terms of the intensity, duration, and mode of delivery. Generally, it is useful for entrepreneurs to acquire the requisite numeric and literacy skills before acquiring other skills. Many entrepreneurship interventions include training in requisite skills as part of their programs, yet improving literacy and numeracy is potentially one of the ways of helping low-skilled self-employed workers (Cho et al, 2014).

According to McKenzie and Woodruff (2013), the impact of business training programs is generally marginal and huge gaps still exist in understanding the suitability of specific training. Using a discontinuity design, Ben-Hador (2016) examined the impact of entrepreneurship training provided by an NGO on firm outcomes in Central America. Results of the study showed that receiving business training considerably increased the likelihood of business expansion and start-ups among participants. However, Mihiotis and Argirou's (2016) impact assessment of training provided by FINCA in Peru, a program targeted at improving business practices, revealed that training had no significant impact on increasing profit or creation of employment.

Nancarrow et al. (2014) compared two training programs on mostly female micro finance clients in the Dominican Republic. The findings suggested that training programs might engender improved business practices and sales in bad weeks, but did not have a significant impact on average sales. In the same study, the business training provided by a local NGO, the Entrepreneurship Development Centre (EDC), for its microfinance clients in Bosnia-Herzegovina was randomized. It was discovered that there were improvements in business practices, but no increases in business profits or in business survival rates.

Somewhat positive results were observed for a business training program for former combatants (including many youths) in Eritrea, but were not seen in a program in Côte d'Ivoire directed at former combatants and at-risk youths, though neither was evaluated using a rigorous design (World Bank, 2013).

Training is essential for organizational productivity. Though, it is a type of education, training is job oriented and skill learning related. Education is broad in scope and general in purpose, whereas training is organization specific and practice based (Shuaib & Oladayo, 2016). Training is an investment in knowledge capital. This capital resource is subject to obsolescence. It, therefore, needs to be continuously updated and expanded. It is a continuous process and has become an important function in the development and management of human resources. Mullins (2010) defined training as the process of systematically acquiring job related knowledge, skills, and attitude to effectively and efficiently perform specific tasks in an organization. He further stated that the acquisition of knowledge and skills during training is not desperately desired in industrial and commercial enterprises, it is its utility that predisposes an organization to investing financial and material resources on it. One of the core purposes of education is to teach theoretical concepts and develop a sense of reasoning and judgment.

Thus, any training and development program must contain an element of education that is well understood by human resources specialists (Aswathappa, 2013). Although training is concerned with the future of an individual, his/her past and present states of expertise provide a crucial frame of reference. Education is mainly directed towards the future of an individual and any reference to his/her present state is incidental.

While the scope of training is limited and determined by the training objectives, the scope of education is broad, specific, and highly structured; it is not targeted towards specific behavior; it has relatively short-term perspective of the future of the individual; it has long term perspective of individual's life; and transfer of learning can be monitored and assessed. Nevertheless, it is difficult to monitor and assess how the learning acquired is being used by the individual. Therefore, while the organization and training agency can exercise greater control on the process, educational institution virtually has no control on the situation and circumstances of individual; training has less emphasis on ideology and social values as it stresses development of competencies, but education is firmly rooted in the culture of the society.

One of the key concerns of education is the inculcation of socially accepted values in an individual. Social institutions such as state, family and the community play an important role in the education of an individual. In training, the group comes together for a specific purpose and disperses after the program's objective is achieved; whereas, in education, the group is more enduring and there is sustained interaction over a long period of time. Mayer, Dale, Fracastoro, and Moss (2011) defined training as the organizational procedure by which people acquire knowledge and/or skill for a definite purpose. Training and development can be defined as any attempt to improve current or future employee's performance by increasing the employee's ability to perform through learning and this usually changes the employee's attitude or increases his/her skills and knowledge (Schuler, 2000).

Al-Mughairi (2015) also defined training as a sequence of experience or opportunities designed to modify behavior to attain a stated objective (Fukami, 2013; Prabhakar, 2016). Training and education are part of the programs developed by SMEDAN to stimulate the development of SMEs. The definition given by Mayer et al., (2011) and Hamblin (1974) well describes the type of training program designed by SMEDAN.

Financing

Limited access to credit is often one of the major constraints to entrepreneurial growth. Many entrepreneurship programs often provide financial support to ensure that participants have the substantial capital required to start up the business. Financial instruments employed to support youth entrepreneurship include microfinance, consumer loans, cash grants, savings accounts, micro insurance, and in-kind transfer of equipment, among others. The trend in policy attention to financial services is generally shifting towards financial inclusion. Essentially, this will reduce vulnerability of minority and low-income earners over time, as they would have access to financial services eventually. The impact of financing through microfinance varies widely across studies. Studies in Sri Lanka indicated that financial support significantly improved business outcomes (De Mel et al., 2008a; 2008c; 2012). However, evaluations of the impact of improved access to credit facilities in Mongolia, Bosnia and Herzegovina, India, South Africa, Morocco, and Philippines suggested that access to credit had insignificant impact on entrepreneurial activities (Jabeen, Faisal, & Katsioloudes, 2017).

According to Pare, Cumming and Johan (2009), to facilitate more innovative activities and thereby promote the well-being of a nation, there is a need to focus more on entrepreneurship and entrepreneurial finance through indigenous financial institutions and financial intermediaries. Many business owners have realized the need to raise capital to fully actualize their business objectives (Maleki, 2015); thus, they must find investors such as banks, business angel, a venture capital fund, trade credit and other sources of financing (Chen, 2010; Moghadam, Salamzadeh & Yousefiyar, 2014). However, financiers have recognized that entrepreneurial financial situations are characterized by two fundamental problems which are at the root of financial theory; agency dilemmas and asymmetric information (Pare, et al., 2009).

Advisory Services

These are forms of coaching and mentoring activities offered on a continuous basis with a more customized content during entrepreneurship programs. Advisors can include business experts, mentors in different business, career coaches, and peers. Their function ranges from providing answers to business related questions to recommending relevant business decisions. According to Hall (2003), successful mentoring requires screening of prospective mentors; matching of mentors and youths on relevant criteria; pre-match and on-going training, and frequent contact. Unlike other interventions, mentoring and coaching are often combined with other policy interventions. In most cases, international and local professionals and social entrepreneurs provide social services.

Evidence suggested that mentorship and support-based youth programs did not only increase likelihood of starting up new businesses but also reduced the chances of bankruptcy within few years of establishment among youth businesses in Germany, Canada, Finland and Sweden (OECD, 2009). Also, although many youth mentoring programs have demonstrated modest effects on socio-emotional skills development, this mentoring model has, however, not been widely applied in entrepreneurship programs. Most importantly, the type of advisory services required for a given program will rely heavily on the demography and business need of participants (Cho, 2015).

Networking

To build social capital that will enhance entry into markets and increase business development opportunities, there is need for networking to ensure a proper integration of young entrepreneurs into the value chain. It is particularly important in similar areas of business and across the value chains. According to Cho (2015), horizontal linkages can be bolstered through activities in associations, cooperatives, and other forms of group activities. Alternatively, we can have cooperation along input-output chain. For instance, a farmer can maintain a strong network with agricultural processing equipments.

Though these studies have not specifically focused on role of networking in entrepreneurship development, it however has a strong potential to stabilize income streams and profitability overall. Despite previous studies on structured vocational training for youths as means of entrepreneurship acquisition, no literature seems to be available on why the youths in FCT, Abuja, Nigeria lack adequate information aimed at overcoming entrepreneurial barriers.

Concepts of Entrepreneurship

Entrepreneurship is conceived as the capacity and willingness to develop, organize, and manage a business venture along with any of its risks to make a profit. Schumpeter (1934) defines entrepreneurship as bringing together new combinations of means of production. Schumpeter's conception of entrepreneurship emphasizes innovation, leading to new kinds of economic goods and services, new and efficient production initiatives, creation of new markets, development or creation of new organizational structures. Drucker (1995) characterizes entrepreneurs as individuals searching for change, responding to it, and exploiting change as an opportunity.

Young (2010) describes non-profit entrepreneurs as "innovators, who found new organizations, develop and implement new programs and methods, organize and expand new services, and redirect the activities of faltering organizations". Roger et al (2007) perceives entrepreneurship to be a measure of attracting and growing a quantum of talent, money, and attention. Entrepreneurship is thus best viewed as a creative process that stimulates an individual to undergo the stages of ideation, conceptualization, enterprise creation, and commercialization. Ideation is the process of generating ideas and becoming thoroughly familiar with them. It is a period of sleepless nights brainstorming business ideas and opportunities. Conceptualization is a process of generalizing the possibility of the ideas into tangible offer by considering all the factors needed in producing and marketing the product.

Enterprise creation process entails deciding on the business choice opportunity and legal form of business ownership to be considered for the enterprise. It should be

noted that these decisions were conceived in the conceptualization stage. This includes whether the entrepreneur wishes to acquire an existing venture, start a new venture, join a partnership, or a corporation. The last stage, commercialization, is a process involving allocation, acquisition, and utilization of resources for the production and distribution of goods and services to satisfy humankind. Commercialization is the implementation stage and the beginning of the business life (Dioneo-Adetayo, 2012).

International Best Practices in Youth Entrepreneurship Programs

While many entrepreneurship programs have attempted to foster youth employment with a combination of two or more policies, it can be observed that there are differing levels of efficiency resulting from the varieties of policy mix. Many works acknowledge the impact of most programs on improving entrepreneurship growth, but the impacts of such interventions on profit and income, and how pro-social attitude would contribute to the development of support for young entrepreneurs are not shown. In an examination of the effectiveness of various entrepreneurship programs in developing economies using meta-regression analysis of 37 impact valuation studies, Cho & Honorati (2013) found that the impact of entrepreneurship programs was positively significant for improving youths' business knowledge and practice, but with no immediate translation into business set-up and expansion or increased income. The study further revealed that providing a package of training and financing was more effective for driving entrepreneurship across developing economies. More so, involving the private sector in program delivery and evaluation resulted in improvement of the programs in the long run.

Similarly, Mwangi and Wandjao (2013) reported that growth of youth entrepreneurship was an increasing function of access to finance and entrepreneurship education, as it encouraged improved business management skills among others in Kenya. In line with the meta-analysis result discussed above, Glick et al (2015) stated that entrepreneurship promotion interventions could increase rates of economic activity and business start-ups among youths, and perhaps incomes as well. They argued that, based on the common features of successful programs, these outcomes were product of combination of training, mentoring support services and financial assistance.

In Uganda and Liberia, vulnerable youths were mostly targeted using randomized trial in a bid to decrease unemployment rate and reduce youth vulnerability to the prevailing economic situation arising from civil unrest. The youth livelihood interventions were seemingly successful at increasing self-employment among the recipients in crisis areas as reported for both Uganda Youth Opportunities, WINGS program, and Liberia's Empowerment for Adolescent Girls (Menkiti & Ward, 2016).

In Tunisia, an entrepreneurship program targeted at undergraduates was effective in increasing self-employment among participants, though the impact was small in absolute terms. It was further shown that the program did not just heighten graduates' optimism towards the future, but also drove increasing business skill, improved behavioral skills and network development (Ekore & Okekeocha, 2012). Contrarily, apprenticeship training improved business knowledge but not the likelihood of starting a business among vulnerable youths in Malawi (Cho et al., 2013).

Petrini, Langella, and Molteni (2017) have described an important aspect of the negotiation process as identifying youth leaders. They are: (a) the achiever-type youngsters, and (b) the future leaders. These two categories are used to recruit youths into fora for engaging with communal, trade, and political issues in which the youths receive improved opportunities for learning and exerting influence. Nigerian youths can also be directed to acquire the requisite information on overcoming entrepreneurial barriers to self-employment as a way of addressing the challenges of youth unemployment (Akhueomonkhan, Raimi, Patel, & Fadipe, 2014; Franck, 2012; Satre, 2016).

Using data on graduates from five Malaysian polytechnics, Othman and Nasrudin (2016) evaluated the effects of participation in entrepreneurial programs in stimulating interest in entrepreneurship and improvement of the knowledge, skills, and entrepreneurial experience of the youths. In their study of self-employment which they considered similar to entrepreneurship, Decker, Calo, and Weer (2012) identified some of the traits of an entrepreneur as including the desire for significant achievement, an internal locus of control, propensity for risk-taking, high level of perseverance, high level of energy, and self-confidence. Farhangmehr, Goncalves, and Sarmiento (2016) noted that though entrepreneurial competencies adequately predicted entrepreneurial motivation, entrepreneurial education needed to be improved to emphasize the development of the entrepreneurial, psychological, and social skills of university students, thereby considering the emotional aspect and critical thinking of the individual youth.

Man (2012) categorized the entrepreneurship knowledge acquisition process as comprising the following six stages: developing experience through entrepreneurial

practice; consolidating the learning results from experience through practice; applying the knowledge acquired through practice; strengthening the knowledge acquired through previous knowledge gained; extending the scope of knowledge acquisition to other fields of learning; and mentoring others to acquire the knowledge. Among other youth-targeted entrepreneurship programs subjected to impact evaluations, positive impacts on starting a business were recorded in Peru (Farrugia, Petrisor, Farrokhyar & Bhandari, 2010).

Cho (2015) concluded that combining training and financing was seemingly more effective than stand-alone programs in promoting labor market activities among poor self-employed workers. Another conclusion was that entrepreneurship training also tended to be more effective for the youths. Furthermore, customized service and follow up programs tended to yield better results for most interventions. However, the study showed that improved business practice or knowledge did not translate to information access. Overall, the reviewed literature on youth entrepreneurial programs did not elucidate on how intensive supervision programs supporting young entrepreneurs would develop their entrepreneurship skills and how pro-social attitude would contribute to the development support young entrepreneurs required to develop their competencies in entrepreneurship.

Needs for Research

While Ben-Hador (2016) used multiple case studies to evaluate tacit performance among young adults and the coaching process, Nancarrow et al. (2014) appraised the connecting practices and the models of supervision as they related to organizational change. Mihiotis and Argirou (2016) categorized supervision into administrative,

educational, and supportive functions as means to creating and improving the knowledge and skills of the employee. Ridha, Burhanuddin, and Wahyu (2017) appraised youth entrepreneurship as consisting of effective programs that would leverage the culture of high-tech entrepreneurship to help students become entrepreneurs, and enable them acquire knowledge necessary to translate ideas into successful ventures, increase entrepreneurial opportunities in their respective nations, institutions, and states.

Despite several studies on youth development and challenges, none seems to have examined the policy approaches to the debacle of youth unemployment. Likewise, there has been no study to evaluate the contributions of lack of information to low level of participation of young adults in entrepreneurship programs in FCT, Abuja. These specific problems, therefore, suggest that the youths in FCT, Abuja, Nigeria lack adequate information aimed at overcoming entrepreneurial barriers to long-term business growth. The present study was designed to advance the knowledge about how information access has led to youths' non-participation in entrepreneurial schemes. Thus, this study discussed how adequate, timely and reliable information to young adults on intensive supervision programs supporting young entrepreneurs could help them to develop their entrepreneurship skills at FCT, Abuja, Nigeria. It also elucidated on how principles and concepts of successful entrepreneurship programs around the world could be adopted into Nigeria's new entrepreneurship model which would stimulate young adults' interest in entrepreneurial programs. Additionally, the study examined how pro-social attitude would contribute to the development support that young entrepreneurs in the FCT of Nigeria require to develop their entrepreneurial skills.

Summary and Conclusions

The data obtained from NBS (2018), stated that at end-December 2018, unemployment rate in Nigeria rose to 23.1 per cent of the workforce, up from 18.1 per cent in 2017. Based on this high level of unemployment, there is the urgent need for government to develop a public policy measure that would arouse youths' consciousness and enhance their participation in entrepreneurial programs as a means of self-employment.

The purpose of this study was to explore how information access to SMEs would promote young adult participation in entrepreneurial programs in FCT, Abuja. The scope of the work was limited to 25 young adult who owned small/medium businesses in FCT, Abuja. Data collection process was through Personal Interviews (PIs) of 25 selected young business owners of Small and Medium Enterprises (SMEs) in Federal Capital Territory (FCT) Abuja, Nigeria. This enabled me to obtain adequate information on the above research question. This general qualitative research employed both primary data (PIs) and secondary data basically literature on government policies on entrepreneurial programs that would assist government policy in ameliorating youth joblessness. Data analysis of this qualitative research was by thematic content analysis. The chapter started with an overview of the challenges confronting young adults in acquiring relevant information on entrepreneurship skills required for business success which would enhance their participation in such initiatives. This was followed by a review of relevant literature, establishing that despite the plethora of previous studies on youth entrepreneurship, none seems to have addressed why the youths in FCT, Abuja, Nigeria

lacked adequate information aimed at overcoming entrepreneurial barriers to information access. This study would help to fill a significant gap in the literature by contributing to the need for ready and available information on entrepreneurial programs of government that would boost youth's participation. For one thing, if there are policies and the people (especially youth) are not informed; such policies would just be lying fallow in computers and shelves in government offices. Information access on how to get assistance on feasibility studies, training, take-off capital, funding, to mention just a few are germane to youth's embracing such policies. Further, this chapter shed light on the theoretical framework and looked at coaching and mentoring as public initiative that would drive youth participation.

The next chapter presents information on how this study was carried out, how the participants were identified, the questions that were asked, and how the information was organized and analyzed. Chapter three of this study explains the methodology, procedure, data collection methods, research design methods, interview strategy, sample size and sampling strategy, validity and instrumentation that were used to gather information for this study.

Chapter 3: Research Method

Introduction

The purpose of this study was to explore how information access to SMEs would promote young adult participation in entrepreneurial programs in FCT, Abuja. Poor employment in the early stages of a young person's career and unstable job opportunities in a society create risk and harm to societal growth and job prospects (Salami, 2013). Salami (2003) opined that increasing crime and social unrest and other vices in Nigeria were caused by the increasing rate of youth unemployment. If the current youth unemployment situation persists, this could be detrimental to the economy, the country's security, and the social welfare of youths. The need for policy to focus on how to improve information access to SMEs would enhance young adult participation in entrepreneurial programs, enhance their skills, and increase national growth; the issue is of great concern to public policy and social scientists.

In this chapter, I present the methodology and design of the study in line with the problem statement, purpose statement, and research questions. According to Frankfort-Nachmias and Nachmias (2008), a research design is the "blueprint" that enables the researcher to come up with a solution to the challenges being faced and serves as a guide in various stages of the research (p. 88). A research design is the strategic plan for a research project that sets out the broad outline and key features of the work to be undertaken, including the methods of data collection and analysis to be employed, and it shows how the research strategy addresses the objectives of the study (Marshall, 1998).

Also included in this chapter is a discussion of the logic behind the selection process of research participants, instrumentation, the procedures for recruitment and participation, and data collection. Chapter 3 concludes with a consideration of the issues of trustworthiness and ethics associated with conducting the study.

Research Design and Rationale

The purpose of this qualitative study was to explore information that would provide adequate answers to research questions arising from gaps in literature on youth entrepreneurial policies and programs in FCT, Abuja, Nigeria. A qualitative design was employed because there are limited studies in this area of investigation. This section comprises analysis of primary questions asked of 25 enterprise owners, which constituted the focus group. Also, information was obtained from youth economic development and civil leaders through years of coordinated training and mentoring to youths for them to become independent.

The secondary sources of information were policies on entrepreneurial programs in Nigeria that enhance enterprise performance, information from published studies, document analysis, and information from the database of entrepreneurship agencies involved in young adult entrepreneurship programs and policies. In addition, interviews were conducted with SMEs who were knowledgeable about the entrepreneurial programs and policies. This met the purpose of this study and helped advance my argument that, as more people are coached and mentored, they may stand on their own and stem the rising tide of youth unemployment in Nigeria.

This method involved the collection of data from young entrepreneurs on the dependent variables and how they could acquire access to adequate information aimed at overcoming barriers to participating in entrepreneurship programs. The main research question that guided the study was: How could government policies by the federal executive council enhance information access to SMEs that promote young adult participation in entrepreneurial programs in FCT, Abuja?

A qualitative study design was deemed most suitable to answer the research question because it lends itself to explanations of how, what, or why something happened (Thomas-Gregory, 2014). The qualitative research method can be employed to investigate a problem that is not clearly defined to have a better understanding of the existing problem, but it may not provide conclusive results. According to Eisenhardt (1989) and Ritchie, Lewis, Nicholls, and Ormston (2013), the method guides the data collection process as well as the kind of data collection techniques a researcher intends to use, in addition to the type of data the researcher intends to collect and how the data will be analyzed. The qualitative method also provides detailed information and explanation about why a sample was chosen and its appropriateness for the research. It also details the type of sampling technique employed, which is normally made evident by robust references from the literature (Cleary, Horsfall, & Hayter, 2014; Lincoln & Guba, 1985; Patton, 2002). Creswell (2003) further stated that the strength of the qualitative method is in the acknowledgement of the researcher's ability to know the diversity inherent in human behavior and to learn more and think differently about the research beyond what may have been collected from a numerical quantitative survey. Data collected were

analyzed by employing thematic content analysis, which is used in qualitative research and focuses on examining themes within data. Themes are patterns across a data set that are important to the description of a phenomenon and are associated with a specific research question. The study was borne out of current policy issues on youth entrepreneurial programs in Nigeria with the aim to evoke some excitement (Guba & Lincoln, 1989; Foster, Rzhetsky, & Evans, 2015). Furthermore, the study was not concerned with what had occurred over time but what was currently being experienced or had been experienced by select young adult entrepreneurs who had succeeded in practicing entrepreneurship in FCT, Abuja, Nigeria.

Role of the Researcher

For a qualitative study, the researcher must possess high quality interpersonal interviewing skills to successfully conduct a case study research project. Frels and Onwuegbuzie (2013) suggested that qualitative methods tended to focus on in-depth understanding of the individuals who have had previous knowledge and education on incidents and have shared occurrences. A qualitative study enables participants to be empowered through the research process as they are actively involved in the study and can voice their individual experiences during interviews (Frels & Onwuegbuzie, 2013). Data collected from face-to-face interviews and focus group discussions were transcribed using Atlas.ti identifiers. Themes and codes were created for the participants to ensure confidentiality, and keywords or phrases and common themes throughout the data were identified. All answers from the interviews were analyzed and codes were generated

using Atlas.ti software. The Atlas.ti software can help organize data and identify systems after the completion of interviews and discussions (Castleberry, 2014).

A researcher must ensure that participants have the opportunity to validate the findings through member checking (Loh, 2013; Paull, Boudville, & Sitlington, 2013). Participants' openness, honesty, and level of comfort were taken into consideration as well as their abilities to provide relevant responses to the interview questions. One likely cause of bias in collecting data might be the state of the respondents at the time of the interview. However, I maintained a high level of professionalism during the interview process. Stake (1995) explained that researchers must balance personal involvement with the interviews and the respondents. I endeavored to be objective considering my experiences of working in similar environments. It was important for me to remain as neutral as possible in an effort not to transfer any personal experiences, thoughts, or perceptions into the research study. Therefore, the interview protocol was strictly followed during the interview process. An interview protocol is not just a list of interview questions but the entire procedure of interviewing; it includes a script of what to say before after and during the interview, prompts for the interviewer to collect informed consent, and prompts to remind the interviewer the information being collected (Jacob & Furgerson, 2012). For this research, my interview protocol included a well-structured interview for the selected 25 respondents in both urban and rural areas of the six LGAs in FCT. A list of current registered enterprises in FCT was collected from the Corporate Affairs Commission (CAC) where they are registered and submit their annual reports. From the sample, 13 SMEs were selected from urban LGAs (municipal and

Gwagwalada) using simple random techniques, while the remaining 12 were selected from rural LGAs using the same technique. This technique was adopted to avoid sampling bias in both rural and urban areas and to provide quality assurance for the study (Isaksson, Garvare, Johnson, Kuttainen, & Pareis, 2015).

Methodology

Rationale for the Qualitative Method

The qualitative method was suitable for this study because it allowed the researcher to explore the concept of human understanding through open-ended interview questions (Marshall & Rossman, 2011). This study employed Inductive Content Analysis (ICA) to analyze the data. Conversely, a quantitative approach would not be suitable as the study did not focus on numerical relationships, statistical elements, and variables (Borrego, Douglas, & Amelink, 2009). A mixed methodology was also not required since that would have been a combination of quantitative and qualitative research in a single study (Borrego et al., 2009; Fielding, 2012). The purpose of this qualitative case study was to investigate how access to information had inhibited young adults in Abuja from participating in entrepreneurial programs that were designed to stimulate interest in entrepreneurship, and improve their knowledge, skills, and entrepreneurial experience. The study also explored how intensive supervision programs and pro-social attitudes could support young entrepreneurs to develop their entrepreneurship skills. It is expected that the study would contribute to positive social change by creating awareness for the youths in the FCT on how to use entrepreneurship information to address rising concerns of unemployment in Nigeria.

Justification for Using the Qualitative Expert Interview for the Study

As part of the strategy to collect data, two experts were hired for this exercise to facilitate the successful conduct of the meeting. These experts were people very knowledgeable in surveys due to their previous experiences in NBS and National Population Commission (NPoPC) field work. They had cognate experience and were conversant with interview and sampling methods. The two experts were invited to CBN Policy conference room for proper briefing on how to be formal during their visits as well as the honorarium to be paid. The duration of the assignment was for 2 weeks. In a qualitative study, information gathered is non-numerical and might include responses to an open-ended survey question, dialogue from a focus group, the answer to an essay question, or ideas brainstormed by a group. Qualitative data is not limited to words, however, as it could include the contents of an art or design portfolio. Prior to settling on interviews as the preferred method of inquiry, I examined four other qualitative paradigms or traditions, including ethnography, grounded theory, phenomenology, and narrative research to determine which one was best suited for this study. I concluded that general qualitative method is best suited for this study. This is because, the interview questions generated would be consistent with the guidelines established by the interview protocol as corroborated by Creswell (2007), Frankfort-Nachmias and Nachmias (2008), Janesick (2011), Patton (2002), and Silverman (2011). The interview questions were open-ended rather than closed-ended (see Appendix). The interview questions were predicated upon Patton's (2002) suggestions that factual questions should be preceded by opinion questions. The use of a recording device (digital recorder) was also anticipated.

However, its use was contingent upon the consent of the participants. As such, its use was coordinated so as not to create a distraction in the interviewing process. After the interviews were concluded, all the major highlights were summarized to allow participants to make any corrections or reiterate points that might not have been clearly articulated. Other sources of documents that were used included, but were not limited to, published articles, policy papers, data from NBS, CBN and other NGOs who had organized entrepreneurial programs in Nigeria. Researchers conduct qualitative research because they acknowledge the diversity of the human condition and want to learn more, and think differently about a research issue than what is usually collected from the numerical quantitative survey research data. The goal is to gain insight into an activity, explore the depth, richness, and complexity inherent in it.

Research Participant Selection Logic

Young entrepreneurs participating in an entrepreneurial program in the FCT were selected in the data collection process. At the end of December 2018, the Corporate Affairs Commission (CAC) had over 100 registered businesses on their frame. Thus, the 25 proposed respondents were randomly selected from this frame, particular attention was paid to those submitted their yearly annual reports. The selection logic was 13 from urban and 12 from rural areas respectively using the same technique

Instrumentation

The researcher was the primary data collector for this study. This followed Ho (2012) position that the primary data collection instrument in qualitative research was the researcher. This also followed from the fact that interviewing is considered the major

source of rich, in-depth, and individualized form of qualitative data (Oye, Sorensen, & Glasdam, 2016). This enhanced credibility and reliability of data to be collected from the entrepreneurs and the quality of report for decision making.

Setting

Abuja became the capital of Nigeria on December 19, 1991. It replaced Lagos which was the former capital due to its size which was twice the former. The city, which was built in the 1980s, had a landmass of 713 square kilometer. According to United Nations (2016), the city was experiencing an annual growth of 35 per cent retaining it as the fastest city in African continent and one of the fastest in the world. At the end of December 2016, the metropolitan area of Abuja was estimated 7.2 million people, placing it behind only Lagos as the most populous metro area in Nigeria. The city had hosted several meetings including 2003 Common Wealth Heads of Government meeting, 2014 World Economic Forum (Africa meetings) among others. Abuja has six local government areas: Abaji, Abuja Municipal, Gwagwalada, Kuje, Bwari and Kwali. Abuja is Nigeria's administrative and political center and a key capital city in the continent due to the country's geo-political influence in regional and continental affairs. This development has led to influx of people from all parts of the country into the city and thus the level of unemployment is on the increase on daily basis.

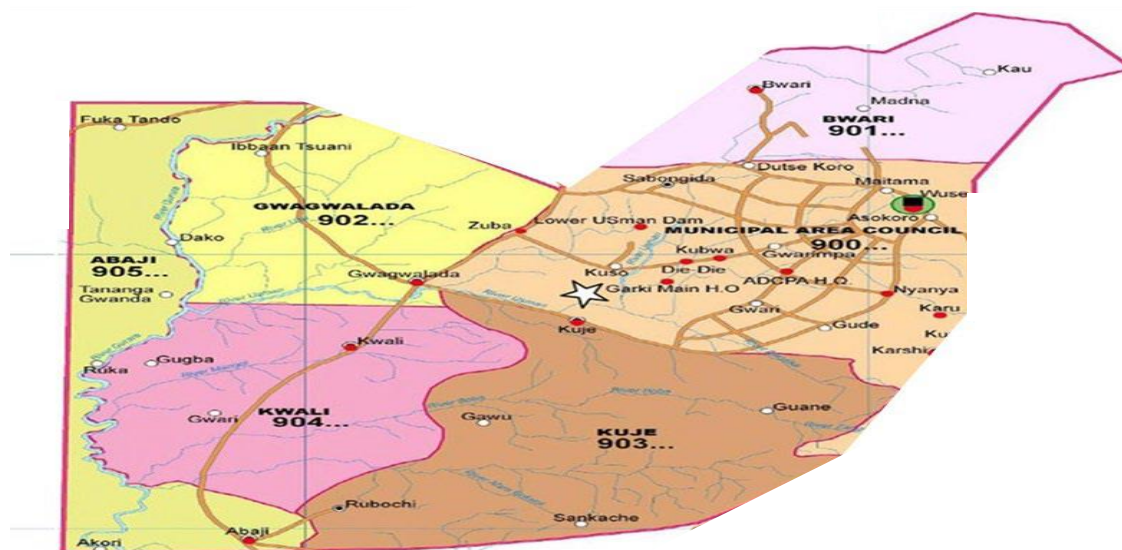


Figure 2. Federal Capital Territory Abuja and its six local government areas.

Interviews

Interviews provide an opportunity for the interviewer to relate and interact with the interviewees on individual bases as they share experiences and opinions. Interviews were mainly conducted in one primary form: one-on-one and by the researcher, while the two experts facilitated the interviews. However, in recent years, technology has widened the processes of conducting these interviews to include telephone interviews, email interview, and other online interviews like Skype (Leedy & Ormrod, 2015). Individual interviews are one-on-one moments between the interviewer and the interviewee where the interviewer asks either structured, unstructured, or semi-structured questions to which the interviewee responds. The intent of individual interview is to obtain independent, in-depth personal data from each person in the participant sample (Oye et al., 2016).

The preferred interview format for this study was the semi-structured interview with open-ended questions asked of the participants in a private setting. Face to face

interviews provide an opportunity to obtain extensive insight into the persons acting as a participant; how they feel, what they think, what are the effects of certain events (Hazzan & Nutov, 2014). This is very important for this study and for Nigeria considering the dimension youth unemployment is taking which has been described in many quarters as a time-bomb in waiting. The interviews consisted of a guide of specific questions or a protocol to delineate the process, with well-chosen questions aligned with the central research question on how the youths in the FCT, Abuja, Nigeria could acquire access to adequate information aimed at overcoming barriers to entrepreneurial development. The private setting was conducive to individual forthrightness and deep introspection.

The participants were invited to participate via a letter of introduction that informed them of the basic nature and purpose of the research. The responses to interview questions obtained provided vital information needed to address the purpose of the study. The interview questions asked the interviewees were directly related to the research questions of the study and responses obtained became part of the database built to manage the envisaged enormous amounts of data to be produced. The interviews were audio-recorded, and participants had the opportunity to review the transcribed interview for corrections before data analysis.

Where the information shared by the participants made me uncomfortable, I understood that the participants deserved to be heard; thus, it contributed to ensuring the anonymity, confidentiality, and safety of the interviewees (Corbin & Strauss, 2008). A strategy to reduce bias was to position the researcher in the studies by sharing his possible biases (Stahl, Doherty, Shaw, & Janicke, 2014). A second strategy was to

circumvent the risk of bias by analyzing all the 25 sets of responses of the participants. The interview question protocol (see Appendix D) included: an opening and welcome note, the interview questions, and a closing summary, thanking the participants. The interview protocol ensured the direction of questions and uniformity in the interview process (Fakis, Hilliam, Stoneley, & Townend, 2014). The consent of the participants was sought before proceeding with the interviews. All the interview data and document reviews were screened to remove personal information to prevent disclosing the identity of the participants. To maintain ethics in the interview process, it was emphasized that the interest of the study was to understand the case being explored and the meaning the participants could make out from the case being studied (Seidman, 2013).

Archival Document Review

The third instrument employed in this study was document review. Yin (2014) explained that documentation was a significant source of relevant information for case studies. Relevant documents included letters, e-mails, and companies' formal reports available through search engine platforms. Document review is stable, specific, and broad; it could cover an extended period and many settings. The archival document sources of interest to this research were papers, articles, government websites and public libraries. The documents that were reviewed provided practical and heuristic proof needed to advance entrepreneurship education and skill development. It provided support for the clarification of the research question and its significance both in practical and theoretical terms that detailed the methods used to answer the research questions.

The document review served as a point of convergence and alignment of the researcher's goal, values, and ideas about the research and the strategy needed to propel and move the research process forward (Parker, 2014). The documents reviewed included those on business registration to confirm the suitability of the participants; and the income and expenditure records of the participants to indicate a business growth satisfactory for the study undertaken.

Procedures for Recruitment, Participation and Data Collection

The study sought and obtained consent from the individual participants (enterprise owners) to carry out the interviews with them to collect data through audio-recording of the interviews. The audio-recorded interviews were transcribed and member-checked to allow the participants to confirm that the summary produced from the transcripts represented the discussions made and to ascertain that my interpretation of the meanings of participants' interview responses was accurate. The interview was conducted depending on days and time chosen by the participants, using the interview questions and the interview protocol to guide my engagement with the interviewees. I informed and sought the permission of the participants to audio-tape the interviews.

Finally, I performed the importation of textual transcript into Microsoft Word to indicate the start of the data analysis stage. The following procedures were undertaken:

1. Sent initial email to contact participants;
2. Provided participants with an informed consent form;
3. Set time to conduct interview with participants;
4. Interviewed participants;

5. Member checking;
6. Transcribed data and transferred notes into Word format for uploading;
7. Analyzed data and used Atlas.ti to transcribe and organize the data;
8. Coded data, codes were themes from data; and
9. Presented themes and data collected.

Following the approval by the Walden Institutional Review Board 10-04-19-0472385, the research took place from October 7, 2019 to October 18, 2019. I collected my data by interviewing 25 entrepreneurs from the six LGAs in Abuja. The two weeks data collection took place in the six LGAs of the city. The following demographic information were critical in choosing participants for the study. First, the location of the participants had to be in Federal Capital Territory, Abuja in Nigeria and secondly, the participants had to be adults who owned their businesses.

Prior to the commencement of the interviews, the survey frame of all enterprises in the city was obtained from Corporate Affairs Commission (see attached). Young entrepreneurs currently participating in an entrepreneurial program in the FCT in the six LGAs were selected randomly from the frame collected from Corporate Affairs Commission (CAC) - the statutory body charged with the registration of businesses in Nigeria. All entrepreneurs were told and advised that participation in the research study was strictly voluntary and confidential. The two experts provided logistic supports and were given a copy of the survey frame containing the list of SMEs in all the LGAs of the city namely Municipal, Gwagwalada, Kwali, Bwari, Kuje and Abaji. The data collection process was as follows: First, I identified 25 SME owners from the frame of businesses

collected in FCT, using public information to determine those who were self-employed and had successfully operated their business beyond 3 years in the city. They were those within the age bracket of 25 -55 years. This age bracket was used as they will give me the needed answers to my research question. Also, it is the most active age group that are contributing tremendously to the growth of the economy. Two experts from NBS and National Population Commission (NPopC) who had cognate experience on survey activities in the city and understood the terrain of the city, especially where those SMEs were located, assisted me in distributing the expression of interest and consent forms as well as fixed the date and time to make my interview with them seamless. Thereafter, I followed up by phone to the selected participants to discuss the intent of my study by introducing myself, the purpose of my study, and requesting their participation. I enlisted 25 owners of businesses in the following numbers (Municipal = 6; Gwagwalada = 5, Bwari = 4, Abaji = 4; Kwali = 3 and Kuje = 3.

Secondly, upon receipt of confirmation and willingness to participate, I contacted the participants to further explain the entire process for participation, the fact that participation was voluntary, my duty to protect their confidentiality, and their right to withdraw if they chose. I also explained the purpose and content of the informed consent form, took their questions and concerns, and then had them execute the consent form. I gave each participant a copy of the informed consent form and we agreed on a convenient time and location to conduct the interviews.

Thirdly, I conducted the interviews, on the day and time chosen by the participants, using the interview questions and the interview protocol to guide my

engagement with the interviewees. I informed and sought the permission of the participants to audio-tape the interviews. To ensure clarity, I used a digital audio recording device with playback capability and maintained journal notes to record feedbacks from interviewees.

Data Analysis Plan

The data analysis followed sequential steps to ensure a robust and bias-free research. First, I conducted interviews with 25 business owners (young entrepreneurs) in the six LGAs of FCT Abuja. I arranged for member checking process after data transcription for validating the content. Then, I used an audio-recorder in the interviews and kept journal notes as back-up. The transcription of data followed carefully repeated listening, writing, and reviewing of content to ensure that all required data reflected in the overall analysis. Then, I ensured that the data transcription process was done within 24 hours after each interview.

I used codes, known only to me, to identify the organization and separate codes to identify each participant. Further, I proceeded to execute a verbatim data transcription into Microsoft word application. I also depended on this transcription process and Atlas.ti software to define and develop themes for data analysis and ascribing meanings to the consolidated responses

Finally, I used Microsoft Word application to document the interview records; this facilitated storage and retrieval. Thereafter, participants received their individual files with the transcribed data for their review and confirmation. Finally, in the process of listening to the recorded responses, I identified trends and relationships to the research

question. Subsequently, I organized the responses in themes and formats to enhance final analysis.

Data Coding and Themes

This study provided contextual information on youth entrepreneurial program, policy implementation of entrepreneurial programs and other challenges in Abuja and Nigeria through analyzing 25 in-depth interviews of SME owners within the geographic boundary of Abuja within specific local government areas.

The Analysis

This study employed Inductive Content Analysis (ICA) to analyze the data. ICA is a qualitative method of content analysis that researchers use to develop theory and identify themes by studying documents, recordings and other printed and verbal material. As the name implies, inductive content analysis relies on inductive reasoning, through which themes emerge from the raw data through repeated examination and comparison.

In moving from the process to the analysis stage, working from the verbatim transcription of the digital audio recording in Microsoft Word, I used codes, known only to me, to identify the organization and separate codes to identify each participant. I then used Atlas.ti software to define and develop themes for data analysis and ascribing meanings to the consolidated responses.

A copy of the transcription was made available to each interviewee and I requested that they confirm the content, or if necessary, request another meeting to establish firm understanding of the transcription. This process reduced the possibility of introducing my personal bias or misrepresenting a participant's intention.

Next, I carefully removed all elements that could be used to identify the organization or the participants to safeguard their identity and confidentiality. Then, I formatted the data by assigning unique labels and numbers to facilitate retrievals and theme formation. I stored the data electronically (personal laptop), using a password known only to me, and hard copies were retained in a locked fire-proof cabinet with codes assessable only to me. I will retain the records for a period of 5 years following the study, and will personally dispose the electronic data by deleting the information from the system and shredding the hard copies.

By using content analysis in the study to enhance a deep understanding of the data, through classification of words and phrases, new insights emerged that informed a pragmatic approach to policy designing and implementation. It must be underscored that the purpose of this study was to explore how information access to SMEs would promote young adult participation in entrepreneurial programs in FCT, Abuja. Since entrepreneurship is one of the most potent means of addressing unemployment, the challenge over the years was that SME's did not have requisite information that would enhance youth effective participation in entrepreneurial programs.

Therefore, content analysis techniques were well-suited for this research as few or no previous studies of this type exist. The inductive approach enabled me to identify key themes of interest by reducing the material to a set of themes or categories. It was best suited as it began with organizing the raw data through a process known as open coding. Through open coding, I reviewed the material, making notes and headings in the text as I read. This process often required repeated reading of the material, after which I

transcribed the notes and headings into a coding sheet. Thereafter, the next step involved grouping the data, reducing the number of categories by combining similar headings into broader categories. The stages and steps in conducting inductive content analysis were strictly adhered to by me as detailed below.

Observation. This involved a sematic observation and reading through the interview text three times within the analytical software and taking note of quotes, and phrases that directly addressed the objectives of key words and headings. This process also helped to identify who said what, the interpretation of what was said and it was also used to identify the important issues emanating from the data.

Coding and theme development. The codes were derived from the data and themes were generated from the code through constant comparisons. Constant comparison was conducted within and between major categories. The classification was used throughout the analysis as the main unit of analysis. At this stage, a code book was developed for documentation and evaluation of codes and themes.

Evaluation of codes and themes. This process involved intensive code/theme examinations, for a truthful representation of the information gathered and to ensure that the right quotations were attached to appropriate codes and themes.

Tabulation of code and themes. This was done for clarification and classification of major and sub-major themes for interpretations and reporting purposes.

Abstraction. It simply means formulating an overall description of the research topic through the codes and the themes generated, using network analytical tools. The

network analysis tools within Atlas.ti software were used to produce network of relationship between the codes and were further used to explain the themes generated.

Selection criteria and codebook development process. The major codes were derived from the excerpts from the interview using a descriptive coding approach. That is the codes described the contents provided by the respondents which were obviously related to the research question.

First Cycle of Coding

Within the data certain phrases and words were searched which eventually formed the major codes. This process described the first cycle of coding. Phrases and words used in policy implementation, graduation/education, information, challenges, unemployment, social media, business, registration, participation, access, entrepreneurial, government, skills, training, awareness, barriers, program and performance were the keywords used to derive other codes and also used for further coding process.

Second Cycle of Coding

The second cycle of coding process involved recoding of the codes and grouping. The codes were refined using appropriate terms and grammar. Similar codes were assembled together to analyze their commonality and to create a map. Codes with similar quotations and text were merged and the number of occurrence of the codes was used to determine the category to which a code would belong. Part of the criteria used was the frequency of a code or text within a primary document and how frequent the respondents mentioned such statement or the code occurred in their response to the interview.

Thus, the criteria used were direct words or phrases which were used to answer research questions; the frequency of the words or phrases within and across the primary document(s); the interpretation of quotations were used to develop the codes, while literature reviewed was also utilized to developed and redefine codes for the coding process. However, terms such as policy, information, barriers or challenges, program, entrepreneurial, graduation, suggestive words were keywords that guided in developing the codes. The major codes stood the test of frequency and direct answer to the research questions. The sub-codes had lower frequency of less than five and provided example that were indirectly related to the major codes.

Codebook Development

The codebook was developed using a tabulated format. The codebook was developed using the keywords identified in the context of the interviews that were related to the research question. The first column contained the keywords that were searched within primary documents. Second column provided short descriptions of the code. Third column contained the inclusion criteria and made provision for exclusion criteria using the codebook.

I made a copy of the transcription available to each interviewee and requested that they confirm the content, or if necessary, request another meeting to establish firm understanding of the transcription. This process eliminated the possibility of introducing my personal bias or misrepresenting a participant's intention. At the end of the process, I thanked the entrepreneurs who participated in the study. Finally, I provided the participants with a description of the study purpose, statement of minimal participation

risk and benefits for participants, voluntary nature of the survey, guarantee of confidentiality and anonymity of the participants, researcher information, participant's level and type of involvement were included in the informed consent form. Walden University IRB reviewed and approved the informed consent form.

I told the participants that the results of the study would be consolidated and analyzed objectively such that no identity of an individual will be known. The final study would be made available at the Central Bank of Nigeria Library, Federal Ministry of Employment, Labor and productivity and The Presidency, once the study was completed. The participants for my study were 25 SME owners who had operated their businesses for more than 3 years and were employers of labor in Abuja. They must have been rendering their monthly as well as annual returns and statement of accounts to the CAC for at least three years.

Participants reported that because of the absence of information about coaching and mentoring for prospective entrepreneurs in the past, the fear of failure, and the unfriendly nature of the Nigerian financial system towards small and medium scale businesses and the ingrained infrastructural deficiencies, young adults tended to avoid entrepreneurship endeavors. The entrepreneurs were forthcoming in providing answers needed in addressing these barriers to entrepreneurial progress. Majority of the participants were of the view that if proper information is given to young adults and if the policies are pursued with vigor, these would add to spread of entrepreneurial awareness and network formation, thus increasing their participation in the city and Nigeria in general.

Detailed description: A 1-3 sentence description of the coded datum's qualities or properties. The detailed description provided information about the quotations or text from the codes or themes emerged.

Inclusion criteria: Conditions of the datum or phenomenon that merited the code. That is those codes that were directly related to the research questions and those questions in the interview guide.

Exclusion criteria: Exceptions or instances of the datum or phenomenon that did not merit the code. These were latent codes that emerged as suggestion, not popular within the primary documents and also less articulated

Typical exemplars: These were few examples of data that best represented the code, while a typical exemplar was an extreme or special examples of data that still represented the code. In addition, keywords that addressed the research question which were searched within the content of information provided by the respondents were used in the process of the coding. The coding book was developed using the following criteria:

For the constant comparison procedure, the codes were compared based on quotations from which the codes were derived and classification of major codes and sub-codes. However, keywords, similarity, difference and frequency were strictly adhered to in the process.

Keywords: The keywords were directly used to highlight the relevant text from which the codes were derived.

Similarity: Codes with similar context meaning and grammatical interpretation were group together. In addition, these codes also provided direct answer to research questions.

Difference: Codes that were indirectly and completely out of context were considered different, though some of the codes provided examples for explanations.

Frequency: it was also used in determining the classification of codes and comparison. Those codes that appeared less than five times and were not directly related to the research questions were considered as the sub-codes/themes, while codes that appeared more frequent more than 10 times and were directly related to the research questions were considered major codes. Thus, comparing the frequency of a code with the relationship were used for the classifications of codes and to decide which formed part of the main theme in this study.

Evaluation and tabulation of codes and themes: The codes were ranked based on their frequency and consistency with the research questions. This process further helped in classification of codes emanating from the data. Besides, the codebook, a table was developed to clarify the codes and themes. Thus, at this stage distinction was observed between the major codes and the sub-codes which helped in preparing for the writing of the findings from the data.

Abstraction process involves writing of the findings. The codes and the themes emanating from the data were used during the writing process. However, the network analysis tools within Atlas.ti software were used to produce network of relationship between the codes and were further used to explain the themes generated.

The purpose of this study was to explore how information access to SMEs would promote young adult participation in entrepreneurial programs in FCT, Abuja Abuja and Nigeria in general. Entrepreneurship development is a major contributing factor to socio-economic growth and development in many economies. In Nigeria, entrepreneurial ability tends to be lacking and has led the country lagging behind in terms economic growth and development.

Abuja is Nigeria's administrative and political center and a key capital city in the continent, due to the country's geo-political influence in regional and continental affairs. This development has led to the influx of people from all parts of the country into the city which calls for all the relevant stakeholders to bring on board all policies to ensure that the rising youth unemployment does not snowball into a time-bomb that would ravage the entire city.

Issues of Trustworthiness

Evidence of quality in a qualitative study refers to evidence that the research findings are credible, trustworthy and accurate (Creswell, 2013). The aim of the study was to ensure that the research findings were credible, transferable, dependable and confirmable to make the findings acceptable to the scholarly community and the public at large. Various well-founded and sound strategies were employed to ensure that the findings were valid (Creswell, 2013).

During the interviews, I took copious notes to ensure that I captured all the respondents said and ensured I was open to what each participant said and recorded in audio. To further develop trustworthiness, I ensured that I repeatedly listened to the audio

recording of each interview, confirming its accuracy in the corresponding participant's transcript. As I reviewed a transcript, I also checked my coding for accuracy and clarity. I merged codes that were identical or very similar. I prepared a summary of each interview and used member checking to improve accuracy by sending each participant a copy of his or her interview transcript and summary for review. I used a collection of rich, thick descriptions from a wide range of participants to support trustworthiness. A member checking process was undertaken by obtaining the correct transcriptions of the interviews, spending extensive time with the interviewees and requiring them to confirm the transcriptions of the interviews to prevent distortion of the description of their experiences.

Credibility

Moustakas (1994) emphasized that during interviews, there exists a high probability of misconceptions because of the conversational and open-ended nature of the interviews. Therefore, I listened attentively to the interviewees during the interviews, asked probing questions to clarify probable misconceptions arising from the questions and responses and clarified all misconceptions arising from the interviews from time to time to ensure that the findings were credible.

A member checking process was undertaken by obtaining the correct transcriptions of the interviews, spending extensive time with the interviewees and requiring them to confirm the transcriptions of the interviews to prevent distortion of the description of their experiences. In qualitative research, interviewees should “review and

confirm or alter the research data to correspond to her or his perception of their experience” (Moustakas, 1994, p. 110). The interviewees were presented with the analysis of the interviews - the analytic codes, and categories or themes, and conclusions. The interviewees were afforded an opportunity to confirm the authenticity of the transcriptions of the interviews. The interviewees were given an opportunity to confirm that the conclusions reflected their common experiences in establishing a small-scale business, rather than looking for government jobs. The respondents were, therefore, able to examine and confirm the description of their common experiences (Moustakas, 1994).

Transferability

The researcher ensured that the findings of the study could be expanded for further research work by including other prevailing factors in the country such as kidnapping, banditry and cattle rustling which are all associated to youth unemployment. This was done particularly for the areas that had not been explored such as comparative studies of entrepreneurship programs in Lagos, Kano, and Port Harcourt. This kind of endeavor would be recommended for future researchers. The fundamental goal of this general qualitative research design was to enable the researcher to make credible findings and enable the transferability of the study. Fundamentally, detailed description of the interviewees’ essential characteristics and the entire research design were given, to enable other researchers to apply the study in other contexts.

Dependability

When conducting qualitative analysis, triangulation is a powerful technique that facilitates validation of data through cross verification from two or more sources. It is the

process of using more than one method, theory, researcher and data collection method and technique to make the research findings more valid, reliable and generalizable. Patton (2015) stated that triangulation involved collecting and analyzing multiple perspectives. I ensured that the personal experiences of the entrepreneurs were cross-checked and corroborated by asking probing questions during the interview. Cross-checking the transcriptions, arranging follow-up interviews for clarification and realistically evaluating emerging themes during analysis from multiple perspectives were undertaken. Also, the dependability of the findings was enhanced by using a digital voice-recorder.

Confirmability

I employed the reflexivity strategy to ensure that the findings were confirmable. According to Creswell (2013), reflexivity allows researchers to re-examine and clarify their biases through deep reflections. I was conscious of my social and political background, and how they might impact on the interpretation of the data and approach to the research (Creswell, 2013). I ensured that I did not influence the interviewees' perceptions by bracketing out all extraneous considerations.

Ethics

The interviewees were provided with consent forms and asked to sign them. The consent forms were prepared in accordance with the requirements of the Institutional Review Board (IRB). The consent form contained the following information: the purpose of the study, liberty of the interviewee to discontinue their involvement in the interview whenever they wished, agreement of a mutually convenient setting, duration of the interview, privacy of the interviewees, storage of data, publication of the findings,

verification of the transcribed materials and, assurance that their responses would remain confidential. Personal experiences of the researcher concerning vote-selling were not shared with the interviewees because it might preclude bracketing that is fundamental to the construction of meanings and essences of the phenomenon in a phenomenological study (Creswell, 2013). Researchers need to maintain ethical standards at all stages of the research process- through data collection, data analysis, data reporting up to publication (Creswell, 2013). High ethical standards were maintained at all stages of the study. More importantly, the purpose of the study was explained at the outset of the interview and it was confirmed that the privacy and confidentiality of the interviewees would be maintained. The interviewees were informed that they were free to terminate their involvement in the study anytime without explanation.

The names and other details of the interviewees were masked to prevent the disclosure of their personal information or identities. I set aside all extraneous considerations, predispositions, and preconceptions through bracketing at all stages of the study to avoid researcher's bias. The physical records would be stored in a locked file cabinet, while the electronic records would be stored on a removable disk and kept in a secured file cabinet for at least 5 years. The digital voice-recording of the interviews were erased after transcriptions. I informed the participants that their names and contact information would be kept separately from the interview records and destroyed on completion of this study. Further, I informed the participants that the transcriptions would be encrypted and protected by passwords. The researcher would be the only person that would have exclusive access to the password and the data.

Summary

The purpose of this study was to examine how information access would enhance young adults' participation in the Federal Capital Territory (FCT) in entrepreneurship programs to make them self-reliant, increase national growth and development. The consequences of youth unemployment are many and varied. According to NBS, youth underemployment which stood at 17.40 per cent at the end of December 2015 surged to 23.1 at the end of December 2018, placing the total numbers of unemployed youths in Nigeria to 28.7million (NBS, 2018). Social commentators in Nigeria kept on informing the policy makers that as idle hands remain the devil's workshop, a nation with such magnitude of unemployed youths who would be vulnerable to crimes. It is like sitting on a gunpowder waiting to explode. This is of great concern to public policy which underscores the relevance of this study to social change.

However, it must be stated that young adults aged 20-25 in the FCT do not participate in entrepreneurial programs. Thus, this study explored the participation of youth's resident in the FCT in entrepreneurial programs that stimulated interest in entrepreneurship, and improved their knowledge, skills, and entrepreneurial experience. The study sought to find plausible explanations for why youths in FCT Nigeria lacked adequate information aimed at overcoming barriers to entrepreneurial development. Two data collection methods: semi-structured one-on-one interviews and document reviews were used to collect data that allowed for exploration of the research questions. These methods allowed me to collect the needed information from the 25entrepreneurs through interviews, discussion groups and civil leaders. I attended the quarterly meeting of Young

Entrepreneurs Association of Abuja (YEAA) as well as monthly meeting of the Cooperative Entrepreneurs Association (CEA), Municipal Unit, Abuja. This afforded me the opportunity to gain first-hand information on issues and challenges facing entrepreneurial initiatives that formed part of my recommendations.

Included in this chapter was a discussion of the ethical considerations needed to protect participants (entrepreneurs) who were interviewed from any type of fear. As the primary source of data collection and analyst, I am aware that bias would be a concern. Thus, I reduced bias by reporting the questions as accurately as possible. Interviews were recorded, transcribed and then coded in Atlas.ti to identify patterns and themes.

In Chapter 4, I focus on the results of the study, including a discussion of the interviews with the 25 entrepreneurs as well as from focal groups. Data analysis step is discussed including the coding and thematic analysis process. I also discuss the findings and result of participants interviewed. As a public policy tool, it would assist in understanding the relevance of entrepreneurship as a viable tool in combating youth unemployment; enhance wealth creation, economic growth and development.

Chapter 5 discusses the interpretation of the findings, shortcomings, limitations of the study, recommendations for future studies, implications for positive social change, as well as the conclusion of the study.

Chapter 4: Data Analysis

Introduction

Entrepreneurship development is a major contributing factor to socioeconomic growth and development in many economies. In Nigeria, one of the key drivers of economic growth and national development is the access to timely and appropriate information to new ideas and technology (Okeke & Eme, 2016). A plethora of existing and emergent businesses lack the requisite knowledge on how, when, and where to access new funds, technology, market, etc. (Salami, 2019). For meaningful entrepreneurship growth and development in Nigeria, I relied on McDowell and Smith's (1999) theory of supervision and intensive coaching and Bocarro et al.'s (2008) theory of pro-social attitudes to enhance effective participation in entrepreneurial programs. Access to information is the most challenging factor facing upcoming entrepreneurs in the country. The research question that guided this study was: How can government policies by the federal executive council enhance information access to SMEs that promote young adult participation in entrepreneurial programs in FCT, Abuja?

Young adults' lack of access to appropriate knowledge and information on the latest methods of production has led Nigeria's goods produced by them to be less competitive in the global markets (Oyeronke, 2016). It has caused low levels of aggregate economic growth, weak human development index, and deteriorating productive and absorptive capacities. Among these challenges, the most serious was the issue of access to appropriate information for entrepreneurial development, especially among young

entrepreneurs. According to Oyeronke (2016), access to information is crucial because accelerates the level of individual advancement and corporate educational development.

Information remains indispensable to national development as poor access to information creates negative socioeconomic demands (Ihugba, et al., 2016). Conversely, access to quality information facilitates both intra- and intercity trade and encouraged new technology. The mobilization of human resources for national development therefore requires a greater deal of planning. It requires the internalization of frameworks that create information exchange among would-be entrepreneurs at various spheres of economic and social activities (Ihugba, et al., 2016).

The absence of timely information prohibits young adults from participating in entrepreneurial programs in FCT. Some of the negative consequences of unemployment at an early stage of an individual's life are the impairment of an individual's productive potential and their long-term employment and income prospects (O'Higgins, 2014). Ryan (2016) argued that unemployment causes a degradation of skills, capabilities, and creativity, including a negative effect on motivation. Given that the underutilization of skills and talents increases as youth unemployment rises, there is a potential threat to economic growth arising from reduced productivity and stifled creativity, which can lead to a decrease in gross domestic product.

An association exists between unemployment and crime and drug and alcohol abuse (Fougere, 2014; Henkel, 2016). Fougere et al. (2016) reported a direct correlation between youth unemployment and an increase in property crime. The increase in drug and alcohol use might be attributed to the social exclusion and possible depression these

youths feel during periods of unemployment. Chothia (2015) stated that some of Boko Haram's bomb makers were local university graduates who joined the sect in desperation after failing to find jobs. These graduates were recruits from an environment that had provided the requisite socioeconomic framework for their participation in terrorist activities, i.e., people who perceived they had little or nothing to lose in life.

In a bid to address youth unemployment, the Nigerian government created several youth-targeted entrepreneurial programs. In the past, the inability to access the effectiveness of the programs was due to absence of accountability and transparency in the execution of most of the programs, as employers that were direct beneficiaries are rarely accessible to young entrepreneurs in Nigeria. Such beneficiaries are skewed toward few entrepreneurs in the urban cities and some influential children of influential politicians (Baba, 2016). Consequently, without proper monitoring and evaluation programs, it is difficult to quantify the number of participants, new businesses, and capacity building achieved. The mobilization of human resources for national development requires planning. It requires the internalization of frameworks that create information exchange among potential entrepreneurs in various spheres (Chothia, 2015). Given these factors, youth entrepreneurship programs must be redesigned to enable better monitoring to ensure they attain their objectives and goals.

Data Collection

The sources of data for this study were structured interviews with 25 purposefully selected entrepreneurs from the frame of all registered enterprises in Abuja. All 25 interviews took place between October 7 to 18, 2019. I collected interview data from

participants who were directly involved in small and medium scale enterprises whose staff strength ranges between 5 and 20. The interviews were guided by my use of my structured interview questions (Appendix B) and, if needed, clarifying and probing questions posed to develop rich, detailed data. After each participant provided a signed consent form, I scheduled an interview with them in their committee room and in most cases in the Managing Directors' office.

All the 25 interviewed participants were done face to face. During the scheduling of the interview, I advised each participant that I would be digitally recording and transcribing the interview and making the script available for their review. The interviews lasted between 30 minutes plus another 10 minutes to review interview protocols.

At the beginning of each interview, I welcomed and thanked the participant for their input. I confirmed that the participant had ample time for the interview and reviewed the interview protocol, including that they could withdraw from the interview or study at any time without any consequences. I asked each participant if there were any questions. None of the participant had questions at this point in the process.

When I was ready to begin the interview, I announced that the digital recording of the conversation had begun. I then proceeded to introduce myself and the purpose of the interview. The remainder of the interview was guided by structured interview questions (see Appendix B). I took field notes during each interview and noted demeanor, focus level, and body language. When possible, I asked follow-up questions, as needed, during the interview to gain a deeper understanding of the case and the participants. At the end of the interview, I thanked the participant and ended the recording. I reiterated that the

recording would be transcribed and that each participant would be provided for the review. I began to achieve data saturation upon completion of 15 interviews. I continued the interview process until I had interviewed 25 participants. Interviews went according to plan, and there were no unusual circumstances or deviations from the proposed plan.

After each interview was completed, I listened to each recording for quality and to determine if any follow-up questions were required. I also took additional research notes. I used Atlas.ti to transcribe the interview. Upon receiving the completed transcript, I personally reviewed it and compared it with the audio recording and each transcription was corrected as needed. I prepared a summary of each interview that included demographic information of each participant as well as their experiences and thoughts regarding youth involvement in entrepreneurial activities in the city. Further, I sent the transcript and summary to each representative participant for review. Out of the 25 participants, 3 requested changes to their summary. It must be stated that the notes I took during field session complement the audio and provided observations and insights during interviews.

Results

In Nigeria, access to information is the most challenging factor facing upcoming entrepreneurs. According to Oyeronke (2012), access to information is crucial because it accelerates the level of individual advancement as well as corporate educational development. The lack of access to appropriate knowledge has led many entrepreneurs in developing countries, such as Nigeria, to be less competitive in global markets. It has caused low levels of aggregate economic growth, weak human development index, and

deteriorating productive and absorptive capacities. Interview participants said that entrepreneurship could be propagated, and sustainable entrepreneurial policies that prospective entrepreneurs could access should be available.

The data analysis in this study enabled me to compare the role timely and effective information plays in informing youths about entrepreneurial participation. The analysis assisted me in determining the differences in citizens' opinions based on several factors attributed to young adults between ages 25 and 30 in embracing entrepreneurial programs, rather than seeking white-collar jobs. Although the findings were similar across the locations studied, the differences in some entrepreneurs' opinions were based on their perceptions and challenges, especially in regard to the start of a new business.

Of the 25 entrepreneurs interviewed, all stated that one of the key drivers of economic growth and national development is access to appropriate information on new ideas and technology. They stated further that, in Nigeria, access to information is the most challenging factor facing potential entrepreneurs. The lack of access to appropriate knowledge has led the country to be less competitive in the global markets. All 25 entrepreneurs stated that this lack of access has caused low levels of aggregate economic growth, lack of entrepreneurial knowledge from school, high bank charges, frequent and uncoordinated tax policies, weak human development index, and deteriorating productive and absorptive capacities. Poor access to information creates its own negative socio-economic demands. Conversely, access to quality information facilitates both intra- and intercity trade and encourages new technology.

All 25 respondents stated that the Nigerian economy was endowed with human and material resources. With a population of 180 million, a growth rate of 2.5%, and an aggregate youth population of over 32% of the country's population (National Population Commission, 2017), the country has one of the highest youth populations in the world. However, available statistics show the country is having one of the lowest levels of labor productivity growth.

All 25 entrepreneurs posited that lack of an adequate plan (from short- to long-term) between the private and public sector in FCT, and Nigeria in general, has hampered the growth trajectory of the country. As stated in the research question, this study was aimed at unravelling the extent to which information access has affected youth entrepreneurial development in Nigeria. This question was necessary because, according to United Nations Development Report (2017), over 48% (86.4 million) of the people in Nigeria live below the poverty line and lack viable means of livelihood. In addition, the country's levels of inequality are among the highest in the world with the GINI coefficient for Nigeria at 0.49 based on expenditure.

All the 25 entrepreneurs interviewed, stated that inadequate technology that would facilitate exchange and innovation among youths did not exist. In fact, one of the most challenging problems that accounted for high level of unemployment and underemployment was lack of exchange and information among youths. According to NBS (2017), youth unemployment rate (age: 15-24) in Nigeria increased to 25 percent in the fourth quarter of 2017 from 20 percent in the third quarter of 2016 due largely to inability to acquire modern technology needed for business start-ups.

There was 100 percent agreement among the participants that the public sector was not creating jobs and although the government was currently the creator of new jobs, emphasis must be shifted towards small and medium enterprises (SMEs) for job creation by young entrepreneurs. All the 25 respondents stated that the critical situation with respect to the unemployment challenge and of more concern was the huge unemployment rate among youths.

All the 25 respondents stated that the major “complaints” of potential and budding entrepreneurs was the apparent lack of information to sources of funding. Yet research by Global Entrepreneurship Monitor (GEM, 2016) clearly showed that Nigeria was endowed with abundant resources better off than most countries of Sub-Saharan region with respect to the availability of funds. The problem arises from the fact that entrepreneurs and funding institutions are divergent in their thinking and actions. Participants agreed that most young entrepreneurs do not know how to write a feasible, realistic and understandable business plan that will satisfy the lending requirements of the funders. Many plans are not thought through, the products or services offered show no tangible benefits and do not differentiate themselves from what already exists in the market. This leads to pricing problems, which ultimately lead to the demise of the enterprise. The lack-of-access-to-funding is a critical component for any meaningful entrepreneurial development.

All the 25 respondents stated that adequate institutions that would enhance access to financial resources were not available. By addressing these inhibiting factors, it will go a long way to increasing the levels of entrepreneurship development. It should always be

remembered that it was not the function of government to create jobs but rather to create an environment that would facilitate and enhance entrepreneurship. Available information showed that there were many government or quasi-government institutions that had been set up to provide funding, yet research have clearly shown that they are not well known by the public and when they are approached the assistance given is generally of little value (Ihugba, et al., 2016). The responses to the questions are shown in Table 3 below.

Table 3

Information Access and Youth Participation in Entrepreneurial Programs

Factors/Questions	Information access enhance youth participation in entrepreneurial programs	Youth without access to information do not participate effectively
The entrepreneurs have prior entrepreneurial training before commencing the business	Prior training enhanced entrepreneurship	Absence limited participation
Absence of information that focused on youth need analysis has affected youth participation	Information enhanced entrepreneurship	Limited educated hampered participation
Absence of policy that defined short and long term objectives of youth participation	Focused policy enhanced entrepreneurship	Absence of defined policy hampered participation
Inadequate policy that ensured coherence with other national strategies that would promote youth participation	Coherence policy enhanced entrepreneurship	Absence of cohesion deterred participation
Viable and noticeable monitoring and evaluation on youth entrepreneurial assistance	Adequate monitoring enhanced entrepreneurship	Lack of monitoring limited participation
Cohesive and bureaucracy free regulatory framework hampered youth effective participation in entrepreneurial programs	Minimal bureaucracy enhanced entrepreneurship	Bureaucratic controls limited participation
Inadequate technology that would facilitate exchange and innovation among youths exist and how do you think it can be tackled	Adequate technology enhanced entrepreneurship	Absence of technology hampered participation
Information on how youths could create exporting networks for products should be managed or improved	Reliable networking enhanced entrepreneurship	Lack of networking is a limits business growth

upon in FCT and Nigeria		
How does social media enhance youth participation in entrepreneurial programs	Effective social media enhanced entrepreneurship	Inadequate publicity was a deterrent
Inadequate institutions that would enhance access to financial resources be resolved	Access to finance enhanced entrepreneurship	Inadequate institutions limited business expansion
Absence of outlets that would enhance entrepreneurship education and skills development in FCT, Nigeria	Adequate training outlets enhanced entrepreneurship	Lack of training outlets limited youth participation

Table 4

Linkages of the Codes and Themes with the Research Question

Descriptions				Classification Criteria			
Terms/keywords related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarity	Difference	Frequency
Policy	Problem with identified policy in terms of registration, tax and finance.	Awareness of policy	Factors affect entrepreneurial policy	+++	Directly related to RQ		>10
		Policy and business registration					
		Policy challenges					
		Policy on entrepreneurship					
		Reduction in quality of information on tax					
		Access to information on various stock shares, long years of services for loan	Institutional and financial framework	+++	Directly related to RQ		>10

Descriptions				Classification Criteria			
Terms/keywo rds related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarit y	Differenc e	Frequen cy
		Poor policy Lack of political will Lack of government commitment	Barriers affecting policy entrepreneur, information and youth participation	++		Indirectly related to RQ	<10
Fed Executive Council (FEC)	Pronouncement of policy on youth program	Lack of participation Creation of youth employment outlets Effective implementation	Removal of barrier to access to various programs	++		Directly related to RQ	
Program	Action taken by government to engage youths	Npower SureP YouWiN Young Farmer	Recent entrepreneurial programs	+++		Directly related to RQ	>10
Information	Description of sources of money, buying and selling of services and	Market information Financial information Policy information Information about tax	Type of information	+++		Directly related to RQ	>10

Descriptions				Classification Criteria			
Terms/keywo rds related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarit y	Differenc e	Frequen cy
	products	Information remains insufficient or unfocused Chatting and disseminating information	Access to information on entrepreneurial	++		Indirectly related to RQ	<10
		Facebook, WhatApp, Radio and television, Instagram, YouTube	Sources of information	+++	Directly related to RQ		>10
Youth participation	Problem affecting youth participation	Poor facilities Poor training venue Power supply Registration center	Description of training outlets	+++	Directly related to RQ		>10

Descriptions		Classification Criteria					
Terms/keywords related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarity	Difference	Frequency
		Insecurity of business ideas Cheap sale of business ideas Pirate and loss of business focus Poor dissemination of entrepreneurial knowledge	Diversion of business ideas	++		Indirectly related to RQ	<10
		Sale and development of business ideas Sale of promotion	Market strategies and networking	++		Indirectly related to RQ	<10

Descriptions				Classification Criteria			
Terms/keywo rds related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarit y	Differenc e	Frequen cy
Monitoring of entrepreneuri al program	Identified issues on mentoring	Entrepreneurship instructors impacted the training scheme Extension worker on entrepreneurial development Entrepreneurship skills include soft and hard skills Absence of viable and noticeable monitoring and evaluation	Identified issues on mentoring	+++	Directly related to RQ		>10

Descriptions				Classification Criteria			
Terms/keywords related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarity	Difference	Frequency
Entrepreneurial	Description of skills and training received for business management	Entrepreneurship instructors impacted the training scheme Extension worker on entrepreneurial development Entrepreneurship skills include soft and hard skills Absence of viable and noticeable monitoring and evaluation	Evaluation of entrepreneurial skills among youths	+++	Directly related to RQ		>10

Descriptions				Classification Criteria			
Terms/keywo rds related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarit y	Differenc e	Frequen cy
		Exposure to any entrepreneurship course in your school before graduation. Engage in entrepreneur services Entrepreneurial education	Exposure to entrepreneurial	+++	Directly related to RQ		>10
Suggestions for stakeholders	Ways to improve youth entrepreneurship	Tax reduction Provide facilities Provision of finance	Solutions to increase youth entrepreneur participation	++		Indirectly related to RQ	<10
Youth involving in entrepreneurial activities	Strategies for executing business	Daily running of business Technical management Financial management	Management of business	++		Indirectly related to RQ	<10
Financing business	Sources of money	Personal savings Getting grants from family	Sources of finance		Directly related to RQ		>10

Descriptions				Classification Criteria			
Terms/keywords related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarity	Difference	Frequency
Support for young adults	Supports for	Conferences NGO supportive programs Organizing seminars	Support received on entrepreneurial participation	++		Indirectly related to RQ	<10
Employment	Description of unemployment	Government policy doesn't really help in solving unemployment rate Unemployment rate remains high despite previous and current policy	Unemployment rate and entrepreneurial youth participation	+++	Directly related to RQ		>10
Barrier/challenges	General challenges	Inadequate and expensive technology for networking among youths	Awareness and networking among youths	+++			>10

Descriptions				Classification Criteria			
Terms/keywo rds related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarit y	Differenc e	Frequen cy
		High cost of registration High Rate of Interest on Loan Low capital capacity Expensive data	Cost of business implementation	+++			>10
Identification of factors influencing policy	Problems identified affecting policy	Lack of trust and good faith in government Lack of vision and mission for young Entrepreneur Lack of commitment Indecision Negligence of government Favoritism and corruption	Psychosocial factors / personal factors	++		Indirectly related to RQ	<10
Note:							
Inclusion	+++	Major code and theme					

Descriptions		Classification Criteria					
Terms/keywords related to research question	Description of codes	Code	Theme	Criteria for inclusion and exclusion	Similarity	Difference	Frequency
Exclusion	++	Sub-code and sub-theme					
Similarity		Codes with similar words or phrase directly related to the research question					
Difference		Codes with different words or phrase not directly related to the research question					
Frequency	<10	Codes indicated in less than ten primary documents					
	>10	Codes indicated in more than ten primary documents					

The report writing followed which involved writing the findings and interpretation of codes and themes emerging from the data. It is the last chart box on the flowchart and it shows the unique findings, observed patterns, contradictions, similarities and the summary of findings.

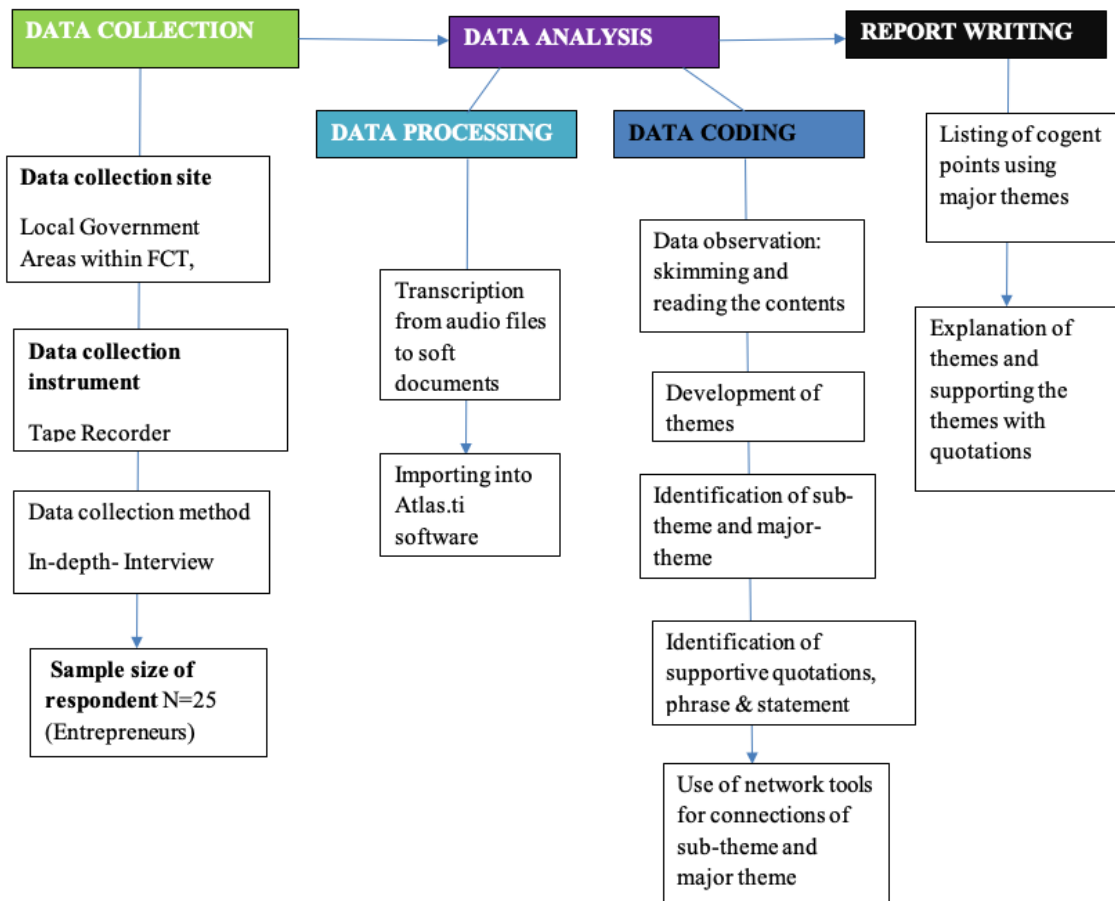


Figure 3. Flow chart of the analysis procedure.

Analysis of Responses

The problem of youth unemployment in any nation merits special attention, as youths are perceived to be important part of every society. On the back of that, the future of

every nation is presumed to lie in the hands of her youths. Thus, the research question that guided this study was: How could government policies by the Federal Executive Council (FEC) enhance information access to SMEs that promoted young adult participation in entrepreneurial programs in FCT, Abuja?

In this study, majority of the participants posited that government policies on entrepreneurial programs have not really achieved the set goals in reducing unemployment in FCT Abuja and Nigeria at large. This largely accounted for the high unemployment rate among youths, despite previous and current policies on entrepreneurial programs in the country. The responses were that for the successful operations of entrepreneurs, a need for the establishment of a nexus between ICT, innovation and entrepreneurship was pertinent. Most of the young entrepreneur's lacked access to recent technologies that would enhance exchange of ideas and innovations which could bring about partnerships and cooperation that would create international businesses and markets for their local products and services. Many of the youths are preoccupied with several business ideas but are hindered by inadequate technology.

With respect to absence of outlets that would enhance entrepreneurship education and skills hinder youth participation, participants posited that entrepreneurship skills include soft and hard skills. While the soft skills focus on issues such as networking and self-confidence among others, hard skills include basic start-up knowledge, business planning, financial literacy and managerial skills. The outlets for entrepreneurs to showcase their skills are absent and the social intervention programmes (such as N-Power) by the government does not fill the vacuum of industrial agriculture as well as fulfill the needs of

the rural farmers who have the skill but lack technical equipment. Also, there exists people who are naturally gifted with entrepreneurial abilities but only need to be motivated and have their confidence improved by words of mouth or actions from the responsible agents. The entrepreneurship policies by the state must be incorporated into the process to enable young entrepreneurs to market their goods and services in foreign market.

Their responses with respect to whether limited information on how youth could create exporting networks for products inhibited their participation, respondents' responses were that so many of the youth specially in the rural area and sub-urban area of the country faced the challenges of information and this affect the networking business, they lack information on how to market their products, like how to package their product, where to sell, these discourages many youths from doing business.

Participants were asked as to how limited avenues that can promote awareness and networking among youths exist that would enhance their participation? Their responses Building entrepreneurship networks can stimulate an entrepreneurial culture among the populace. Some youths are not engaged in any networking platforms such as the social media (Facebook, Instagram, twitter, etc.) to create awareness for their businesses and this has limited the market coverage for businesses.

They were also asked how adequate institutions that would enhance access to financial resources exist that would enhance youth effective participation. A mitigating factor contributing to slow entrepreneurial growth in Nigeria has been the unfriendly financial environment. Financing of a business is one of the hindrances to the growth of a business, coupled with high rate of interest and huge collateral requirement by banks and other

lending institutions. The importance of finance in expanding a business base cannot be overemphasized. Another respondent added that the lack of finances discourages the youths from venturing into business and leads to the predominance of small businesses. Also, most youth empowerment programmes are poorly financed and participants are forced to source for the resources to fund their initiatives and along the line, they get demoralized when unable to access funding.

Respondents posited that regulatory framework influences business growth as an optimal regulatory system would provide an enabling environment for new business startups and increase survival rates. They stated that there are bureaucratic procedures to access loans and government needs to ensure that there is a standard regulatory system as there are so many agents out there that could be acting as if they are capable to register and provide funds for business and in the process, defraud unsuspecting business owners.

Does the absence of viable and noticeable monitoring and evaluation on youth entrepreneurial assistance pose a challenge to youth participation? This involves the regular appraisal of objective achievement over a given timeline. The respondent replied that the federal government should not just implement entrepreneurial programmes without having regulatory bodies monitoring the programme. This prevents the funds earmarked from being mismanaged and channeled to other areas. There also are no timeframes and tools for evaluating each phase of implementation of the programme and thus, the impacts cannot be evaluated.

Graphically, the above scenarios are depicted as shown below.



Figure 4. Socioeconomic and institutional challenges.

Participants also reported that government and even the school authorities are not serious with what we are doing and teaching our students. Let me start from the school = universities. What are they teaching them? Everything is theory, theory, theory. That is why we cannot compete with advanced economies. See, right from first or second year in the university, we should start teaching self-employment courses. Where is the government job that can employ graduates from over 120 universities in Nigeria? This is not possible. Let the curriculum of universities, this is where I will call on Nigerian Universities Commission NUC to restructure the curriculum such that self-employment courses can be taught for at

least 2 years. It can be in year 2 and 3 or year 3 and 4 depending. By this, they would have understood the meaning of self-employment or become entrepreneurs when they graduate.

Further, they stated that if government is serious about tackling youth unemployment, there should be segments by segments. How do you want to achieve result when you merged mango with apple? The training of undergraduates should be different from secondary school leavers, the training of primary six holders should be different, while the training of graduates who are looking for work should be different. If we have separate bodies for each category, it would be better for proper monitoring and evaluation [IDI: PD: 04, respondent 4, Abuja].

They responded that government is not examining the root cause of the problems and that is why it is not achieving result to him. What I think can be done is to separate the educated training from non-educated entrepreneurs. There can be the one for apprentice, there can be the one for universities (where they are trained from school and they can be the one for those seeking for jobs. We can also have another one for those who lost their jobs. These can be done set by set and not lumping them together as we have them now in Nigeria. To me, that is why we are not seeing results due to improper management” [IDI: PD: 09, respondent 9, Abuja].

Respondents advocated that if we want to restructure youth entrepreneurship programs for effectiveness and efficiency, a practical framework that incorporates entrepreneurship into formal and informal education beyond the existing traditional entrepreneurship approach will be necessary. Government can segment it into three i.e. Vocational, Undergraduate and Existing programs. With this, there would be proper

monitoring. But this present structure of lumping them together does not give room for proper monitoring to deliver on the expected results. That is my candid opinion [IDI: PD: 18, respondent 18, Abuja].

Corruption and Poor Policy Implementation Hamper Youth Entrepreneurial Programs

Nigeria, as a developing economy, is characterized by corruption. In such a system, a corrupted economy is not able to function properly because it prevents the natural laws of the economy from functioning freely. As a result, corruption in a nation's political and economic operations cause its entire society to suffer (Oromareghake, 2017).

Respondents were of the view that the policy has always been there but the country's problem currently is the implementation. To them, there is no need to issue policy and we are not seeing the result. According to them, they do not agree with it [IDI: PD: 11, respondent 8, Abuja]. They posited government policy can affect favorably or otherwise, but it should be favorable to us that are just starting a business in Nigeria such as reduction in tax [IDI: PD: 5, respondent 5, Abuja].

A respondent pointed out the importance of corruption, in the country today when policy are been given, people tends not to implement policy because there is corruption everywhere [IDI: PD: 5, respondent 5, Abuja]. Other respondents think so, because the paradigm of Nigeria economy are now shifting to entrepreneur in which government are now formulating policy that give rise to entrepreneur performance for young graduate [IDI: PD:5, respondent, Abuja]. Also, the federal government have been trying basically in financing young entrepreneur, we have seen those of trader money, N-power, UBA bank

and many more [IDI: PD:11, respondent 8, Abuja]. Another opined that the entrepreneurial should be a course that students should learn a skill from [IDI: PD: 3, respondent 3 Abuja]. In [IDI: PD: 4, respondent 8, Abuja] opinion, government policy has not really boost employment, they have not been able to implement. Finally, Lack of information is going to affect youth participation, that is to say that here in Abuja, discrimination and favoritism are very big challenges [IDI: PD:9, respondent 9, Abuja].

Assessment of Past and Present Government Programs

A youth empowerment program that was recently launched by the Federal Government is N-power. Although there is little acceptance of the program by youths, especially among the graduates of tertiary institutions, the harsh economic conditions and cost of business start-up made young adults accept the program. Finding revealed that most of the youths had a little awareness and involvement in Npower program compared with other pervious empowerment programs such as NEEDS, YES, SMEDAN and YouWiN, which is a youth development scheme but could be made better.

According to the respondents, it was one of the social support programs for youths that benefited them, irrespective of their political affiliation, ethnicity and religion. The acceptance was largely due to the regular payment of the stipend which remained a source of income and savings for the youths. Though previous social programs were also mentioned but due to politicization and corruption, previous programs were rated poor in reducing unemployment in Nigeria.

The respondents position on the various intervention programmes of the government and have positive remarks about the Npower and due to the quick payment of stipends to

participants, Npower is well accepted, many people now use Npower to empower their skills and this has really help to have business that they are doing [IDI: PD:9, respondent 9, Abuja]. Another respondent posited that the SureP programme, only favors some set of people who are very close to the people in government and limited to certain professions, not everybody benefited from the program and critically you will found out that is old people you have retried or know somebody, but with the recent administration Npower is targeted towards mostly unemployed graduates and this is very fine [IDI: PD: 11, respondent 11, Abuja]. Another opined that this government has the youth in mind, and is really putting in place what will benefit the youths. Many people enjoy Npower today because of the transparency and accountability of the program unlike other empowerment program like SureP where the fund allocated to the program was mismanage, which is very bad, and shows appreciation to the present government for that [IDI: PD: 6, respondent 6, Abuja].

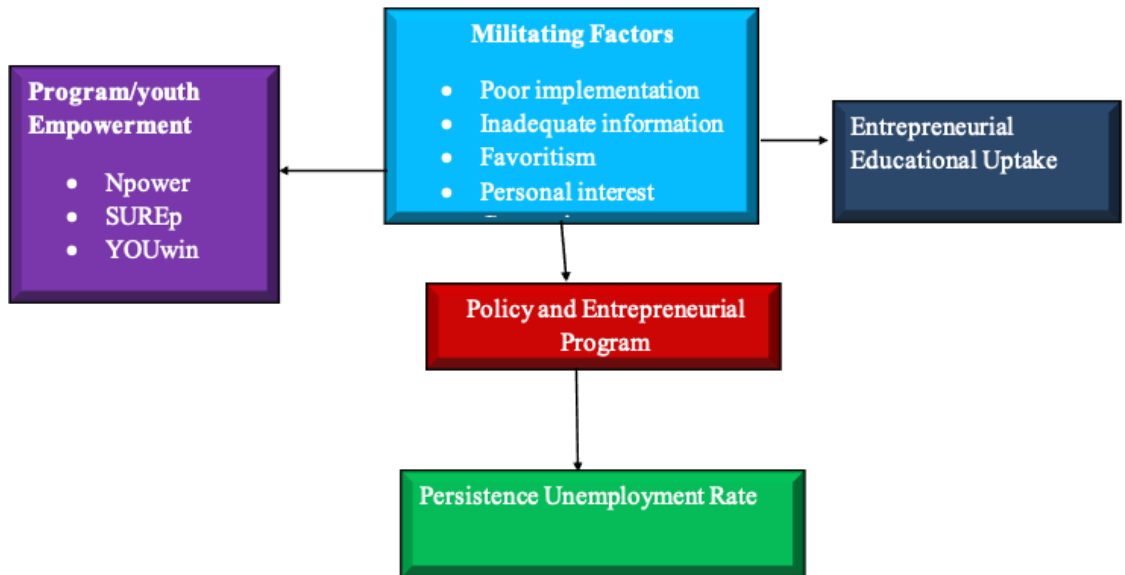


Figure 5. Linkages of past and present programs and low participation.

Support from Non-Governmental Organizations

The support of NGOs to enhance entrepreneurship participation among youths was stated as part of the needs to foster the development of entrepreneurship among youths in Nigeria. This suggested that combined efforts of private and public sectors would assist most of the youths to participate in entrepreneurship in the area of seeking supports on training, mentoring and financing small scale businesses.

Respondent added that the problem can be solved if people really see the need for entrepreneurship orientation in this country and its importance to youth entrepreneurship youth development. But you know when we have company countries contributing to NGOs nongovernmental organization that are specifically into entrepreneurship development if they can really do this it will contribute to entrepreneurship development [IDI: PD:2, respondent 2, Abuja]. A respondent noted that it is advisable to start your business with your personal savings or getting grants from family and friends or NGOs [IDI: PD: 6, respondent 6, Abuja].

Access to finance and high tax is a main challenge for young entrepreneurs to participate in entrepreneurial programs. The major gap limiting young adults' participation is limited access to finance and information on tax. With the identified factors, analysis of youth performance in entrepreneurial activities showed that though there was an increase in the number of young entrepreneurs but the rate of unemployment had remained high notwithstanding. This negatively affected the assessment of youth performance in the labor market. Policy implementations and other government efforts were yet to reduce the

persistent high rate of unemployment. This implied that government policy had only little significant effect on the percentage of youth in entrepreneurial activities.

A respondent thinks that the unemployment rate in Nigeria is very high and as a result government policy and programs has help to unemployment rate drastically [IDI: PD: 7, respondent 7, Abuja]. Another believes the unemployment rate is still high, although there are policy and programs that government have for entrepreneurial purposes but still it has not tended to reduce the unemployment rate. The unemployment is still high [IDI: PD:8, respondent 8, Abuja]. Also Government policy doesn't really help in solving unemployment rate [IDI: PD: 9, respondent 9, Abuja].

Another respondent noted the rate of unemployment have been fluctuating but would just say the policy as always been there but the result is nothing to write home about, the policy is there and they are not well implemented so the unemployment rate keeps increasing, so he would advise proper implementation of the policy [IDI: PD: 11, respondent 8, Abuja]. Another respondent opined that the result of the program and policy that the government have put in place have not affected the employment rate [IDI: PD: 10, respondent 3, Abuja].

Limited Access to Information

Access to Information remains a very key components of youth participation in entrepreneurial activities. This study revealed that there are three main type of information that could enhance youth participation, one is financial information. It was found that limited access to government financial information negatively affect reliable sources of seeking business capital.

Secondly, information on business management, it was found that lack of information on how to manage the observed challenges had left many businesses financially and technically bankrupt, which had led to the folding up of many small-scale businesses. This had led to limited participation rate of youths in entrepreneurial activities in the city and the country. Lastly, on information on market strategies, it was found that pre-information or knowledge about the target population (customer or buyers) in the market affected business profits or help businesses to survive competitions in the market. Thus, lack of information discouraged young entrepreneurs in their businesses.

In addition, the respondents described poor quality of information as most of the information on government policies was no longer robust by the time it reached the young entrepreneurs at the grassroots level. Thus, there was a need for institutional framework on communication of vital information that would influence policy implementation on job creations for youths. For young entrepreneur to start up their business, they need adequate information on finance, how to get equity to start up their business or capital and how to manage their day to day finances in the business they need adequate information [IDI: PD: 2, respondent, Abuja]. Another respondent thinks the information has a lot of effects, nowadays some people just have money, and they think that they will just invest the money in business and it will start yielding but is not like that, if you mismanage your money you will lose and above all your business will crash. Financial education is very important and it will determine whether the business will thrive or not [IDI: PD: 8, respondent 8, Abuja]. A respondent answered that there is no point in going to business if you do not know your target population or the people that need your products, we really need to know our

customer so we have to take our product to them, so the access to this market as really enhance our business to grow over the years [IDI: PD: 2, respondent 2, Abuja] and Information on marketing as helped me to determine target customers [IDI: PD: 7, respondent 7, Abuja].

A respondent reiterated the importance of the flow of information from the federal government to the local government, and there is always reduction in the quality of information, looking at government on tax there is a reduction in the flow of information from the federal to the local government, and there is no access to tax information in his local government area [IDI: PD: 2, respondent 4, Abuja].

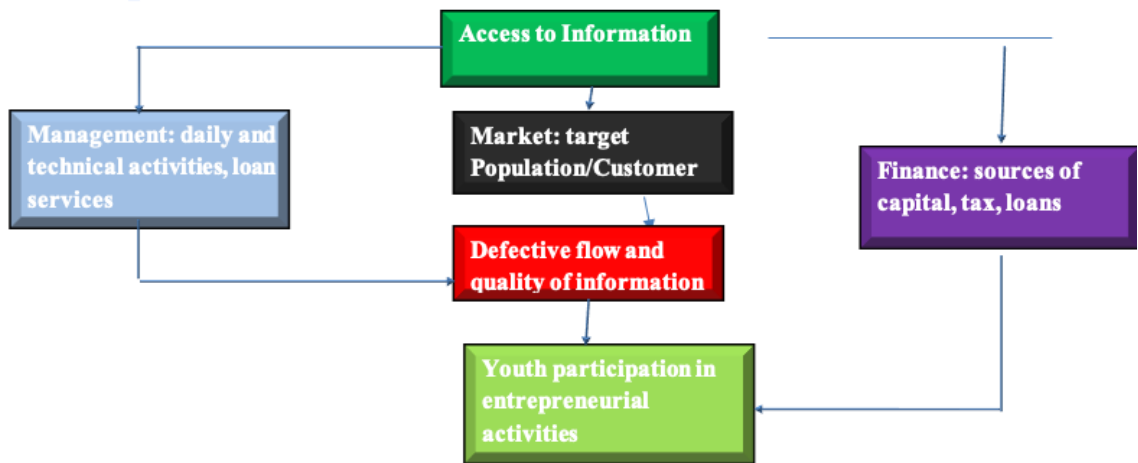


Figure 6. Market and other defective challenges.

Inadequacy of Power, Internet Connectivity, and Other Facilities Hinder Youth Participation

The level of infrastructural development influences social and economic activities. In this study, it was found out that the poor state of the existing facilities such as power supply, training centers and internet facilities had significant impact on young

entrepreneurs. Many small-scale businesses remained small due to cost of power supply paid by young entrepreneurs.

Most of the vocational centers lacked the most recent technologies and mentors to train the participants that had interest in learning new skills. Although very few of the respondents were aware of training centers within their local government areas. There are private consultancy agencies and public training establishments that are mainly into training young entrepreneurs within Abuja.

From a respondent, he has knowledge of business consultancy agency here in Abuja that is sponsored to give business training and skills to young adult [IDI: PD: 1, respondent 1, Abuja]. Another stated that he is aware but they are not related to financial training, like FEOR Federal Bureau of Research. They are into training of people that want to learn soap making, zobo and the likes but concerning financial he doesn't think so [IDI: PD: 4, respondent 2, Abuja].

Distance and Youth Participation in Entrepreneurship

Respondents stated that distance was one of the major concerns, which was neither a barrier nor motivating force. Though most of the respondents believed distance to training outlets should not be a barrier since the learning of skills was of great importance to youths. It was further noted that youths tend to sacrifice to learn and they have the strength to pursue knowledge. Few of the respondents considered distance to be a barrier for learning entrepreneurial skills. But most importantly, findings revealed that most of the training outlets were not situated within their local government areas. The responses given by the respondents are:

[IDI: PD: 11, respondent 8, Abuja]. Distance for me, should not be a hindrance for the youth in order to participate in ideal to get knowledge, why not pursuing it, this is what we have being requesting for, in order to build yourself up I believe you want something you go for it so distance should not be a barrier. [IDI: PD: 8, respondent 2, Abuja], also said that there is no entrepreneur training in his local government, even if one exists, distance cannot be a problem, because you know what you are looking for you want to learn. However, two respondents have contrary opinions and one opined that, the center he visited today, because the center is very far, so the distance is barrier to a lot of youth, because of nowadays they don't want to stress their self, so it's a barrier [IDI: PD: 5, respondent 5, Abuja]. The other also said that distance is a hindrance to youth participation because you cannot participate effectively in activities in what you didn't have any basic knowledge about.

Young adults prefer politics rather than entrepreneurial participation

From the interview, we gathered that political participation among youths was more prominent compared to entrepreneurial participation. It was found that youths were more likely to participate in politics irrespective of the distance. This might be due to quick money earned through campaigns and involvement in electoral activities. According to Salami (2019), money had been influential in determining the outcome of elections in Nigeria in particular and youths had embraced this phenomenon rather than embarking on cottage industries. The incidence of money being used openly during elections to secure victory by politicians is alarming. The problem is money politics or the excessive use of money in the electoral process leads to the emergence of selfish leaders who use youths as

thugs for cheap money. This they do to proceed to power to enrich themselves and personalize public property for their own private advantage. (Okeke & Eme, 2014).

Respondents answered that youth do not mind the distance when it comes to participation in politics. [IDI: PD: 1, respondent 1, Abuja], [IDI: PD: 4, respondent 4 Abuja]. Therefore, they do not think distance should be a barrier for them to learn entrepreneurship. Another respondent added that if it were entrepreneurship program they shot their ears, but if it is about politics they are healthy likely to be involved.

Do insufficient training outlets hinder youth participation in entrepreneurial initiatives? Respondents stated that for the successful operations of entrepreneurs, there was a need for the establishment of a nexus between ICT, innovation and entrepreneurship is pertinent. The level of development of the economy influences the amount of ideas that can be innovated with the available technology, to a large extent. For a government that recognizes and appreciates the importance of ICT, there are a lot of options that can be implemented to build a suitable and sustainable environment for entrepreneurs to succeed

The respondents opinion includes, That it can be solved through organizing trainings and conferences [IDI: PD: 5, respondent 5, Abuja]. And Of course, subsidiary branch for training centers should be created by the government this will give room for the people to go there and register to start some business [IDI: PD: 5, respondent 5, Abuja], and Firstly, the coaches and the mentors must be equipped, they must know the technical know-how of what they are going to teach and again adequate facilities should be put in place that enhance the learning environment of such youths [IDI: PD: 4, respondent 4, Abuja].

What effects do social media have on youth entrepreneurial participation?

Mass media and social media are highly rated means of disseminating information on policies, marketing, trainings and business finances for the youth entrepreneurial participation. Most of the respondents acknowledged radio and television as media through which the government passed information to the members of the public. Also, social media such as Facebook, WhatsApp, and Instagram were mostly used by the youths for chatting and disseminating information. It was found that despite the popularity of these media, most of the respondents rarely or never received information on youth entrepreneurship during and after completion of undergraduate education.

In addition, this study found that most of the information disseminated through these media were incomplete or inadequate. As a result, the information remained insufficient or unfocused to motivate or initiate entrepreneurial skills among the youths. Respondents stated that there were existing platforms and networking on social media that required attention from policy makers to improve and explore the available opportunities to enhance entrepreneurship participation among youths.

Respondents stated that, social media should be a place to target and stimulate the youth into entrepreneur behavior, in the likes of twitter, Instagram and Facebook so he thinks that should be a proper platform to enhance entrepreneur skills in our country [IDI: PD: 11, respondent 8 Abuja]. Another added that most of the youth are on social media, government should encourage them to join one group or the other, for instance he has a group where discussions about business are held, aside that there are some cooperate bodies, government should invove to aid the association and get in touch with the youth [IDI: PD: 10 respondent 3 Abuja]. Also, Social media is the largest and fastest means of passing

information to people, is very efficient so it enhances youth participation in entrepreneurship [IDI: PD: 7, respondent 5 Abuja]. Social media can actually enhance youth entrepreneurial ventures helping them to get information or new information that might be useful to them [IDI: PD: 6, respondent 2 Abuja]. Another respondent noted that, yes of course it has, because based on statistics we can see that more than 80% of people in this country have access to social media, so social media can help in our marketing strategies so that we can reach out to many customer out there, we have like Facebook Instagram twitter and the likes [IDI: PD: 2: respondent 4 Abuja].

A responded noted how it has impacted him and his reponse was that it has really affected him now because, he is really into in the business of paper and paper product, and their target customers are the students. The books are produced for them and they are online and we really need the money from them. We get them through the social media [IDI: PD: 2, respondent 4 Abuja]. It affect them a lot, you can get to advertise your products, or what you do, or showcase, you can get a larger audience from the social media, people have to trust you, you can get your proposal for sale [IDI: PD: 1, respondent 3 Abuja].

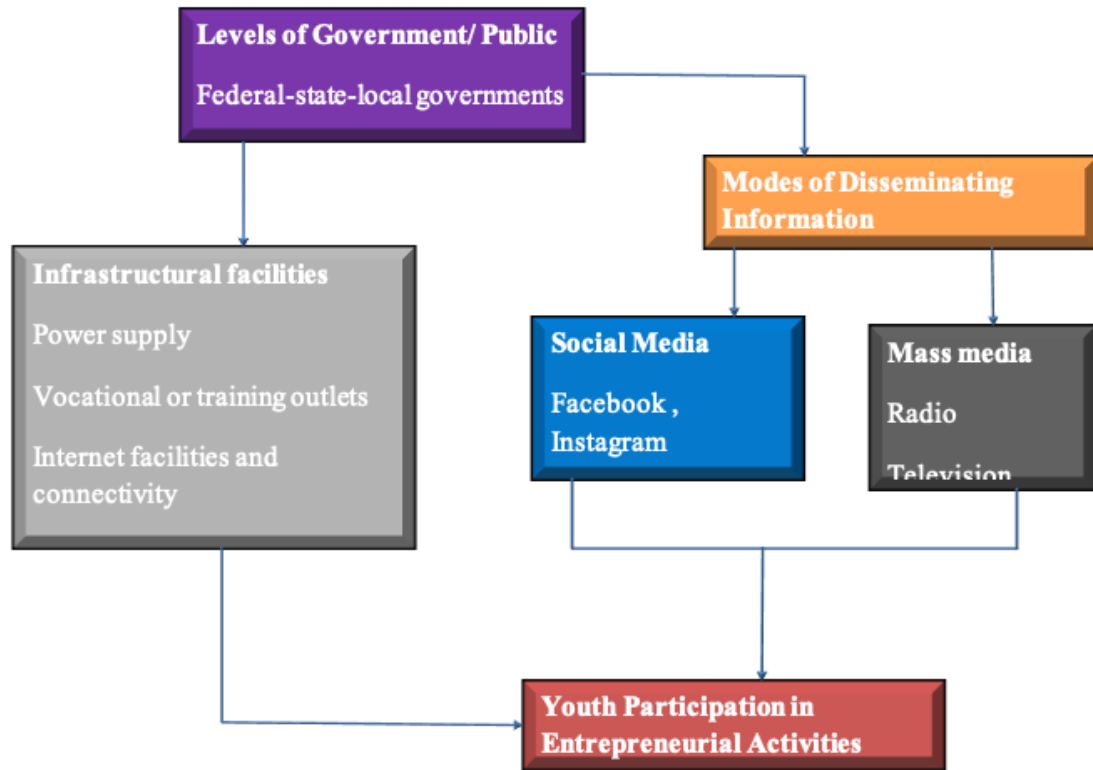


Figure 7. Social media effects on youth participation.

Level of Policy Awareness on Youth Entrepreneurial Participation

This study found that most of the youths and young entrepreneurs had little or no knowledge on policies guiding and enhancing entrepreneurial participation in FCT Abuja and particularly within their local government jurisdictions. This limitation of awareness on policy remained a restriction for the youths’ participation in entrepreneurial activities. This suggested that there was need for exposure to policy on entrepreneurial policies during mentoring and teaching in various training outlets across the country. According to a respondent, I would say no, in fact right now am not aware of any government entrepreneurship right now [IDI: PD: 3, respondent 3 Abuja]. Another stated that “I was

aware of few policies but I don't really get any help from it, there was no much information about it but I was aware of a few policies" [IDI: PD: 3, respondent 3 Abuja].

Respondents stated that there were no readily available policies, and many youth ventures into business without being aware of the policy [IDI: PD: 9, respondent 8 Abuja].

Poor Willingness to Own a Business Among Youth Hinders Entrepreneurial Program Embrace

One of the psychosocial factors affecting entrepreneurial participation among youths is attitudes such as non-commitment and negligence on the part of individuals and government. This study found that willingness to have personal business and commitment in sustaining the business activities were crucial in the mind of entrepreneurs. It was found that environmental factors such as place of residence, rural or urban, were among the motivating factors. The spirit of entrepreneurship is very important in maintaining businesses. In addition, most of the respondents were exposed to entrepreneurial courses during their undergraduate studies and this remained a key driver of personal vision, mission, motivation and ideas to become entrepreneurs after graduation. Thus, curriculum must be structured such that teaching and mentoring courses during undergraduate play a significant role in promoting self-employment among young graduates in FCT, Abuja and Nigeria at large.

All respondents agreed in the affirmative that there are different motivating factors and of course, you know entrepreneurship itself, we have different factors that enhance entrepreneurship in the mind of the people, we have the pull factor and the push factors, for a respondent, he was so curious about what entrepreneurship is all about when he sees entrepreneur do something contributing to the economy [IDI: PD: 2, respondent 4 Abuja].

Another opined that government, as it is, should be a body that bears, the vision and mission of young entrepreneur, by virtual of this unemployment supposed to eradicated or be reduced to the breast minimum but due to negligence of activity of the government, it not really helps matters, so he can't really say that the government have done their part very well [IDI: PD: 1, respondent 3 Abuja]. Another added that seeing someone doing something actually motivated him to start his own business [IDI: PD: 1, respondent 3 Abuja]. The other noted that When he was much younger, he plans to have a formal job but due to exposure, he thinks being an entrepreneur was better and think that was what motivated him to start up his business [IDI: PD: 8, respondent 1 Abuja].

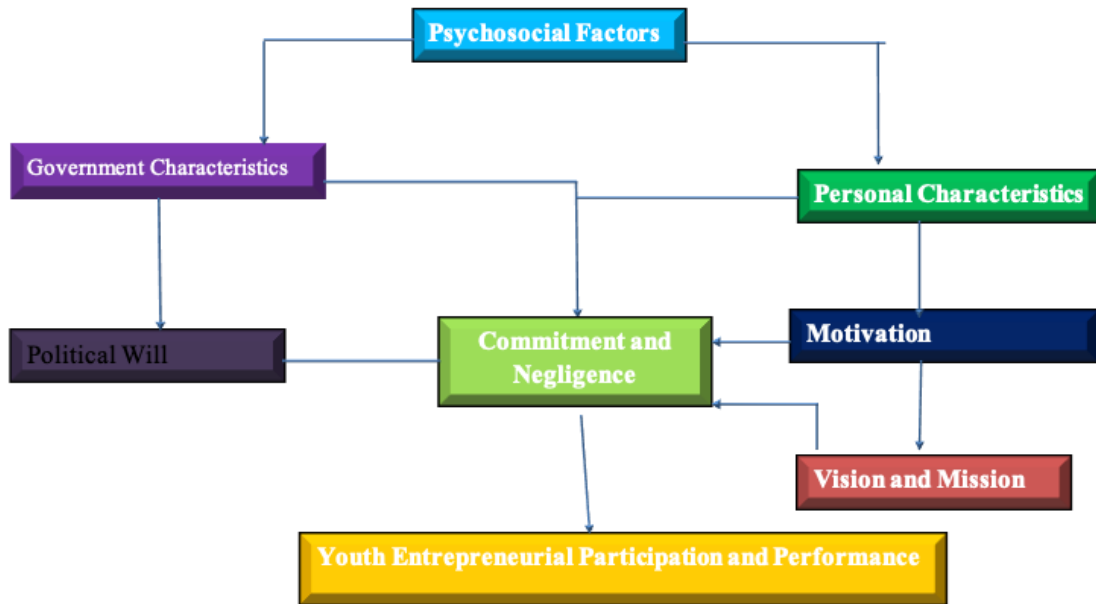


Figure 8. Youth apathy and absence of motivation to own a business.

Do the past and present policies of government enhance youth effective participation in entrepreneurial programs?

During the interview, respondents made some vital revelations which added a new dimension to the policy implementation of youth empowerment initiatives in Nigeria. Respondents 6, 9, 13 and 17 were of the view that segmentation of youth empowerment programs into Vocational, Undergraduate and Empowerment (VUE) would reduce pride and enhance more participation. According to them, the process of restructuring youth entrepreneurship programs for effectiveness and efficiency must start with a practical framework that incorporated entrepreneurship into formal and informal education, beyond the existing traditional entrepreneurship approach.

Respondents stated that to ensure effective youth participation, there was the need to create three thematic ways of improving the existing youth empowerment programs. Firstly, they advocated for the enhancement of youth empowerment policy framework through formulation of national entrepreneurship strategies, creation of a formidable institutional framework, enhancing entrepreneurship education and skill development, improvement of access to finance, facilitation of technology and innovation transfer, and increasing support for awareness and networking among youths.

Secondly, they suggested a policy framework that would capture three distinct strata for promoting entrepreneurship in Nigeria. This framework could include addressing both formal and informal education, beyond the existing traditional entrepreneurship model. Our proposed framework, named VUE, captures intervention for students and non-students. The model is divided into three different segments to better capture the needs of youths based on their level of exposure.

The acronym VUE is created from the sub-sections of the framework in three segments namely: Vocational Entrepreneurship Program (VEP); Undergraduate Entrepreneurship Program (UEP) and Existing and Aspiring Entrepreneurs Programme (EAEP). In this framework, there is a sub-model that is suitable particularly for the individuals in one of the following: secondary school, university, postgraduates and those who dropped out of school at an early stage. The objective of the model is to engage youths across board in entrepreneurship, as a means of reducing youth unemployment and integrating them as drivers of the economy. This arrangement was further reinforced by the theory of Bocarro et al.'s (2008) theory of pro-social attitudes among youths that benefit others without any intention of reward. Pro-social attitude could include acts of helping others, sharing time to assist others

Mode of Operation of the Proposed VUE Framework

Respondents posited that the past and current youth programs aimed at solving unemployment did not achieve the desired results due to absence of a clear direction as to 'who' and 'what' category of citizens should attend or participate in the program. Six (6) retired civil servants – Higher executive staff/cadre before retirement– recommended that the lumping of secondary schools, university drop-outs and applicants (graduates) together under a program was a big 'policy summersault' that led to poor acceptability. As indicated above, they stated for segmentation as follows:

Vocational Entrepreneurial Programs (VEP)

This is the education that prepares people for work in different areas of the economy which include trade, crafts or various support roles in other professions such as engineering,

accountancy, nursing, medicine, architecture, or law. It is usually a non-academic training that places emphasis on skills and knowledge required for a particular job function or a trade. Respondents were of the view that vocational training might sometimes give applicants an edge when searching for jobs since they already possessed certifiable skills and trainings required in the field. A person can receive vocational training either in high school, college or at trade schools for adults. They recommended three levels of training to be proposed for the following groups namely: (i) those that do not have any traditional academic training; (ii) those in secondary school-young apprentices; and (iii) graduates who are unable to find employment. They were of the view that the regulation agency body should be separate or be a stand-alone institution.

Undergraduate Entrepreneurship Program

Despite the introduction of entrepreneurship studies in the curriculum of some Nigerian tertiary institutions, there is the need to improve the implementation of the course among Nigerian undergraduates. Unlike practices in most advanced and some developing countries, entrepreneurship programs in Nigerian institutions are mostly theoretical rather than practical, thus, leaving the young people who may be interested in entrepreneurship with little materials or skills needed to execute their ideas for their potential business enterprises.

Participants stated that the dearth of specialization in the entrepreneurship programs introduced in schools has also hindered the efficacy of these programs, given that entrepreneurship is taught as a general course in most Nigerian institutions (i.e. as a pass or fail course). This does not stimulate the students' attitude towards the course

(entrepreneurship), as most students register and pass the course mainly for the purpose of satisfying the requirements for graduation (as regards general course).

Therefore, it is important to introduce a new entrepreneurial framework, which will help guide prospective entrepreneurs, government and regulatory agencies towards achieving effective entrepreneurship growth, reducing unemployment and increasing domestic investment. This will be managed by a partnership with public and private sectors, while boosting Nigeria’s real GDP through SMEs growth. Bocarro et al.’s (2008) theory of pro-social attitudes. Roffee and Waling (2016) supported this assertion as it described pro-social attitude among youths as that behavior intended to benefit others as well as helping others, sharing time to assist each other. These developments have, to a large extent, bolstered employment opportunities in such countries, as graduates are trained to become job creators rather than job seekers.

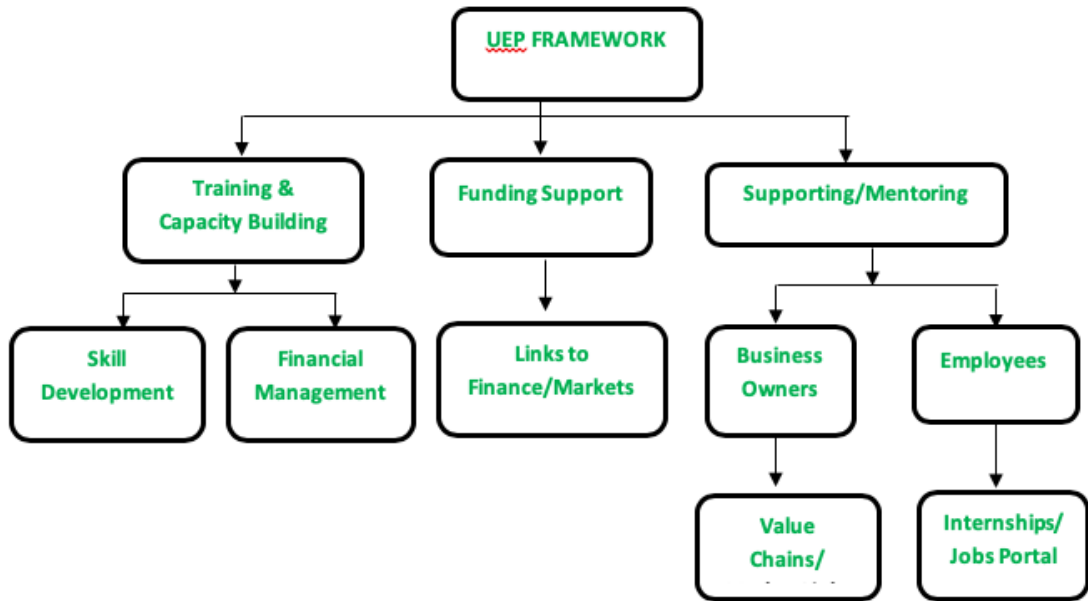


Figure 9. Value chain analysis of the undergraduate entrepreneurship programs.

Respondents stated in categorical terms that the Undergraduate Entrepreneurship Program (UEP) would boost young entrepreneurs' global business perception and work ethic while equipping them with a strong base of communication, analytical, entrepreneurial and interpersonal skills needed to succeed in the labor market. Aside the necessary skills, the program is also expected to provide necessary framework to achieve business across the value chain.

Some of the respondents further stated that the undergraduate courses could be structured to capture them while in the second year in the university. In their responses, the first training semester, which they described as 'discover phase', would lay the groundwork for future courses and career. It would start with the Foundations of Management and Entrepreneurship course: a year-long immersion into the business world. Students would have the chance to experiment in all areas of the organization, testing out what disciplines and possible entrepreneurial careers they want to pursue. In a bid to broaden students' analytical and communication skills, Rhetoric Foundation courses will be provided alongside uniquely designed Liberal Arts Foundation courses. Students would also explore introductory aspect of financial management classes as they relate to their potential business enterprise.

Another stage for the undergraduate students is the 'exploration phase' of the curriculum. During this period, students would be made to expand their knowledge of the liberal arts with intermediate-level courses designed to expose them to the richness of the liberal arts and sharpen their analytical and communication skills. Students would also be integrated with analytical business proposal writing skills. In this period, students would

also be integrated with business courses such as new venture creation, entrepreneurial financing, crowd funding, managing growing businesses as well as entrepreneurial leadership courses, among others.

The last stage would be ‘focus phase’ where students would be expected to start thinking about issues with increased confidence, independence, and creativity. At this period, there would also be career option flexibility as students would be allowed to pursue courses that align with their personal and professional goals. The season would largely be dominated with technical and practical experiences, with supporting partners (business owners and CEOs’ of existing SMEs) being the facilitators of frequent workshops in the period.

Existing and Aspiring Entrepreneurs Programs

Existing and aspiring entrepreneurs are usually faced with varying degrees of challenges which typically arise from the economic and physical environment in which they play. This often leads to the frequent capitulation of most entrepreneurship ventures especially in emerging countries like Nigeria with infrastructural challenges and stifling business environments. The need to address this is becoming imperative as youth unemployment has constantly been on the rise.

The most imperative challenge young entrepreneurs face is access to finance. It is essential for the government to provide a more relaxed financial environment to enable their participation. Most entrepreneurs lack the capability to source for adequate initial capital needed in the start-up phase of a business, while others manage with less than enough capital. Consequently, many businesses are liquidated in the infancy stage of the start-up.

Access to finance is therefore key to ensuring sustainability and longevity of these ventures. In order to encourage and motivate both existing and potential entrepreneurs, the government, in partnership with private financial service firms, should provide loans at low interest rates and amenable terms. Once this foundation is laid, innovation and structural developments would follow which would lead to increased participation, thereby leading to economic growth and development.

Summary

This chapter focused on the results from the transcribed audio recorded voices of the 25 entrepreneurs. The research findings were presented based on each factor that could affect young adults from participating effectively in entrepreneurial programs to make them employers of labor and not job seekers. For youths to effectively participate in programs that would raise their consciousness, there was the need to effectively formulate an information and dissemination strategy such that young adults would be aware as opposed to the present situation where such policies are only in ‘one office’ without any awareness.

It was generally agreed that in order to relate entrepreneurship strategy to the developmental needs in the society so that youths can embrace it, policy issues must have related current state of entrepreneurship, in rate of start-ups and growth in the labor force need to be examined critically. Also, areas of the economy that required improvements in innovations and technology must be identified to address the desired national objectives and challenges encumbering new idea creations and business development amongst youths. It must be stated that the major challenge of youth effective participation revolves around how government policies, especially at the Federal Executive Council (FEC), can enhance

information access to SMEs that promote young adult participation in entrepreneurial programs in FCT, Abuja. Therefore, it is pertinent to state that to explore how information access to SMEs would promote young adult participation in entrepreneurial programs in FCT, Abuja youths need to have requisite information that would enhance their effective participation in entrepreneurial programs. By promoting entrepreneurship, it entails stimulating the creativity of young people in identifying the opportunities and challenges in their immediate environment and thereby adding value to economic growth and development.

In Chapter 5, I presented some pertinent recommendations for future studies and necessary actions that would assist policy makers in their drive towards enhancing the participation of young adults in entrepreneurial programs. Implications for positive social change and research conclusions are also discussed in the chapter.

Chapter 5: Discussion, Conclusions, Recommendations, and Implementation Action Plans

Introduction

This study considered how information access could enhance youth participation as a public policy toward enhancing enterprise performance and solving unemployment in Nigeria. In this study, I analyzed how absence of information on readily available government programs has inhibited young adults' effective participation in entrepreneurial programs, which would have strengthened economic growth and development. The study was informed by McDowell and Smith's (1999) theory of supervision and intensive coaching and Bocarro et al.'s (2008) theory of pro-social attitudes. Roffee and Waling (2016) described pro-social attitude among youths as behavior intended to benefit others without any intention of reward. Pro-social could include acts of helping others, sharing time to assist others, donating to charity, cooperating in community activities, and volunteering (Roffee & Waling, 2016). Edgardo et al. (2015) evaluated that most attitudes were guided by the desire to maximize rewards and minimize costs. In the same vein, Hyllegard, Ogle, and Yan (2014) appraised pro-social behavior as based on the assumption that our behavior (a) increases the possibility that someone will help us in return in the future, (b) relieves the distress of the bystander, and (c) gains us social approval and increase the individual self-worth. O'Shea, Monashan, and Ritchie (2014) inferred that geographical location could determine pro-social behavior; youths living in urban environments are less likely to assist others than youths in rural communities (O'Shea et al., 2014). With proper coaching and training, entrepreneurs and other relevant stakeholders can

be relied on to address some of the objectives of coaching and mentoring outlets for youths, specifically job creation.

Culture is a factor that influences pro-social attitudes. The issue of poverty requires an articulated and ambitious program that can increase both the income of ordinary Nigerians and their access to social goods. Such a program is lacking in the current entrepreneurial policy documents of the Nigerian government (Obi, 2006). Even in the Economic Recovery and Growth Plan of the federal government of Nigeria, launched in 2017, little or nothing was said about how youths can be properly informed regarding entrepreneurial programs (Oxfam-EDC, 2018). Therefore, for youths to effectively participate in entrepreneurial programs that would assist in job creation, there must be information access to promote their participation in entrepreneurial programs in FCT and Nigeria. Over the years, the challenge has been that SMEs have not had requisite information to enhance youth participation in entrepreneurial programs. As entrepreneurship is one of the most potent means of addressing unemployment, the promotion of these ventures entails stimulating the creativity of young people in identifying the opportunities and challenges in their immediate environment and adding to national value.

Interpretation of Findings

The research found out that information dissemination by media outlets regarding entrepreneurship policies was inadequate and largely uncoordinated, resulting in lack of meaningful level of interest, awareness and participation by youths. This therefore, speaks to the need for improved awareness campaigns prior to, and during the mentoring and teaching sessions in the various training outlets across the country. Also, the study revealed

that the serious infrastructural deficit with respect to power supply, internet facilities and training centers, takes its toll on the efforts of the young entrepreneurs. The result had been the inordinate youths' preference for participation in political rather than entrepreneurial engagements, no thanks to quick-returns tendency of electoral activities (thuggery) over entrepreneurship.

Respondents opined that for youth enlightenment programs to succeed going forward, segmentation of the programs into three broad categories of "Vocational", "Undergraduate" and "Empowerment (VUE), was recommended in order to ignite satisfactory level of interest and participation by the target audience. The existence of entrepreneurship studies in the curriculum of some Nigerian tertiary institutions notwithstanding, there is the need to improve the adoption and study of the course among Nigerian undergraduates via a deliberate emphasis on the practical rather than the theoretical aspects, a sustained emphasis on its life-impacting feature rather than a means to complete graduation requirements. Given the foregoing, there becomes a compelling need for a new Entrepreneurship Framework that should provide the road map for prospective entrepreneurs, government and regulatory agencies towards achieving effective entrepreneurship growth, unemployment reduction and increase in domestic investment.

Limitations of the Study

The following limitations might affect the validity and reliability of the research. First, I noticed that during the interview sessions, the temperature in the conference room was high, which made the environment uncomfortable. When this was observed, a standing

fan was provided to prevent complaints or bias that might affect my study. Second, I waited for several hours before the interview could take place, which caused stress. In most cases, I was told that the managing director would to Abuja, (despite the receipt of our letter) and the accountant was not mandated to answer/grant the interview. I had to wait for several hours until the arrival of the managing director. In most cases, I had to call the managing director who gave another appointment time/date. Third, to protect participant anonymity, only interviews were used to collect information. The results were aggregated such that the identity of any individual was not known. However, 25 participants for the entire FCT, Abuja, might not be representative of the category listed in the SME frame obtained from the Corporate Affairs Commission.

Recommendations

The findings of this study are based on results of interviews with 25 entrepreneurs in the 6 local government area of Federal Capital Territory, Abuja. As discussed in Chapter 2, McDowell and Smith's (1999) theory of supervision, intensive probation supervision programs, as well as alternative schooling, vocational, and job placements proving to be the most effective on a long-term basis as part of the development process. The theory is relevant in Nigeria when viewed from the standpoint of a pro-social attitude; a youth development practice incorporates elements that build life skills and social competencies, reinforce prosocial attitudes and values, and set high expectations and efforts that would enhance positive development should include protective factors, adolescent empowerment, and decision making (Bocarro et al., 2008).

Having highlighted the recent challenges of increasing youth unemployment and public policy inadequacies, I examined some of the impact of youth entrepreneurship programs on business startups, profitability, and managerial skills acquired among youths. Through literature review, I was able to establish that a mix of training, financing, opportunity creation, mentoring and coaching, and networking was more effective in delivering desired outcomes compared to stand-alone programs. Also, a review of existing youth empowerment programs in Nigeria indicated that much still needed to be done in respect to aligning entrepreneurship interventions with national sectorial objectives and having a sustainable monitoring and evaluation framework for such programs. The U.S. Agency for International Development (2016), stated that recognizing the individualism of young people is vital for understanding the biological, social, and cultural dimensions of their behavior and to better support and prepare them for the labor market. This also emphasizes Akande's (2014) suggestion that rather than lumping unemployed youth together as if they are homogeneous, there ought to be distinctions based on education, experience, and willingness to learn to enhance their competitiveness and marketability. The lack of segmenting unemployed youths has also posed threats to the effectiveness of public policies. The climbing unemployment rate in Nigeria poses significant risks to governance and economy growth if sturdy interventions are not put in place to mitigate the rising youth unemployment (Salami (2019)).

This study can be expanded for future research with other prevailing factors in the economy, particularly the areas that have not been explored for comparative studies of entrepreneurial programs, especially in Lagos, Port Harcourt, and Kano. Programs and

training can be structured for those who do not have any traditional academic training, those in secondary schools, and graduates unable to find employment. This endeavor is recommended for future researchers. The recommendations that would spur effective youth participation in entrepreneurial programs are discussed below.

Align Youth Entrepreneurship and Empowerment Strategy with National Objectives

Respondents stated that, over the years, strategy formulation that is vital to the creation of entrepreneurship programs is lacking. In specific terms, R1, R4, R6, R7, R9, R13, R15, R17, R18, R21, R23, R24, and R25 suggested that entrepreneurship programs should be aligned with the overall development policies of the government to emphasize the role of entrepreneurship in reducing poverty and inequality. They stated that, in FCT, the government needs to be proactive by supporting entrepreneurial development in a systematic way. Formulating and implementing a sustainable strategy would involve analyzing needs, setting key objectives, aligning objectives with other national objectives, and creating a formidable institutional framework and an efficient monitoring and evaluation system.

Policy Focused on Youth Need Analysis

Participants stated that to effectively formulate a strategy that would enhance information flow that focused on youth need analysis, it is important to relate entrepreneurship strategy to the developmental needs in the society. Respondents (R1, R3, R7, R9, R10, R12, R13, R17, R18, R20 and R22) equivocally stated that all issues related to the current state of entrepreneurship in rate of start-ups and growth in the labor force need to be examined critically. Also, areas of the economy that require improvement in innovations

and technology have to be identified in order to address the desired national objectives and challenge encumbering new idea creation and business development amongst youths. With respect to education, participants stated that there is need for dual-vocational education that combines high school experience and training with school-based (vocational) education, usually within a particular occupation or sector of work. The provision of dual education may be a partnership between the government and the private sector, while private corporations offer and finance the work-place training, the state will provide for the education in schools (Ola and Joseph 2017)..

Participants further stated that youth empowerment programs should also be used as tools for addressing the vulnerability of Nigeria's economy to exogenous shocks. This refers to agriculture, trade and other value-added services alongside technological growth. Thus, an input-output approach to entrepreneurship strategy formulation is implied. Through this, sectorial output and input requirements in the short to medium run would have to be put into perspective as a means of determining levels of support for youth attraction and retention to specific economic sectors.

Development of Short- and Long-Term Objectives to Enhance Participation

Aligning objectives with national diversification agenda and promoting technology and innovation transfer amongst youths is vital to the long-term success of youth empowerment programs. These objectives need to be stated in relation to becoming a net-exporter of food and other value-added services. These objectives also have to be stated specifically for target groups and sectors to achieve an inclusive growth. Given the degree of cultural diversity and heterogeneity among youths (resulting from differing educational,

social and environmental backgrounds), it is imperative to have different strategies for different strata, rural dwellers, urban dwellers, primary and secondary students, and college students. Training standards in firms as well as the alignment of skills taught in schools and at the workplace have to be ensured by collaboration with the employers, unions and the educational institutions likewise (Costanza et. al., 2016). Action plan priorities need to be set with respect to each sector as there is no point fostering entrepreneurship in relatively saturated sectors.

Policy Coherence Between Government and Stakeholders

Respondents stated that entrepreneurship strategy should align with other national economic strategies. Respondents (R2, R4,R5,R7,R8,R10,R11,R14,R19,R21,R24,R25) argued that there has been policy inconsistency over the years and going forward, policy must at the federal must align with private sector and overall development policy objectives. A systematic relation exists between each component of an entrepreneurship scheme and with other sectors such that a short fall in one sector may have a ripple effect on the effectiveness of others. Therefore, this calls for a policy approach that interconnects different areas of private sector development – including agricultural growth, industrial policy, investment promotion, trade enablement, export promotion, MSMEs promotion as well as fiscal policy.

Incorporate Practical Teaching to Ensure Information Flow and Job Creation

Unlike practices in most advanced and some developing countries, entrepreneurship programs in Nigerian institutions are mostly theoretical rather than practical, thus, leaving the young people who may be interested in entrepreneurship with little materials or skills

needed to execute their ideas for their potential business enterprise (Onanuga, et al 2014). Participants stated that initiatives without a strong institutional framework are bound to fail. Consequently, they suggested that a well-established institution that would focus on practical teaching especially Polytechnics are fundamental to the realization of the specific objectives of job creation. First, there should be designation made of a lead institution that would be accountable for overall entrepreneurship strategy formulation, implementation, monitoring and evaluation. Nonetheless, such an institution would have to collaborate with other stakeholders in the development of action plans, ranging from other government parastatals to private institutions. To foster sustainability, it is essential for such institutional framework to be devoid of political interference. Again, representatives of private enterprises, business associations, business media, financial institutions, networks of business mentors and the likes should be involved in formulating a national strategy. Involving other stakeholders from academia, NGOs and civil societies is also critical.

Enhance Monitoring and Evaluation of Youth Entrepreneurial Funding Assistance

Participants stated that there is the need for regular appraisal of objective achievement over a given timeline. To corroborate this assertion, the Director General of the scheme, Brig-Gen. Sule Zakari, on the 2nd of May, 2016 stated that the National Youth Service Corps was planning to introduce a loan package for corps members in view of the prevailing economic hardship in the country. The loan would be packaged in partnership with the Central Bank of Nigeria (CBN) and BOI. According to the DG “the loan scheme would provide certain amount of interest-free loans to the corps members after the completion of their 1-year service. The money would be advanced to them with a view to

establishing their various business ventures as the white-collar jobs are becoming increasingly scarce. The beneficiaries are expected to be made self-reliant and even become employers of labor.

Despite the tangible advantage the program could have potentially deliver, the scheme does not address how the beneficiaries would be chosen nor consider an effective entrepreneurship program from the prospective beneficiaries of the scheme, with the view to temper business failure and possible bankruptcy.

Thus, participants stated that basic indicators such as the number of start-ups and business survival rates can be monitored across specific target groups or sectors. Programs should also be evaluated with respect to macroeconomic objectives, which may include value addition, employment creation and export growth, among others. This should also be reviewed with the overall realization of overall development objectives. Impact evaluation should be a regular and continuous activity as well as receiving feedbacks from programs. Here, lessons learned from either implementation or planning shortcomings should applied on a continuous basis. In addition, documentation of processes and achievements would better help to identify Nigeria-specific sustainable strategies.

Creation of Cohesive and Bureaucracy-Free Regulatory Framework

All the respondents believed that a friendly regulatory framework influences business growth. This assertion is further buttressed by the Theory of Pro-Social Attitude. McDowell and Smith's (1999) theory of supervision which holds that intensive probation supervision programs, alongside bureaucracy-free policy together with vocational, and job placements prove to be the most effective on a long-term basis as part of the development

process. Abdullahi, M. A. (2015) was of the view that supervision and intensive coaching could generate a platform for effective human action that would support the complex meaning-making processes that represent the development of the self. On this point, respondents (R1,R2,R6,R7,R9,R10,R12,R17,R18,R21) collectively posited that an optimal regulatory system will provide an enabling environment for new business startups in FCT Abuja and increase survival rates of moribund businesses. The focus of this research concerned the minimization of business hurdles for startups and creation of an incentive based environment for start-up businesses. A high transaction cost resulting from registration procedure and licensing may hinder youth participation in entrepreneurship program and businesses formalization.

First, an enhanced Information Communication Technology (ICT) base for business registration, reporting and relaxation of regulatory requirements is among factors that can reduce the hurdles for new startup businesses. Also, transparency in dealings, conflict resolution mechanisms, and property right protection will also build participants' confidence in the regulatory environment. There is also the need to develop social security system, including bankruptcy laws to protect business failures that might result from adverse economic situations or supply shocks. Tax systems can also influence the cost, benefit and risk involved in choosing between secure employments or taking business risks. Hence, it is key to revisit the existing framework and address the loopholes that can undermine the effectiveness of entrepreneurship interventions in Nigeria.

Centers to Enhance Entrepreneurship Education and Skill Development

Participants especially in Abaji, Kwali and Kuje which were the least developed and with very limited government presence stated that entrepreneurship skills should include soft and hard skills. While the soft skills focus on issues such as networking and self-confidence, among others; hard skills include basic start-up knowledge, business planning, financial literacy and managerial skills which were lacking in these LGAs. They argued and recommended that policy focus needs to shift to embedding entrepreneurship into the formal and informal education beyond the observed theoretical entrepreneurship education.

Theoretical entrepreneurship education often places emphasis on general entrepreneurship knowledge rather than specific programs that address both technical gap and characteristics of participants. Therefore, a pragmatic approach should be embedded into the national education curriculum to stimulate young people to start their own businesses. Research have shown that in Kenya, entrepreneurship education is mandatory at all levels of education in technical and vocational schools, with the objective of developing entrepreneurial attitudes among youths (Jabeen et al., 2017).

The lead institutions for the implementation of national entrepreneurship strategy should work closely with Federal and State Ministries of Education and Youth Development among others to incorporate entrepreneurial education into both informal and formal education systems. A robust curriculum to capture core operating skills, personal competencies, and business and management skills should be developed and integrated into the national curriculum. For effectiveness, a primary school to university model should be employed to increase the likelihood of youths starting a business upon graduation. At the

secondary level, students need to be informed about self-employment as part of career development and mentored about their choices. At the university level, entrepreneurship should be geared towards acquiring substantial skills and development of sustainable business plans among participants.

Private sectors should also be integrated in entrepreneurship programs. They should be encouraged to sponsor entrepreneurship trainings and mentorship. They should also be encouraged or offered incentives to develop mentoring programs for youths that would be geared towards creating entrepreneurship education networks. These networks can be propelled further by employing online tools, among others.

Technology to Facilitate Exchange and Innovation Among Youths

Respondents stated that for the successful operations of entrepreneurs, a need for the establishment of a nexus between ICT, innovation and entrepreneurship is pertinent. Respondents (R1, R5, R6, R9, R10, R14, R15, R16, R21, R22) were of the view that the level of development of the economy influences the amount of ideas that can be innovated with the available technology, to a large extent. For a government that recognizes and appreciates the importance of ICT, there are a lot of options that can be implemented to build a suitable and sustainable environment for entrepreneurs to succeed. The polity should make adequate provisions and access to varieties of technological facilities necessary for business operations. There is a need for the diffusion of technological and technical knowledge towards the owners of business start-ups in order to equip them with the requisite skills and capabilities needed in managing their enterprise. ICT orientation can also be introduced into the rural areas as well.

More Institutions That Would Enhance Access to Financial Resources

All the respondents posited that a mitigating factor contributing to slow entrepreneurial growth in Nigeria has been the unfriendly financial environment by the financial institutions in Nigeria and FCT in particular. Lack of financial resources tends to demotivate young entrepreneurs to develop their innovations and ideas. Entrepreneurs are to have smooth access to financial facilities which would enable them to make deposits, transfer money and credit facilities with ease. The Central Bank should collaborate with microfinance banks in providing strong links between the individual entrepreneurs and financial institutions.

The polity and financial institutions should seek means and platforms that can improve access to credit for young entrepreneurs. Youth entrepreneurs should also be trained on the principles of financial management and education because, providing access to credit without proper training on management of credit and financial resources for business development may be counterproductive.

Promote Networking on Benefits of Entrepreneurial Schemes Among Youths

Respondents were of the view that there is the need to build entrepreneurship networks can stimulate an entrepreneurial culture among the populace. Respondents (R4,R5,R8,R9,R11,R12,R18,R19) stated that through this, success stories of international best practices in entrepreneurship can be propagated and sustainable entrepreneurial models upon which prospective entrepreneurs can look up to can be built. However, due to the fear of failure, the unfriendly nature of the Nigerian financial system towards small and medium scale businesses and the immanent infrastructural deficiencies, young people tend to avoid

entrepreneurship endeavors. The polity and financial institutions should provide orientation structure needed in addressing these barriers to entrepreneurial progress and the cultural biases that accompany the difficulties of having a business in Nigeria e.g. discrimination against minority groups participating in business, scornful attitude to entrepreneurially-minded women, denying the physically impaired equal opportunities as those that are abled etc.

The government, financial institutions and private sectors can sensitize the people through campaigns and information sharing platforms, informing them of the benefits of entrepreneurship and its attendant effects of reducing the unemployment rate and poverty level, and how it aggregates to national development, in general. To improve the defective perception about entrepreneurs, the successful ones can be showcased and celebrated. Entrepreneurship awards and business competitions should be encouraged and new business ideas and plans should be welcomed and properly funded. All these, if done with vigor, will add to spread entrepreneurial awareness and network formation.

Create More Information Outlets on How Young Entrepreneurs Can Create Exporting Networks for Products

Respondents (R2, R4,R5,R7,R12,R15,R23) stated that the entrepreneurship policies by the state must incorporate the process that will enable young entrepreneurs market their goods and services in the foreign markets. The state can provide export subsidies for the products of the participants of entrepreneur programs and provide import duties for the import of any raw materials they would need in creating cost-effective goods and services. This form of support is needed to ensure that the young entrepreneurs are properly

connected to the global economy and given a competitive edge in the world market. This support is needed because if consumers of the goods and services of the young entrepreneurs are only from their locality, such business may not grow, given that the money, from which they make their profit, only circulates within the society.

Thus, external profits from exports would bring in substantial profits and can add value to their business and the Nigerian economy. This can also become a source of foreign earnings for the country and also a means of diversifying the economy in the long run. Also, goods and services produced by these young entrepreneurs can be integrated into the import-substitution policy of the government as private companies and the local market can buy goods that would be otherwise imported. This can also reduce the pressure of demand of foreign exchange and improve the value of the country's currency, in the long run.

Segment Youth Entrepreneurial Programs

As discussed above, participants posited that there is the need to create three thematic ways of improving the existing youth empowerment programs. Specifically, respondents (R7, R9,R12,R21,R24) advocated for the enhancement of youth empowerment policy framework through formulation of national entrepreneurship strategies, creation of a formidable institutional framework, enhancing entrepreneurship education and skill development, improvement of access to finance, facilitation of technology and innovation transfer, and increasing support for awareness and networking among youths.

The proposed recommendation framework, named VUE, captures intervention for students and non-students. The model is divided into three different segments to better capture the needs of youths based on their level of exposure. The acronym VUE is created

from the sub-sections of the framework in three segments namely: Vocational Entrepreneurship Program (VEP); Undergraduate Entrepreneurship Program (UEP) and Existing and Aspiring Entrepreneurs Programme (EAEP). In this framework, there is a sub-model that is suitable particularly for the individuals in one of the following: secondary school, university, postgraduates and those who dropped out of school at an early stage. The objective of the model is to engage youths across board in entrepreneurship, as a means of reducing youth unemployment and integrating them as drivers of the economy.

Strategic Action Plan for Implementation of Recommendations

This dissertation would be submitted to the Management of Central Bank of Nigeria, for onward submission to other appropriate MDAs for execution. Therefore, to ensure seamless execution, the table below details the Key Performance Indicators (KPIs) which are the critical indicators of progress towards an intended result of achieving the entrepreneurial initiatives in FCT and Nigeria in general. The overall objective was to coordinate all activities related to youth effective access to information in order to participate in entrepreneurial programs in FCT and Nigeria.

Table 5

Action plan for the Implementation of the recommendations towards youth empowerment in FCT and Nigeria

Policy initiative	Key activities	Implementing bodies	Key performance indicators	Outcome
Empowerment Strategy				
Develop a framework for Entrepreneurship/ Youth Empowerment	<ol style="list-style-type: none"> 1. Develop standard engagement procedures with the relevant youth agencies 2. Undertake needs assessment to boost capacity building and determine gaps in youth participation. 3. Develop tool for monitoring commitments and projects. 	Lead agencies: Federal Ministry of Labor and Employment; National Universities Commission; Ministry of Budget and National Planning; Ministry of Trade and Investment; Federal Ministry of Education;	<ol style="list-style-type: none"> 1. Design/Availability of Questionnaire/Needs Assessment Template. 2. Number, nature and frequency of capacity building programs for youth. 	<ol style="list-style-type: none"> 1. Improved youth engagement in entrepreneurial and vocational skills development 2. Serves as a tool for engaging and monitoring youth entrepreneurial commitment. 3. Capacity of stakeholders in youth empowerment matters strengthened

Policy initiative	Key activities	Implementing bodies	Key performance indicators	Outcome
Effects of Print and Electronic Media				
Development of appropriate technology that would facilitate exchange of information and innovation among youths to enhance their participation	<ol style="list-style-type: none"> 1. Collaborate between National Orientation Agency (NOA) and youth associations to publicize entrepreneurial programs. 2. Reward and recognition for young Nigerian entrepreneurs 	Federal Ministry of Information and Culture, National Orientation Agency; Ministry of Youth and Sports; Nigerian Television Authority and other State and Non-State Actors	<ol style="list-style-type: none"> 1. Nature and number of Youth events and training outlets. 2. Nature and number of social media (WhatsApp, Facebook) platforms on entrepreneurial programs and events. 	<ol style="list-style-type: none"> 1. Increased participation of youths in entrepreneurial programs through publicity via social media and other media platforms. 2. More awareness and participation of youths in the development of entrepreneurial ventures in the country

Policy initiative	Key activities	Implementing bodies	Key performance indicators	Outcome
Harmonization of Objectives among MDAs				
Short and Long-Term Objectives that ensure coherence with other national objectives	<ol style="list-style-type: none"> 1. To facilitate easy registration and licensure for young entrepreneurs investing in Nigeria. 2. To conduct needs assessment gaps in collaboration with young entrepreneurs 3. Facilitate customs duty, tax incentives for young entrepreneurs 	<p>Lead Agency: Federal Ministry of Labor and Employment; Ministry of Budget and National Planning; Ministry of Trade and Investment; and National Bureau of Statistics</p>	<p>Number and frequency of needs assessments conducted inter-agency collaborations.</p> <p>Number and volume of duties, tax waivers and incentives granted to young entrepreneurs.</p>	<ol style="list-style-type: none"> 1 Boost economic growth and job creation. 2 Increased number of available fields of expertise in the economy. 3 Reduction in importation and boost in exportation

Policy initiative	Key activities	Implementing bodies	Key performance indicators	Outcome
Monitoring and Evaluation				
<p>1. Maintain a database of unemployed youths.</p> <p>2. Define the role of the youth participation in enhancing capacity for research and development</p> <p>3. Facilitate volunteer programs for youths</p>	<p>1. Develop instruments and framework for collection and storage of data of Nigerian youths.</p> <p>2. Updating the curriculum to reflect the prevailing status of knowledge in the various disciplines</p> <p>3. Organize youth volunteer projects to encourage knowledge sharing.</p> <p>4. Expand youth programs to cover more disciplines in the universities.</p>	<p>Lead Agency: Federal Ministry of Labor and Employment; Ministry of Budget and National Planning; Ministry of Trade and Investment; and National Bureau of Statistics</p>	<p>1. The number and stages of Public Private Partnership initiatives towards youth entrepreneurial implementation.</p> <p>2. Number of academic programs updated to reflect the prevailing status of knowledge in the various disciplines.</p> <p>3. Number of new disciplines included and number of centers established in the universities for youth engagement.</p>	<p>1. Increased investments in the number of SMEs by youth to improve the Nigerian economy.</p> <p>2. Curriculum updated to reflect the prevailing status of knowledge in the various disciplines.</p> <p>3. Improved access to investment opportunities by youths.</p> <p>4. Youth volunteer projects organized at each LGA.</p>

Policy initiative	Key activities	Implementing bodies	Key performance indicators	Outcome
Training Outlets				
<p>1. Maintain a database of unemployed youths.</p> <p>2. Define the role of the youth participation in enhancing capacity for research and development</p> <p>3. Facilitate volunteer programs for youths</p>	<p>1. Develop instruments and framework for collection and storage of data of Nigerian youths.</p> <p>2. Update the curriculum to reflect the prevailing status of knowledge in the various disciplines</p> <p>3. Organize youth volunteer projects to encourage knowledge sharing.</p> <p>4. Expand the youth programs to cover more disciplines in the universities for youth engagement outside of academia</p>	<p>Lead Agency: Federal Ministry of Labor and Employment; Ministry of Budget and National Planning; Ministry of Trade and Investment; and National Bureau of Statistics</p>	<p>1. The number and stages of Public Private Partnership initiatives towards youth entrepreneurial implementation.</p> <p>2. Number of academic programs updated to reflect the prevailing status of knowledge in the various disciplines.</p> <p>3. Number of new disciplines included and number of centers established in the universities for youth engagement.</p>	<p>1. Increased investments in the number of SMEs by youth to improve the Nigerian economy.</p> <p>2. Curriculum updated to reflect the prevailing status of knowledge in the various disciplines.</p> <p>3. Improved access to investment opportunities by Nigerians globally.</p> <p>4. Youth volunteer projects organized at each LGA</p>

Policy initiative	Key activities	Implementing bodies	Key performance indicators	Outcome
Networking among Youths				
Development of avenues that promote awareness and networking among youths 2. Adequate information on how youths can create exporting networks for products to be managed or improved	1. Create awareness among youths on new investment opportunities in Nigeria. 2. Advocate for special preferences for youths through Public Private partnership. 3. Partner with private entities to enhance research for entrepreneurs	Central Bank of Nigeria (CBN); Corporate Affairs Commission (CAC); Media	1. Number of Awareness programs conducted 2. Number of investments and investment channels established. 3. Number of youths engaged on partnership programs 4. Efficiency of fund transfer for youth entrepreneurial programs	1. Awareness created among youths on new investment opportunities in Nigeria. 2. Appropriate areas of investment identified and determined. 3. Enabling environment created for youth participation in trade through use of extant policies. 4. Qualified youths engaged. 5. Partnership with private and public entities established

Policy initiative	Key activities	Implementing bodies	Key performance indicators	Outcome
Access to finance and other bottlenecks				
1. Easy access to finance and removal of bureaucracy that inhibits youth acceptance of entrepreneurial programs for national development. 2. Institutional framework with mandate of implementing information needs strategy for youths and job creation	1. Create ease access to finance platforms on employment opportunities Create scheme for proper assimilation into various local and foreign for youth to access funds. 3. Enter into bilateral labor agreements with private partners to enhance funds for youths.	NUC; Ministry of Industry, Trade and Investment and international partners.	1. Number of consultancies agreements reached/signed 2. Number and type of schemes established for youths. 3. Number of employment contracts for international job placement signed. 4. Number of MoUs on social protection and portability of earnings signed	1. Platform for information on employment opportunities, contracts and consultancies in both government and private owned establishments created. 2. Bilateral labor agreements with private partners for youth funding signed.

Policy initiative	Key activities	Implementing bodies	Key performance indicators	Outcome
Segmentation of Programs into Vocation, Undergraduate, and Existing and Aspiring				
Segmentation of the programs into three thematic streams/strata to enhance youth effective participation	1. Creation of Vocational Entrepreneurship Program (VEP) 2. Development of enhanced curriculum in the universities for Undergraduate Entrepreneurship Program (UEP) 3 Sustaining the Existing and Aspiring Entrepreneurs Program (EAEP).	Ministry of Labor and Productivity, NUC; Ministry of Industry, Trade and Investment and international partners.	1. Number of vocational institutions created 2. Curriculum that focus on entrepreneurial programs. 3. Creation and encouragement platforms for existing unemployed youths.	1. More institutions on vocational training created, 2. Evidence-based curriculum in tertiary institutions developed 3. Existing and aspiring entrepreneurs encouraged.

In the action plan above, we believe that from the initial stage of starting a business through registering property, getting electricity, paying taxes, and resolving insolvency, the entire process should be made frictionless to enhance youth participation in FCT, Abuja and Nigeria. Viewed against the background of Bocarro et al.'s (2008) theory, it posited that pro-social attitude as a youth development would built life skills and social competencies. Therefore, access to relevant information about entrepreneurial programs coupled with effective coaching with proper monitoring by the relevant Ministries, Departments and Agencies (MDAs) would enhance youths' effective participation would reduce unemployment and increase domestic investment. (Wanie, Oben, Molombe, & Tassah, 2017). In implementing these recommendations, the patent system, which protects property rights in ideas of these young entrepreneurs should be guaranteed. Granting patents to those from different backgrounds and making them affordable too will not only encourage and drive innovation but allow for profitability and forced competition within an array of industries by these young entrepreneurs.

Implications of the Study for Positive Social Change

Wedel, Shore, Feldman and Lathrop (2005) highlighted public policy as a system of government that drives social change issues, shapes society and imposes an ideal type of how a citizen should act (p. 31). The youth empowerment program has been described by various scholars in this dissertation as one of the pragmatic strategies and procedures for resolving rising youth joblessness which will help to tame rising criminalities witnessed among young people aged 25-30 in Nigeria. The design of appropriate

measures and access to such policies by youths will help boost economic growth and development.

This study will help the government to invest heavily in the local communities by ensuring that four less-developed out of the six local governments in FCT (Kuje, Abaji, Kwali and Bwari) are provided with the necessary infrastructure facilities that would help to reduce unemployment and the rush to the city centers for government paid jobs, which exist in limited numbers. The results of this study would be made available at Central Bank of Nigeria and a copy sent to Federal Ministry of Labor and Productivity for non-participants who are interested in the view. This study provides information for policymakers on areas that need improvements. The outcomes and recommendations and the action plan of this study would help the government in formulating and developing necessary policies that would reduce youth unemployment in Nigeria.

Another factor for a lasting solution to youth effective participation in entrepreneurial programs is the need to improve infrastructural development and human capital. This would lead to massive reduction in several social vices. The process and success of youths embracing entrepreneurial programs can be guaranteed if government and the people (especially the private sector) unanimously agree to work together by saying no to youth unemployment. There should be proper implementation and enforcement of policies between the public and private organizations. The government should provide necessary infrastructural facilities to tame youth restiveness. The resuscitation of several abandoned projects, if appropriately implemented and monitored, will represent a victory for long-term unemployment crisis, especially among youths

between 25 – 30, who are associated with kidnapping, banditry, robbery and other vices that are linked to rising unemployment in Nigeria.

Conclusion

Entrepreneurship has the potential to generate overwhelming social benefits in stimulating an inclusive growth in the long run. To increase youth participation in entrepreneurship programs and beyond, it will require policy measures that will combine various aspects that will engage youths and provide enabling business environments. I conclude that there is need for re-structuring of youth entrepreneurship programs, aligning forward looking innovation with trends in youth behavior to increase participation levels and success rates. There is the need to make adequate provisions and access to varieties of technological facilities necessary for business operations. These would include the diffusion of technological and technical knowledge towards the owner of business start-ups in order to equip them with the requisite skills and capabilities in managing their enterprises. ICT orientation can also be introduced into the rural areas as well (Aliu, 2016).

Due to poor leadership, Nigeria has, over the past 59 years, been battling with economic, political, social and religious crises which tend to hinder economic stability and development. I firmly believe that the issue of youth unemployment has not received enough attention from Nigerian policy makers/formulators towards implementing a sustainable entrepreneurial program that can help checkmate several vices which are linked to unemployment.

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Appendix A: Interview Protocol

Participant Code: _____ Date of Interview: _____

Interview Mode: Face-to-face _____ Video Conferencing _____

Telephone _____ Others (please specify) _____

Guidance notes:

Explain the purpose of the study to the participant.

Retrieve signed informed consent forms

Write the label assigned to the participant on top of the interview sheet to ensure confidentiality.

Audiotape the interview and assign same label to identify the data.

Watch for non-verbal cues

Ask follow-up probing questions to get more in-depth information

Wrap up interview by thanking participant

Interview Questions

Interview Questions

Schedule follow-up member checking interview

Participant Code: _____ Date of Interview: _____

Interview Mode: Face-to-face _____ Video conferencing _____

Telephone _____ Others (please specify) _____

Guidance notes:

Share copy of succinct synthesis for each question in the interview

Bring in probing questions related to other related information found

Walk through each question, read the interpretation and ask: Did I miss anything? Or,

What would you like me to add?

Appendix B: Interview Questions

Reason Behind Business Set-up

1. Are you exposed or introduced to any entrepreneurial scheme in your school before graduation?
2. Do young adults' limited access to information on government policies on entrepreneurial programs affect youth unemployment?
3. Do you think previous government policies enhance young adults' entrepreneurial participation?
4. Before you start, do you admire people who have their own businesses or you plan to have a formal job while in school?

Information Access on Government Policies

5. Did you receive any information from government since you left school through radio /Television?
6. Did you receive any information from government on entrepreneurship programs since you started your business?
7. What is your view/opinion on unemployment rate amongst youth in Nigeria as a result of government policies and programs on entrepreneurship?
8. Do you receive any information on social media WhatsApp/Facebook on government information on entrepreneurial scheme?
9. Has access to information by youths on governments programs in your LGA has impact on /initiations limit youth participation in entrepreneurial programs?

10. Do you agree that government programs and policies on entrepreneurship especially finance has reduced unemployment in FCT and in Nigeria?

Information Access on Coaching and Training

11. Are you aware of any of government training outlets on entrepreneurial programs before you start this business?

12. Are you aware of any registration center(s) in this LGA where youths can register for entrepreneurial programs of the government?

13. Do you think distance to entrepreneurial training outlets (if any) is a hindrance to youth participation?

14. How do you think this inadequate access to coaching and mentoring can be solved?

15. Are there any extension workers on entrepreneurial schemes available to impact modern or novel techniques to young adults to make them competitive?

Access to Enabling Environment and Other Socio-economic factors

16. Do the entrepreneurial instructors impacted the training schemes as expected to enhance youth skills?

17. Do you think infrastructure challenge (power, internet connectivity) has affected/enhanced access to information on government's entrepreneurial initiatives?

18. Does government provide adequate security in the centers of these programs that would enhance youth participation in the schemes?

19. How can social media enhance youth participation in entrepreneurial ventures?

- 20 Do you think that absence of entrepreneurship youth Empowerment Strategy Formulation affects youth participation?
- 21 In your opinion, how do you think that absence of Information that focused on youth Need Analysis has affected youth participation
- 22 How does the absence of policy that defined short and long term objectives of youths
- 23 Do you think that Inadequate policy that ensured Coherence with other National Strategies that would promote young adults participation?
- 24 In what ways does the absence of Institutional Framework with mandate of implementing information needs strategy for youth and job creation?
- 25 How does the absence of viable and noticeable monitoring and evaluation on youth entrepreneurial assistance?
- 26 How does the absence of cohesive and bureaucracy free regulatory framework hampered youth effective participation in entrepreneurial programs?
- 27 In what way(s) does the absence of outlets that would enhance entrepreneurship education and skills development in FCT, Nigeria?
- 28 Does Inadequate technology that would facilitate exchange and innovation among youths exist and how do you think it can be tackled?
- 29 Does limited access/avenues that promotes awareness and networking among youths exist and how can it be improved?
- 30 How can limited information on how youths could create exporting networks for products be managed or improved upon in FCT and Nigeria in general?