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Entrepreneurship Development and Youth Unemployment in Anambra State, Nigeria

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ABSTRACT: This study investigated the relationship between entrepreneurship development and youth unemployment in Anambra State, Nigeria. The study was motivated by the persistent challenges of high youth unemployment, low income levels, and job insecurity, which undermine economic growth and social stability in the state. Specifically, the research examined the relationship between creativity and labour market demand; investigated the relationship between skill development and wage level; evaluated the relationship between self-efficacy and job security; and assessed the relationship between risk-taking and wage level among youths in selected Local Government Areas (LGAs) of Anambra State. Four research questions were developed, and four hypotheses were formulated in line with the specific objectives. The study was anchored on the Human Capital Theory by Schultz (1961) and the Keynesian Economic Theory of Employment by Keynes (1936). The study adopted a survey research design. The population comprised 57,710 unemployed youths across twelve selected LGAs, with a sample size of 397 determined using Taro Yamane's formula. Data were collected using a structured questionnaire, validated through face and content validity, and tested for reliability using Cronbach's Alpha, which yielded values above 0.70 for all constructs. Out of 397 copies of questionnaire, 365 copies were valid for analysis. Data analysis was conducted using Pearson Product Moment Correlation at a 0.05 level of significance. The findings revealed a strong positive and significant relationship between creativity and labour market demand; skill development and wage level; and risk-taking and wage level; while self-efficacy showed a moderate but significant positive relationship with job security. The study concluded that entrepreneurship development competencies significantly influence youth employability, income, and job security in Anambra State. It recommended targeted programs to enhance creativity, skill acquisition, self-efficacy, and risk-taking among youths.

Keywords: Entrepreneurship Development, Youth Unemployment, Creativity, Skill Development, Self-Efficacy, Risk-Taking, Labour Market Demand, Wage Level, Job Security

INTRODUCTION

For Sub-Saharan Africa to emerge among the leading economies of the world, it must prioritize business development with deliberate and strategic commitment. Central to this pursuit is the youth population, which constitutes a critical force for innovation, economic transformation, and societal progress. Youths are often regarded as the engine that propels socio-economic advancement and are instrumental in national development (Akanbi & Adeoye, 2021). However, the region continues to grapple with a persistent challenge youth unemployment.

Since the 1980s, unemployment has remained a pressing economic and social issue in Nigeria, hindering national growth and contributing significantly to a rise in societal vices such as fraud, kidnapping, armed robbery, drug abuse, prostitution, terrorism, and political violence (Nwachukwu & Onuoha, 2022; Emeka-Nwokeji, Nangih, Chendo & Eboatu, (2021). With an estimated 3 million people entering the labour force annually, Nigeria faces an alarming unemployment rate, especially among youth aged 15–35 (National Bureau of Statistics, 2021).

Entrepreneurship has been identified globally as a key driver of economic growth, employment generation, and innovation. In developing nations like Nigeria, entrepreneurship is not only vital for individual livelihood but is also a cornerstone for national development and poverty alleviation (Oluwajoba & Oyeyemi, 2021; Ogbunankwor, Chendo & Nwangene, 2022). Entrepreneurship is often referred to as the "bedrock of economic prosperity," as it mobilizes all factors of production — land, labour, and capital — towards productive outcomes (Adewale & Akinbobola, 2023; Chukwuma, Okaro, Anyanwu, Ogbonna & Mazeli, 2023).

Despite remarkable contributions across various sectors, including agriculture, ICT, transportation, construction, hospitality, and creative industries, Nigeria remains one of the poorest globally, with high youth unemployment rates despite years of consistent GDP growth (World Bank, 2023). This contradiction is rooted in the failure of successive governments to implement sustainable entrepreneurship policies and to provide an enabling environment for indigenous enterprises to thrive (Eze & Nwankwo, 2021; Chinwoke, Madubuike, Adiga & Mazeli, 2025). The growing concern over the socio-economic consequences of unemployment has driven researchers and policymakers to advocate more practical and inclusive approaches to entrepreneurial development. In light of this, fostering a vibrant entrepreneurial culture in Nigeria is no longer optional — it is essential.

Entrepreneurship development is widely recognized as a critical tool for job creation, poverty reduction, and economic growth. However, in Nigeria, and particularly in Anambra State, the sector has suffered from years of neglect due to the country's prolonged dependence on crude oil. In Anambra State, the impact is especially severe among the youth, many of whom struggle to find meaningful employment despite possessing educational qualifications. The increasing rate of youth unemployment in the state has contributed to a surge in social challenges, including drug abuse, cybercrime, political thuggery, and rural-urban migration.

Although there have been efforts by the government and private sector to promote entrepreneurship through various programs and policies, these initiatives often fall short due to poor implementation, lack of continuity, and insufficient alignment with the real needs of the youth. As a result, the gap between job seekers and available opportunities continues to widen, and the

potential of entrepreneurship as a solution to youth unemployment remains largely untapped. This study, therefore, seeks to explore the relationship between entrepreneurship development and youth unemployment, with the goal of identifying practical solutions that can enhance youth empowerment and contribute to sustainable economic development in the state.

Objectives of the Study

The general objective of this study is to examine the relationship between entrepreneurship development and youth unemployment in Anambra State, Nigeria. The specific objectives are to:

i. Examine the relationship between creativity and labour market demand in Anambra State, Nigeria.

ii. Ascertain the relationship between skill development and wage level in Anambra State, Nigeria.

iii. Evaluate the relationship between self-efficacy and job security in Anambra State, Nigeria.

iv. Investigate the relationship between risk-taking and wage level in Anambra State, Nigeria.

LITERATURE REVIEW

Entrepreneurial Development

Entrepreneurial development is a multifaceted concept that encompasses the processes, strategies, and support systems designed to enhance the capabilities of individuals to initiate, manage, and grow businesses. It is broadly understood as the process of equipping aspiring entrepreneurs with the requisite skills, knowledge, and mindset necessary to identify business opportunities, take calculated risks, and transform innovative ideas into viable ventures (Eze, Ogechukwu & Okafor, 2021). Entrepreneurship development goes beyond the mere establishment of enterprises; it is a deliberate effort to stimulate economic dynamism through the creation of new businesses, job opportunities, and increased productivity (Adebayo & Kolawole, 2020; Ogbunuju, Chendo, & Nkoli, 2025; Mazeli, Adigwe & Ananwude, 2020). It plays a vital role in reducing poverty and unemployment, particularly among youth populations in developing nations like Nigeria.

Creativity

Creativity refers to the ability of individuals or organizations to generate novel, useful, and innovative ideas that can be transformed into products, services, or processes that add value to the economy. Creativity is a critical driver of innovation and competitiveness, particularly in developing economies where traditional production factors are limited (Beck, Demirguc-Kunt & Maksimovic, 2020). In the context of Nigeria, creativity plays a vital role in stimulating entrepreneurial activities and responding to labour market demands. Many small and medium enterprises (SMEs) rely heavily on creative ideas to differentiate their products and services in highly competitive markets. However, the full potential of creativity is often constrained by structural challenges such as limited institutional support and inadequate innovation ecosystems (International Finance Corporation, 2020).

Skill Development

Skill development broadly refers to the process through which individuals acquire, improve, and refine their abilities and competencies to perform tasks effectively in various occupational and social settings. Skill development encompasses both technical and soft skills, enabling individuals to meet the evolving demands of the labour market and contribute productively to economic growth (Lee & Park, 2021; Chendo & Oguanobi, 2021; Ananwude, Ngaikedi & Mazeli, 2026). Many scholars highlight the critical role of skill development in fostering employability

and entrepreneurship, especially among youth. Acquiring relevant skills reduces the mismatch between labour market needs and workforce capabilities, thereby mitigating unemployment and underemployment (Smith & Rodriguez, 2020). Skill development, therefore, is seen as a strategic tool to bridge the gap between education outcomes and labour market requirements.

Self-Efficacy

Self-efficacy refers to an individual's belief in their ability to organize, execute, and successfully perform actions required to achieve specific goals. Self-efficacy is a strategic psychological resource that influences motivation, persistence, and performance across economic and social activities (Smith & Jones, 2021). In the context of economic participation and labour market outcomes, self-efficacy plays a pivotal role in shaping individuals' job performance, adaptability, and career stability. Individuals with high self-efficacy are more likely to seek employment opportunities, acquire new skills, and adapt to changing workplace demands (Lee & Kim, 2022). Skill acquisition programs and capacity-building initiatives significantly enhance self-efficacy by equipping individuals with the confidence needed to apply learned competencies effectively (Okoro & Abiola, 2021; Mazeli, Ejinkonye, Uloghobui & Onehi, 2024).

Risk Taking

Risk taking refers to the willingness of individuals or organizations to engage in activities with uncertain outcomes, where the possibility of loss exists alongside the potential for reward. Risk taking is a behavioural disposition that supports economic activity by encouraging innovation, investment, and entrepreneurial decision-making (Aschauer, 2020). Scholars widely agree that risk taking is a critical determinant of economic growth, employment generation, and income mobility. Economies characterized by higher levels of entrepreneurial risk taking tend to experience stronger investment flows, job creation, and improved wage outcomes (Adepoju & Akinwale, 2022; Anetoh, Anetoh-Ajakpo, Chendo & Oranye, (2025). In Nigeria, persistent challenges such as policy inconsistency, funding constraints, and weak enforcement mechanisms increase perceived risk, thereby discouraging both entrepreneurs and workers from pursuing higher-return opportunities.

Youth Unemployment

Youth unemployment refers to the situation where individuals typically between the ages of 15 and 35 are willing and able to work but are unable to find employment. Youth unemployment is the share of the labour force aged 15–24 without work but available for and seeking employment (ILO, 2022). Youth unemployment contributes to social instability, rising crime rates, and declining economic productivity, particularly in developing countries like Nigeria (Nwachukwu & Umeh, 2020). In addressing youth unemployment, entrepreneurship has been widely proposed as a viable solution. Equipping young people with entrepreneurial skills and access to start-up capital can empower them to create self-employment opportunities (Chukwuma & Obasi, 2023; Chendo, 2019; Ejinkonye, Mazeli, Leviticus & Nwosu, 2024). Youth unemployment remains a significant developmental challenge in Nigeria, particularly in states like Anambra where the youth population is high.

Theoretical Framework

This study is theoretically anchored on the Human Capital Theory by Theodore W. Schultz in 1961 and the Keynesian Economic Theory of Employment by John Maynard Keynes in 1936. The Human Capital Theory postulates that human beings should be

viewed as capital because of the measurable economic value that can be derived from investing in their education and training. Schultz emphasized that such investments increase individual productivity, which in turn contributes to national economic growth. Gary Becker (1964) expanded on Schultz's idea by demonstrating that investments in human capabilities yield higher earnings, better job opportunities, and improved productivity.

The Keynesian Economic Theory of Employment argues that unemployment primarily stems from a lack of effective demand in the economy. Keynes advocated for active government intervention through increased public spending, subsidies, and investment in infrastructure to create jobs and stimulate income. Applying this theory to the context of Anambra State, the Keynesian framework supports the view that when the government actively invests in public projects such as vocational training centers, digital infrastructure, and youth empowerment programs, it creates direct employment opportunities for the youth, thereby stimulating further job creation.

Empirical Review

Omodero and Nwangwa (2022). Carried out a study on "Access to Financial Services and Youth Employment in Sub-Saharan Africa: Evidence from Selected Countries". The study was conducted across ten Sub-Saharan African countries. The purpose was to investigate how access to formal financial services such as credit, savings, and mobile banking impacts youth employment rates. The researchers used panel data from 2005 to 2020 and employed Generalized Method of Moments (GMM) to address endogeneity issues. Findings revealed that greater access to financial services significantly reduced youth unemployment by promoting entrepreneurship and informal job creation. The study emphasized the need for policies aimed at financial inclusion to curb youth joblessness.

Adegbite and Ayeni (2023). Conducted a study titled "Financial Inclusion and Youth Unemployment in Nigeria: A Structural Equation Modeling Approach". The study took place in Lagos and Abuja, Nigeria. The purpose was to examine the mediating role of financial literacy in the relationship between access to finance and youth unemployment. Using a cross-sectional survey of 400 respondents aged 18–35, data were analyzed using SEM-AMOS. Results showed that financial literacy significantly enhances the positive effect of access to finance on youth employment outcomes. The authors recommended financial education programs to support credit access interventions.

Muthomi and Njoroge (2021). Carried out a study on "Microfinance and Youth Employment in Kenya: A Case of Nairobi County". The study focused on understanding the role of microfinance institutions (MFIs) in job creation for youths. A descriptive research design was adopted, and data were gathered from 300 young entrepreneurs. Findings indicated that access to microloans significantly improved youth employment levels, especially for those with prior business training. The study suggested that MFIs should integrate entrepreneurship development programs with financial services.

Mensah and Owusu (2022). Conducted a study titled "Youth Unemployment and Credit Access in Ghana: A Dynamic Panel

Analysis". The study analyzed data from the Ghana Living Standards Survey over 10 years. Using dynamic panel regression techniques, it was found that credit constraints significantly hindered the ability of young people to start businesses or expand existing ones. Relaxing these constraints through targeted youth loan schemes improved employment outcomes. Policy implications include increasing youth-specific financial products.

Bello and Ibrahim (2023). Conducted a study titled "Digital Financial Services and Youth Employment in Northern Nigeria". The study examined how mobile money and digital banking platforms influence youth job creation. A sample of 350 youth entrepreneurs was surveyed. Using logistic regression, results revealed that digital financial access enabled startup growth and increased youth employment opportunities. The study recommended investment in digital infrastructure and youth-targeted fintech policies.

Woldemariam and Abebe (2021). Conducted a study on "The Role of Youth Enterprise Development Fund in Reducing Unemployment in Ethiopia". The study used a quasi-experimental design and analyzed data from 250 youth-led businesses. Findings revealed that beneficiaries of the fund reported higher employment rates compared to non-beneficiaries. The impact was more significant when funding was coupled with mentoring and training. Recommendations include strengthening the monitoring of fund disbursement and enhancing youth mentorship.

Owolabi and Afolabi (2023). Carried out a study titled "Entrepreneurial Financing and Youth Self-Employment in Southwest Nigeria". The study utilized a survey method involving 500 respondents across three states. Using multiple regression analysis, the study found that access to venture capital, angel investors, and government grants positively influenced youth self-employment. The findings emphasized the importance of financing diversity and government-backed guarantee schemes for youths.

Kalumba and Chanda (2022). Conducted a study titled "Youth Unemployment and Informal Finance in Zambia: Exploring Alternative Pathways". The study investigated the role of informal financing mechanisms such as Rotating Savings and Credit Associations (ROSCAs) in reducing youth unemployment. A mixed-methods design was used involving 200 participants. Results showed that informal finance provided a crucial safety net for youth businesses in rural areas. However, scalability and sustainability were challenges. The study recommended formal-informal finance linkages to maximize impact.

Ezeani and Nwachukwu (2021) carried out a study on "Access to Bank Credit and Youth Entrepreneurial Engagement in Southeast Nigeria". The purpose was to assess how access to bank loans affects youth engagement in business activities. Data were collected from 250 youth entrepreneurs and analyzed using chi-square and regression analysis. The findings indicated that high collateral demands and interest rates were major obstacles. However, those who accessed credit showed significantly higher business performance and employment capacity.

Ali and Khan (2020) conducted a study titled "Financial Access and Youth Employment in Pakistan: A Gender-Based Analysis". The study examined the differences in access to finance and employment outcomes between male and female youth. Using data from the Pakistan Social and Living Standards

Measurement Survey, the study applied Probit regression. It found that access to credit significantly increased employment probability, especially among male youth. Female access to finance was limited due to socio-cultural barriers. The study suggested women-centric financial policies to bridge the gap.

METHODOLOGY

This study adopted a survey research design. The area of study was Anambra State, located in the southeastern geopolitical zone of Nigeria. The state is predominantly inhabited by the Igbo ethnic group, known for their enterprise, industriousness, and high educational attainment. Residents are mainly engaged in commerce, agriculture, manufacturing, craftsmanship, and services.

The population comprised 57,710 unemployed youths across twelve selected LGAs in the three senatorial zones of Anambra State. A sample size of 397 was determined using Taro Yamane's (1967) formula. Proportionate stratified random sampling was employed to ensure fair representation across all LGAs. Data were collected through a structured questionnaire divided into two sections: Section A gathered demographic data, while Section B focused on entrepreneurial development indicators and employment status. Responses were measured using a 5-point Likert scale ranging from Strongly Agree to Strongly Disagree.

The reliability of the instrument was assessed using Cronbach's Alpha, yielding values above 0.70 for all constructs, confirming internal consistency. Out of 397 questionnaires distributed, 365 copies (92%) were valid for analysis. Data were analyzed using Pearson Product Moment Correlation through SPSS version 25, at a 0.05 level of significance.

RESULT AND DISCUSSION OF FINDINGS

Test of Hypotheses

Correlation between Creativity and Labour Market Demand (H_{01})

Variables	r	p-value	Decision
Creativity and Labour Market Demand	0.548	.000	Reject H_0

Source: SPSS Version 25 (2026)

Table 1 shows a Pearson correlation coefficient (r = 0.548), indicating a strong positive relationship between creativity and labour market demand in Anambra State. The significance value (p = .000) is less than the 0.05 level of significance, indicating that the relationship is statistically significant. This implies that increased creativity among youths enhances their demand in the labour market. Consequently, the null hypothesis (H_{01}) is rejected.

Correlation between Skill Development and Wage Level (H_{02})

Variables	r	p-value	Decision
Skill Development and Wage Level	0.612	.000	Reject H_0

Source: SPSS Version 25 (2026)

The Pearson correlation coefficient (r = 0.612) indicates a strong positive relationship between skill development and wage level. The p-value (.000) confirms that the relationship is statistically significant. This finding suggests that youths who acquire relevant skills tend to earn higher wages. Therefore, the null hypothesis (H_{02}) is rejected.

Correlation between Self-Efficacy and Job Security (H_{03})

Variables	r	p-value	Decision
Self-Efficacy and Job Security	0.496	.000	Reject H_0

Source: SPSS Version 25 (2026)

A Pearson correlation coefficient of 0.496 indicates a moderate positive relationship between self-efficacy and job security. The significance value (p = .000) shows that the relationship is statistically significant. This implies that youths with higher confidence in their abilities are more likely to experience job stability and security. Hence, the null hypothesis (H_{03}) is rejected.

Correlation between Risk-Taking and Wage Level (H_{04})

Variables	r	p-value	Decision
Risk-Taking and Wage Level	0.571	.000	Reject H_0

Source: SPSS Version 25 (2026)

A Pearson correlation coefficient of 0.571 reflects a strong positive relationship between risk-taking and wage level. The statistically significant p-value (.000) implies that youths who engage in calculated entrepreneurial and innovative risks tend to earn higher wages. Accordingly, the null hypothesis (H_{04}) is rejected.

Discussion of Findings

Creativity and Labour Market Demand

The finding from Hypothesis One revealed a strong and statistically significant positive relationship between creativity and labour market demand among youths in Anambra State. This suggests that youths who demonstrate creative abilities such as innovative thinking, problem-solving, and adaptability are more likely to be demanded in the labour market. In the context of a competitive and evolving economy, creativity appears to serve as a key employability attribute that enhances youths' relevance to employers and entrepreneurial opportunities. This finding aligns with Ali and Khan (2020), whose study in Pakistan revealed that access to productive resources and enabling environments significantly increased youth employment outcomes. Creativity functions as a form of human capital that reduces exclusion and increases labour market absorption. Thus, the rejection of the null hypothesis confirms that creativity is a critical determinant of labour market demand among youths in Anambra State.

Skill Development and Wage Level

The result of Hypothesis Two indicated a strong positive and significant relationship between skill development and wage level. This implies that youths who acquire relevant vocational, technical, or professional skills

tend to earn higher wages. Skill development enhances productivity, efficiency, and value creation, which are often rewarded with better remuneration in the labour market. This finding strongly supports Hafeez et al. (2022), who observed that access to vocational and market-relevant skills significantly improved employment prospects and income levels, particularly among rural and female youths. Similarly, Obeng et al. (2021) found that skill acquisition programs in Ghana enabled youths to secure jobs shortly after training, thereby improving their income status. Therefore, skill development clearly plays a crucial role in determining wage outcomes among youths in Anambra State.

Self-Efficacy and Job Security

The finding for Hypothesis Three revealed a moderate but statistically significant positive relationship between self-efficacy and job security. This indicates that youths who have confidence in their abilities, decision-making skills, and capacity to overcome challenges are more likely to experience stable and secure employment. This outcome is consistent with Maree, Du Toit, and Steenekamp (2021), whose longitudinal study showed that youths who received early career guidance and confidence-building interventions were more likely to secure stable employment over time. Similarly, Eze, Okonkwo, and Umeadi (2023) found that self-belief and entrepreneurial mindset closely linked to self-efficacy significantly reduced youth unemployment in Anambra State. Thus, the rejection of the null hypothesis confirms that self-efficacy is an important psychological resource that enhances job security among youths.

Risk-Taking and Wage Level

The result of Hypothesis Four showed a strong and significant positive relationship between risk-taking and wage level. This suggests that youths who are willing to engage in calculated risks — such as entrepreneurship, innovation, or career mobility — tend to earn higher wages. Risk-taking often exposes individuals to higher-reward opportunities, including business ownership and high-growth sectors. This finding is supported by Chukwuma and Okoroafor (2023), who reported that government financing schemes such as N-Power and Youth Investment Funds significantly improved youth business development and income levels. Additionally, Kabiru, Lawal, and Ibrahim (2022) found that entrepreneurial risk-taking, supported by business and financial management skills, increased the likelihood of youth self-employment and income generation. Therefore, the rejection of the null hypothesis confirms that calculated risk-taking positively influences wage levels among youths in Anambra State.

Summary of Findings

i. There is a strong positive and statistically significant relationship between creativity and labour market demand in Anambra State ($r = 0.548$, $p < 0.05$).

ii. The study revealed a strong positive and significant relationship between skill development and wage level ($r = 0.612$, $p < 0.05$).

iii. A moderate but statistically significant positive relationship was found between self-efficacy and job security ($r = 0.496$, $p < 0.05$).

iv. There is a strong positive and significant relationship between risk-taking and wage level ($r = 0.571$, $p < 0.05$).

CONCLUSION

Based on the findings of this study, it is evident that entrepreneurship development variables significantly influence labour market outcomes among youths in Anambra State, Nigeria. Creativity, skill development, self-efficacy, and risk-taking were all found to

have positive and statistically significant relationships with labour market demand, wage levels, and job security. The study concludes that youths who possess creative abilities, acquire relevant skills, demonstrate confidence in their capabilities, and are willing to take calculated risks are better positioned to secure employment, earn higher wages, and maintain job stability. Therefore, promoting entrepreneurship-oriented competencies among youths is a viable strategy for addressing youth unemployment and underemployment in Anambra State. The study made recommendations from the findings.

i. Government and relevant stakeholders should design and implement creativity-enhancement programs, such as innovation hubs, business incubation centres, and creative training workshops, to improve youths' employability and labour market demand.
ii. Educational institutions and vocational training centres should align skill development programs with current labour market needs to ensure that youths acquire relevant and marketable skills capable of improving wage outcomes.
iii. Youth development agencies and career counsellors should introduce self-efficacy enhancement programs, including mentorship, coaching, and career guidance, to strengthen youths' confidence and improve job security.
iv. Financial institutions and government agencies should provide accessible funding, entrepreneurship education, and risk management training to encourage youths to engage in calculated risk-taking that can lead to higher income levels.

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