

**ROLE OF SMALL BUSINESS ENTERPRISES DEVELOPMENT ON YOUTH
EMPOWERMENT IN KEFFI L.G.A OF NASARAWA STATE, NIGERIA**

BY

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**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF POSTGRADUATE
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DECLARATION

I hereby declare that this dissertation has been written by me and it is a report of my research work. It has not been presented in any previous application for any Master of Business Administration (MBA). All quotations are indicated and sources of information specifically acknowledged by means of references.

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CERTIFICATION

This Research work, “Impact of Small Business Enterprises Development on Youth Empowerment in Keffi L.G.A of Nasarawa State, Nigeria” meets the regulations governing the award of Mater of Business Administration (MBA) Degree of the School of the School of Postgraduate Studies, Nasarawa State University, Keffi, and is approved for its contribution to knowledge.

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DEDICATION

I dedicate this research work to Almighty God for his love and protection throughout my academic career.

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My unwavering appreciation goes to God Almighty for his grace, love which strengthens me throughout my academic pursuit in this honourable Institution.

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ABSTRACT

Nigeria's vision of being counted among the first twenty economies in the world by 2020 cannot be attained in a socio-economic milieu of hunger, poverty and unemployment among a large segment of its population. The main objective of this project work was to examine the impact of small business enterprises on youth empowerment and the role of this on sustainable development of the Nigerian economy. Methodologically, this project work employed a descriptive, all employers and employees of some selected SMEs in Keffi L.G.A formed the target population of which 300 respondents were randomly sampled across the study area. Both primary and secondary sources of data were considered for the study and questionnaire and oral interview were adopted as instruments for collection of primary data while articles, journal, textbook and other relevant publications were considered as secondary source of data for the work. The study findings revealed; that Small Business Enterprises development does promote youth empowerment, available facilities in the Keffi do enhance youth entrepreneurship development and youth empowerment through small business enterprises development does reduces the rate of unemployment in Keffi Local Government Area of Nasarawa State. The project concludes conclusion that a good development strategy if employed by these small business enterprises will grow to large-scale capital intensive for sustainable youth empowerment.

TABLE OF CONTENTS

Cover Page	
Title Page	i
Declaration	ii
Certification	ii
Dedication	iv
Acknowledgement	v
Abstract	vii
Table of Contents	viii

CHAPTER ONE: INTRODUCTION

1.2	Background to the Study	1
1.2	Statement of the Problem	3
1.3	Research Questions	4
1.4	Objectives of the Study	4
1.5	Statement of Hypotheses	5
1.6	Significance of the Study	5
1.7	Scope of the Study	6
1.8	Definition of Operational Terms	6

CHAPTER TWO: LITERATURE REVIEW

2.1	Conceptual Framework	7
2.1.1	Concept of Empowerment	7

2.1.2	Concept of Small Business Enterprises	19
2.1.3	The Roles of Small Business Enterprises in Eradicating poverty in Nigeria	21
2.1.4	Classification of Small Business Enterprises	23
2.1.5	Sources of Finance to Small Business Enterprises	25
2.1.6	Characteristics of Small Business Enterprises in Nigeria	26
2.1.7	Neglect of Small Business Enterprises in Nigeria	27
2.1.8	Life Cycle of Small Business Enterprises	28
2.1.9	Problem of Small Business Enterprises in Nigeria	30
2.2	Empirical Review	33
2.3	Theoretical Framework	34

CHAPTER THREE: RESEARCH METHODOLOGY

3.1	Research Design	38
3.2	Population Sampling and Sample Techniques	38
3.3	Method of Data Collection	39
3.4	Technique for Data Analysis	40
3.5	Justification of Methods	40

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.1	Data Presentation	41
4.2	Data Analysis and Results	53
4.3	Discussion of Findings	68

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1	Summary	70
5.2	Conclusion	71
5.3	Recommendations	71
	REFERENCES	73

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

There is now a consensus among state policy makers, development economists as well as international development partners that small business enterprises are a potent driving force for their industrial growth and indeed, overall economic development of most developing nations and transition economies, The smallest in this group of enterprises – microenterprises, are also touted as a veritable tool for attaining one of the eight millennium development goals of eradicating extreme poverty in the latter (Bowale & Akinlo, 2012).

Poverty is caused by inadequate incomes and incomes result from employment which SMEs are widely known to provide ((Adejo, 2010). Evidences abound that in regions or economies where enterprises have been actively promoted and encouraged, their poverty rates have declined. This is especially true of Asia whereas in sub- Saharan Africa, more and more people have sunk deep into poverty. India, for instance, illustrates a model of bottom-up, demand driven, grass root-led economy depending much on local entrepreneurial energy and less on foreign direct investment (Bowale & Akinlo, 2012). Her economic growth projected to be among the fastest in region is expected to be achieved via a young confident population as it releases its creative entrepreneurial energies. It is thus believed that India through its young population has great raw potential for high economic growth. Nigeria shares much in common with India in that

they being endowed with a young vibrant population whose entrepreneurial growth ((Adejo, 2010).

However, this will only become a reality if the necessary imperatives are in place to actively and consciously promote youth entrepreneurship using SMEs as the appropriate vehicles. Youth entrepreneurship has become more imperative now than ever before considering the high rate of youth unemployment situation in Nigeria. The consequences of youth unemployment are too grave to be toyed with. Recent experiences in Nigeria with youth restiveness in the Niger Delta region and youth gang clashes in Lagos and other cities are largely the by-product of unemployment. Other consequences of society at large include high rate of juvenile delinquency, involvement in violent crimes such as armed robbery and political thugery of the kinds witnessed during the nation's nascent democratic experience apart from falling easy prey as couriers for drug traffickers and as victims of human traffickers (Bowale & Akinlo, 2012).

As Turnham (1997), has cautioned the issue of employment should be moved to the top of policy agenda in order to avoid what Shinder (1997) describes as a "waiting time bob" – the alarming rate of youth unemployment in development economies. The efficacy of using the promotion of SMEs to tackle unemployment is well known (Owualah, 1999a). Furthermore, Owualah and Obokoh (2007), concurred that embedding enterprise in educational institutions in the Niger Delta region of Nigeria could provide a progression from awareness raising, aspirational to hands-on activities to develop entrepreneurship and entrepreneurial skills that culminate in a desire to own and run business after graduation by the region's youths. Thus enterprise promotion could be used to change a

culture that appears presently to be hostile to the notion of being an entrepreneur in place of a hostage-taker or gangster (Adejo, 2010).

Definitely, Nigeria's vision of being counted among the first twenty economies in the world by 2020 cannot be attained in a socio-economic milieu of hunger, poverty and unemployment among a large segment of its population. This study therefore attempts to review the contributions of SMEs to employment creation but most importantly to national development and the rationale for the growing emphasis on them as accelerators of this development ((Adejo, 2010).

1.2 Statement of the Problem

The Nigerian national economy is characterized by mirage of problems which has constituted a sleepless night to developmental oriented governance. The most disturbing thing in the country is the menace of unemployment. Nigeria is faced with the challenge of curbing increase in crime rate, unprecedented increase in prostitution, high mortality rate, political tougery among others which are traceable to youth unemployment. Moreso, dwindling economic growth and development attributable to insufficient number of economic activities call for people to engage in entrepreneurship in the form of small business enterprises especially at such a time as this which on the long run will translate to improve and sustainable economic growth and development otherwise, the country will suffer relegation in the committee of nations. On this note, it was necessary to examined the impact of small business enterprises development on youth empowerment in Keffi L.G.A of Nasarawa State, Nigeria

1.3 Research questions

In the course of this project work, the following research questions were formulated:

- i. To what extent has Small Business Enterprises development in Keffi Local Government Area of Nasarawa State promote youth empowerment?
- ii. Are there available facilities in the Keffi Local Government Area of Nasarawa State to enhance youth entrepreneurship development?
- iii. To what extent has youth empowerment through small business enterprises development reduces the rate of unemployment in Keffi Local Government Area of Nasarawa State been effective in line with the National Economic.

1.4 Objectives of the study

The main objective of this study is to examine the role of Small Business Enterprises on youth empowerment and its role of this on sustainable development of the Nigerian economy. Specific objectives include;

- i. To examine how Small Business Enterprises development in Keffi Local Government Area of Nasarawa State promote youth empowerment.
- i. To investigate if there are available facilities in the Keffi Local Government Area of Nasarawa State to enhance youth entrepreneurship development.
- ii. To ascertain how youth empowerment through Small Business Enterprises development reduces the rate of unemployment in Keffi Local Government Area of Nasarawa State been effective in line with the National Economic.

1.5 Statement of Hypotheses

H₀₁: Small Business Enterprises Development in Keffi Local Government Area of Nasarawa State does not promote youth empowerment.

H₀₂: Available Facilities in the Keffi Local Government Area of Nasarawa State do not enhance youth entrepreneurship development.

H₀₃: Youth empowerment through small business enterprises development doesn't reduce the rate of unemployment in Keffi Local Government Area of Nasarawa State been effective in line with the National Economic.

1.6 Significance of the Study

The study shall be useful to stakeholders like government, students, management and residence of Keffi local government area of Nasarawa State.

The findings will help the management in taking decisions that will enhance entrepreneurship development in Keffi LGA. The government will also use the results of the findings in taking decisions and formulating policies relating to private sector participation in economic activities and how to reduce unemployment in the country. The study will also expose some of the problems faced by small business enterprises.

Also the research work will be of benefit to SMEs enterprises in the state to know the important of SMEs through awareness and orientation to boost their income and reduce unemployment and finally it will be of benefit to other researchers, scholars and academician who are willing to carry out research on similar topics.

1.7 Scope of the study

The impact of small business enterprises development on youth empowerment in Keffi is the jurisdiction of this study with a major focus on Keffi Local I Development Area of Nasarawa State. Other areas focus by the study were critical examination of the role of SMEs on national economic development of Nigeria, problems of SMEs in Nigeria, history of SMEs in Nigeria among others.

1.8 Definition of Terms

Youth: Youth is the time of life between childhood and adulthood (maturity). Youth can also regard as those persons between the ages of 15 and 24 years.

Empowerment: Empowerment refers to increasing the spiritual, political, social, or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capacities.

Youth Empowerment: Youth empowerment is an attitudinal, structural, and cultural process whereby young people gain the ability, authority, and agency to make decisions and implement change in their own lives.

Small Business Enterprises: Is an enterprise privately owned and operated with little money, and with the aim of making profit. Also, small businesses are privately owned corporation, partnerships, or sole proprietorships that have fewer employees and/ or less annual revenue than a regular sized business or corporation.

CHAPTER TWO

LITERATURE REVIEW

2.1 Conceptual Framework

2.1.1 Concept of Empowerment

According to Sahay (1998) cited in cited in Mandal (2013), “Empowerment is an active, multi-dimensional process which enables individuals to realize their full identity and powers in all spheres of life”. It implies decentralization of power and authority in the deprived, oppressed and powerless people who have not been able to participate in decision making and implementation of policies and programs of both government organizations as well as in societal matters. The term empowerment has been defined by Chattopadhyaya (2005), is of the opinion that, “empowerment is multi-dimensional and refers to the expansion of freedom of choice and action in all spheres (social, economic, and political) to shape one’s life. It also implies control over resources and decisions”. Goodrich describes empowerment as “a benevolent but unilateral transaction in which one person enhances another’s ability to feel competent and take action, that is, enhances another’s power-to” (Patricia, Darlington & Mulvaney, 2003 as cited in Mandal, 2013).

The World Bank also defines the term empowerment as the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to these processes are actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets (Chattopadhyay, 2005).

It is interesting to note that most of the dictionaries only shows a pre-twentieth century definition of the verb empower meaning 'to empower', and 'to give power to'. The word was first used in the 17th century and has meanings like 'authorize', 'delegate', or 'enable'. The term empowerment, as a result, is a complicated idea. However, it implies the transfer of power in a dynamic way over a period of time. Empowerment seems to be a modern idea that would not have been possible 200 years ago when the idea of democracy and 'government of the people, for the people, by the people' was something to fight and die for. In the 20th century we saw many examples of political empowerment in different countries in the world led by people such as Mahatma Gandhi, Martin Luther King, and Nelson Mandela. From the perspective of the members of low-powered group, empowerment refers to efforts to expand their base of power (Mandal, 2013).

In almost most society in the world and in every aspect of life youths are recommended for unequal position and status; thus it is necessary to empower them by providing equal opportunities. The term empowerment is a multidimensional social process and it helps people gain control over their own lives. Further, it can be called as a process that fosters power in people for use in their own lives, their communities and in their society, by acting on issues they think as important. "Empowerment refers to increasing the spiritual, political, social, or economic strength of individuals and communities" (Mandal, 2013).

Empowerment of youths is not only necessary but it is very crucial for all-round development of societies of all nations. The issue of 'youths' empowerment' has become a central point in the programs and activities of the United Nations and other Government and Non-Government Organizations. Subsequently, it has also become a major concern of the social scientists, politicians, bureaucrats and researchers (Mandal, 2013). The term

empowerment has diverse meanings in different socio-cultural, economic and political contexts. An exploration of local terms associated with empowerment around the world always encompasses a wide variety of definitions. These terms include self-strength, self-control, self-power, self-reliance, personal choice, capability of fighting for one's rights, independence, own decision making power, freedom among others. These definitions are embedded in local value systems and beliefs. Empowerment has both intrinsic as well as instrumental value. "The most common use of the term "empowerment" refers to increasing the power of the low-power group, so that it more nearly equals the power of the high power group" (Bhadra, 2001).

Types of Empowerment

Considering how different authors and organizations have tried to define the term 'empowerment' from their own perspectives. It ranges from self-strength to efficiency building of youths. However, empowerment of individuals now can be categorized into five main parts – social, educational, economic, political and psychological (Mandal, 2013).

Social Empowerment

Social Empowerment refers to the enabling force that strengthens youth's social relations and their position in social structures. Social empowerment addresses the social discriminations existing in the society based on disability, race, ethnicity, religion, or gender. Broadly explained, the term empowerment is defined as "a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people for use in their own lives, their communities and in their society,

by acting on issues they define as important” (Mandal, 2013). A nearly similar definition has been given by Antony (2006), that empowerment of youths is a multi-dimensional process, which should enable the individuals or a group of individuals to realize their full identity and powers in all spheres of life. Empowerment of youths means enjoyment of equal rights, equal status and freedom of self-development with other individuals of the society.

From a sociological point of view, Gangrade (2001), has extended a definition of empowerment, as equal status to youths opportunity and freedom to develop herself. Youths are exploited in almost many societies. Srivastava (2001), observes youths empowerment from the perspective of their vulnerability to various kinds of exploitations. He envisages that it is necessary to empowering youths socially, economically and politically so that they can break away from aged dominations and claim equality with them.

Health is another important factor for achieving total development of human beings. According to the World Health Organization (WHO) a positive health status is defined as “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity”. Shiva (2001), feels that youths’ empowerment means that youths no matter where they are healthy, have enough for their needs, their own survival and that of their family and community, to be able to live with dignity, live and work in safe and caring environment, which allows their growth and holistic development i.e., physically, emotionally, socially, economically. Legal experts and lawyers have viewed and analyzed youth’s empowerment from their own perspectives. The preamble to the Charter of the United Nations emphasizes upon the member states, to reaffirm faith in

fundamental human rights, in the dignity and worth of the human person, in the equal rights of every individuals (Leah, 2002). Manohar (2001), defines youth's empowerment in this respect. She envisages that, the key to an individual empowerment is recognition and enforcement of the person human rights. In the light of 'equality before the law' and 'equal protection of the law,' the legal experts want to bring down all kinds of legal discrimination against youths. Without the establishment of youth's legal rights and human social order youth's real empowerment will be a distant dream (Mandal, 2013).

Empowerment of an individual has been defined by Griffin (1987) cited in Mandal (2013), pointed out that, being able to make a contribution at all levels of society and not just in the home. Power also means having youths contribution recognized and valued. On the other hand, McWhirter (1994) quoted by Aspy and Sandhu (1999), in their book - Empowering youths Equity: A Counseling Approach. They delineate that, Empowerment is the process by which people, organization, or groups who are powerless or marginalized (a) become aware of the power dynamics at work in their life context, (b) develop the skills and capacity for gaining some reasonable control over their lives, (c) which they exercise, (d) without infringing on the rights of others and (e) which coincides with actively supporting the empowerment of others in their community.

Educational Empowerment

Traditional concepts recognize higher education as an instrument of personal development. It helps in growing an individual's intellectual horizons, wellbeing and potential for empowerment" (Mandal 2013). It is considered as the single most important instrument of sociopolitical and economic transformation. But the picture of youth's

educational empowerment is not rosy in India. Without proper education to all children including female children, gender empowerment is not possible. With the saying that, if one male child is literate personally he alone becomes educated but if one girl child is educated the whole family becomes benefited has been realized by the national political leaders, policy makers, administrators and bureaucrats (Mandal, 2013). In this regard Rao (2001) cited in Mandal (2013), considers that, the most important thing is that youths need to be given free and compulsory education so as to make them aware of the rights and duties and possible free legal aid so that they can fight their cases without spending money. An educated youth is a one thousand fold superior to a mere lecturer. Education creates self-confidence, self-esteem, self-sufficiency to a person. It brings light of hope; increases social, political, intellectual, cultural and religious consciousness; broadens the length of mind; removes all kinds of bigotry, narrowness, superstition and enhances fellow-feeling, tolerance among many others (Mandal, 2013)

Devendra (2001), emphasizes on the importance of health, education and self-esteem of youths. Devendra feels, empowerment of youths would mean equipping youth to be economically independent, self-reliant, have a positive self-esteem to enable them to face any difficult situation and they should be able to participate in developmental activities. Devendra (2001), believes that empowered youths will be able to participate in decision-making, policy formulation and implementation of different policies and programs. Education plays a great role in this sphere. Pathak and Tomar (2012), argues in line with Devendra (2001). They emphasized that, youths have to be empowered socially, educationally, politically, economically and culturally. They further stated that, when

literacy percentage is increased, the youths could be able to understand their actual rights which have been already given to them by the constitution of the nation.

Information Technology and media (both electronic and print) are assuming pivotal roles in dissemination of knowledge to the people and bringing the world nearer to one's reach. In the present day situation it is not possible for any society to think about empowerment without the incorporation and utilization of IT. The outstanding feature of empowerment lies in its very term 'power.' Shaikh and Rao (2003) consider that, the empowerment process is one where youths find time and space of their own, and begin to re-examine their lives critically and collectively. Shaikh and Rao (2003) further hold that, youth's empowerment is a state of being that reflects a certain level of critical consciousness about external realities and an awareness about their internal thought construction and belief systems that affect their well being in terms of gender justice and social justice; as well as the determination to use their physical, intellectual, emotional and spiritual resources to protect their lives and sustain values that guarantee gender equality and personal, social, economic, political and institutional level. Professor Ishita Mukhopadhyaya (2003), discusses the term 'empowerment' in a broader perspective. In her opinion, the person who has no power has to be empowered. According to her opinion, "empowerment means freedom from deprivation; empowerment means equal access to knowledge and information; knowledge of being within groups of their own; empowerment also means organization; it means creation of information system and knowledge base.

Poverty and illiteracy are intertwined with one another. Poor people are mostly uneducated or lowly educated. This mass of uneducated people feels one kind of

powerlessness. They feel some invisible forces from outside are controlling their lives. This powerless and inferior attitude creates a sense of intimidation. They began to depend on fortune, luck, destiny and above all God or supernatural elements Mandal (2013). With attainment of education and knowledge youths can overcome these problems. In this regard Jhabvala (2001) cited in Mandal (2013), feels that, empowerment is the process by which the disempowered or powerless people can change their circumstances and begin to have control over their lives. It is a process by which the disempowered can change the equation of power, their living conditions and their existing unequal conditions (Mandal, 2013).

Economic Empowerment

Economic empowerment is the howling need of this era. Wage employment means economic power (Elliott, 2008) cited in Mandal (2013). Through employment youths will earn money and which will enable youths to become 'bread earners', contributing members of households with a strong sense of their own economic independence. Economic empowerment is a powerful tool against poverty. (Biswas, 2010). Empowerment of youths is not only equal consideration; it was a necessary precondition for sustainable economic and social development. Without economic self-sufficiency other rights and scopes remain meaningless to the people. Economic empowerment can be described as a means by which the poor, landless, deprived and oppressed people of all societies can be freed from all kinds of deprivation and oppression; can directly enjoy the benefits from markets as well as household; can easily manage a square nutritious food and fulfill basic requirements such as house, cloth, medicine and pure water among many others. SEWA (Self Employed Women's Association) has emphasized on the

economic empowerment of individuals. It holds that raising voice and visibility is not possible unless there is an access to the ownership of economic resources by the poor individuals (Mandal, 2013). Kapur (2001), observes that, youth's empowerment could be described as a process in which individuals gain greater share of control over resources – material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision making in the home, community, society and nation, and to gain power. Economic empowerment gains through equal work opportunities, equal organizational benefits, equal treatments and equal working environment.

Self Employed Women's Association (SWEA) argues for individual empowerment through the attainment of full employment and self-reliance of poor and rural exploited persons. It holds that, when there is a woman's income, there is security of work; she has assets in her name, she feels economically strong, independent and autonomous (Mandal, 2013). Singh (2012), through the article 'Micro Finance for Women's Empowerment' also argues that, "Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. The term 'empowerment' was also defined by Singh (2012), as a process of change by which individuals or groups gain power and ability to take control over their lives. In economic development, the empowerment approach focuses on mobilizing the self-help efforts of the poor, rather than providing them with social welfare. Economic empowerment is also the empowering of previously disadvantaged sections of the population (Mandal, 2013).

Political Empowerment

Participation of youths in the political field and in various decision-making bodies is an important tool for empowerment. The participation of youths at all levels of governance structures is the highest need of this hour for youths' actual empowerment. Brill (2000), holds that, without the voice of youths being heard inside the government areas and halls of public policy and debate, youths are without the right to accountability, a basic establishment of those who are governed. In other words, empowerment is not giving people power; people already have plenty of power, in the wealth of their knowledge and motivation, to do their jobs magnificently. Empowerment encourages people to gain the skills and knowledge that will allow them to overcome obstacles in life or work environment and ultimately, help them develop within themselves or in the society (Mandal, 2013).

Youths throughout the world have been struggling to break away the shackle of bondage, subjugation, oppression and all kinds of ill treatment both within and outside of their families. Without bringing them in the corridor of power where they can formulate policies and programs and implement them, the survival of youth is very difficult (Mandal, 2013). Rajput (2001), also supports the view, empowerment of youths in all spheres. In particular the political sphere is crucial for their advancement and the foundation of a gender equal society. It is central to the achievement of the goals of equality, development and peace.” Without political participation it would be very difficult for youths to increase effectiveness, capacity, challenging the existing power structure and patriarchal ideology.

The feminist scholar and activist Batliwala (1995) cited in Mandal (2013), expresses her view of empowerment as the process of challenging existing power-relations, and of

gaining greater control over the sources of power, may be termed as empowerment. According to Chandra (1997), empowerment in its simplest form means the manifestation or re-distribution of power that challenges patriarchal ideology and the male domination. Mahatma Gandhi also spoke in favor of youth's empowerment. According to him, empowerment may mean equal status to youths, opportunity and freedom to develop herself (Chandra, 1997).

Bhasin (1998) cited in Mandal (2013), also broadly defines the term empowerment. It means recognizing youth's contribution, youth's knowledge; it means helping youths fight their own fears, and feeling of inadequacy and inferiority; it means youths enhancing their self-respect and self-dignity; it means youths controlling their own activities; it means youths becoming economically independent and self-reliant; it means youths controlling resources like land and property; it means reducing individual burden of work, especially within the home; it means creating and strengthening women's groups and organizations; it means promoting qualities of nurturing, caring, gentleness not just in young women but also in young men. Youth's empowerment is closely related with welfare and their development.

The disempowered people should come forward and take active part in the development process. The backwardness of a particular segment of society i.e, youths, is mainly due to their failure to take part in development activities; though the failure is caused mainly by the obstructions put up by the patriarchal society (Mandal, 2013). Also it is equally true that 'no one can empower any one. Real empowerment is possible only by one's own effort. In this regard Karl (2002) cited in Mandal (2013), says that, empowerment is a process and is not, therefore, something that can be given to people. The process of

empowerment is both individual and collective, since it is through involvement in groups that people most often begin to develop their awareness and the ability to organize to take action and to bring about change” (Karl, 2002). Prasad (2002) views that, empowerment is a process geared towards participation, greater decision making and transformative action through awareness and capacity building. Empowerment can otherwise be cited as a multipronged process, which requires pooling of resources to gather power and strength. Since empowerment of youths depends largely on their participation in social and political activities, it is necessary to understand the nature of political participation also. Various scholars have defined the term political participation in different ways. But there is a common thread that connects of them. It is closely related with power and it very much exists in democratic societies.

By joining politics people feel themselves empowered. It is a ladder for upward mobility in society. It is a route to empowerment for the deprived and the powerless. Through political participation, people find opportunities to change and influence public decisions and to bring them in their favor. They can also protect their self-interest and legitimate rights and promote justice for the common men (Mandal, 2013).

Traditionally the concept of politics is related to government structures. But currently the notion of politics is taking a new and different shape. Movements, strikes, protests, demonstrations, struggles, processions etc. have become the legitimate expression of political engagement. Political participation and shouting slogans have grown as the language of influencing and bargaining different decisions and policies of different government and non-government organizations in favor of its participants. But is should be remembered that empowerment of youths would never mean the acquirement and use

of power and authority by the youths to subjugate and dominate their opposite sex or to one group of youths by another (Mandal, 2013). That is not desired at all. Youth empowerment means to distribute equal power and authority between young men and young women and creating an environment of freedom from domination and suppression. Kapur (2001) has rightly viewed that, woman's empowerment in reality is to empower herself and not overpower men.

Psychological Empowerment

Through psychological empowerment individual not only transgress the traditional and patriarchal taboos and social obligations, they also transform their selves and subjectivities. When youths join educational institutions, political parties or decision-making bodies; hold white color jobs, take decisions and travel different places; occupy land and wealth they feel psychologically powered and build their self-confidence, recognize their self-worth and take control of their own income and body. This joining in any institution and occupation gives them opportunities to see and to know more of the world than those who have stayed behind at home. This personal growth and exploration has given them self-respect, pride, maturity, and resiliency as they have exerted their independence away from home (Mandal, 2013)

This also gives them mental strength, and makes them firm, tough and hardworking. They also learn the art of living and how to adjust with the changed circumstances. Further, it gives them satisfaction in various ways relating to work, living, learning, and adjusting in personal and financial situations (Mandal, 2013).

2.1.2 Concept of Small Business Enterprises

The definition of small enterprise varies from the economic situation of one country to another. Even from state to state and institution to institution. Ajose (2010), defined small business enterprises as an enterprise that has an asset base (excluding land) of between 5 million naira and 500 million naira and labour force of between 1 and 300 in its employ. The National Economic Reconstruction Fund (NERFUND) puts the amount as not exceeding 10 million naira while the section 376 (2) of the companies and Allied Matters Act of 1990

The National Association of small and medium scale enterprises defines small business enterprises as a business that employ less than fifty (50) people and with an annual turnover of one hundred million naira. The association further defines a medium scale enterprise as a business with less than 100 employees and with an annual turnover of five hundred million.

Countries use different definition for classifying their small business enterprises sector. More so, the parameters used by most countries in defining SME, singly or in combination are: capital investment on plant and machinery; number of workers employed; and volume of production or turnover of business. On the quantitative side are their internal management structures, decision-making process, financial practice, trading styles, attendance risk factor, etc. It has been observed that most small business enterprises are one man shows or are run by two or three individuals, usually relatives, friend or business partners, who take most of the decisions. There is no serious distinction

between private and business assets, subjective and personal factors play a large role in decision-making.

History of Small Business Enterprises

As the United States took the big jump from agriculture – dominated society to an industry society, self-employment statistics also changed dramatically. By 1900, about 80 percent of the work force was self employed, while about 20 percent worked for other firms. As the year 2000 approaches, the opposite is essentially true. 20 percent of workers today are self-employed, while 30 percent work for other firms and businesses.

One might conclude from this that there are fewer small firms in the Country, but that is not true.

In fact, small firms are as popular as ever. The decrease in self-employment came from a decline in the number of Independent farmers, which was largely offset by an increase in large firm employment.

But the shift in the business economy from self-employment to large firm employment changed how our economy functions and even governments attitude toward business. The ups and downs of business cycles are far more hazardous to people dependent upon large firm payrolls. And this has led to a greater dependence upon workers protection such as social security, Medicare, and mandatory worker's compensation insurance, unemployment insurance, and other measures designed to combat economic dimensions and unemployment. These changes have also made it necessary for the small scale firm entrepreneurs to have a better grounding in management and the ability to anticipate and deal with economic and business cycles when necessary.

2.1.3 The Roles of Small Business Enterprises in Eradicating poverty in Nigeria

Small business industries facilitate the creation and use of non-existing or unused products and materials. It is also the main stream of economic activities in a nation and provides the stages for industrial revolution and economic growth (Okenwa, 2008). In a contribution of Ekpeyoung (2009), on the place of small scale enterprises in the economy, he states that “the role of small business enterprises in the development of the country has been summarized in the Nigeria Third National Development Plan of 1975-80 which dwells on generating employment opportunities, stimulating indigenous entrepreneurs, improvement in per capita income, balanced regional development, education, empowerment of citizens, Stimulation of indigenous companies and providing self sufficiency.

Improvement in Per Capital Income

SMEs locate and exploit opportunities. They convert idle resources like land, labour and capital into national income and wealth in the form of goods and service. They help to increase Net National Product (GNP) and per capital income in the country, which are important yardstick for reducing poverty and measuring economic growth.

Generation of Employment

SMEs enhance employment generation in a place since unemployed youths and graduates can easily engage in skills on their own. Small business enterprises generate more employment opportunities on the aggregate than giant industries. Many people in this country depend on self employment for sustenance. Many others including their relations are provided employment in these enterprises directly and indirectly.

Education

Towards the end of the sixties, two significant contributors were made in the field of small business enterprises. One was that, there is a positive linkage between entrepreneurship and economic development and the other was regarding and emergence of a strong hypothesis that small business enterprises can be developed through planned efforts.

Provide Self Sufficiency

The small business enterprises not only become self-sufficient but also provide great standards of living to its employees and the public. It provides opportunity to a number of people working in the organization. The basic factors which become a cause of happiness may be liberty, monetary rewards and the feeling of contentment that one gets after doing a job.

2.1.4 Classification of Small Business Enterprises

A business organization is any economic unit which utilizes the basic economic resources to create utility in order to achieve certain objectives. Human wants are numerous and conflicting and the satisfaction of such want and demand is a suitable arrangement of man's business activities. The main types of business organization are:

- a. Sole proprietorship
- b. Partnership

- c. Private Limited Liability Company
- d. Co-operative societies.

Sole Proprietorship

Sole proprietorship is a business set up, owned and managed by just one man. This type of business organisation that is associated closely with individual initiative, self-reliance and handwork. Sole proprietorship is the oldest form of business organization. This kind of business is many in developing countries due to their low per capita income.

Partnership

Partnership is a form of business organisation where two or more persons engage in a business as co-owners. In some cases it is usually ten partners. A partnership may be based on a written contract or simply or oral arrangement which by laws is binding on all partners. It is an association of two or more persons who jointly establish a business for profit making. The minimum number of member's ranges from two persons while the maximum number is fifty

Private Limited Liability Company

Private companies are often being operated by family members or close associates. Private limited company are numerous in Nigeria and cheaper and simpler to form. The maximum number for formation of a private company is fifty (50) for its members excluding workers. It is required by law to register with the Corporate Affairs Commission in order to acquire a legal personality and its shares are not transferable.

Co-Operative Societies

This is a business organization formed by people with low income who pool their resources together to satisfy the interest of their members in particular and sometimes the general public. The first co-operative movement started at Rockdale, England in 1884. Its aim was to counter the consumer's exploitation by the owners. They pooled their resources together in order to benefit from the economies of scale in purchasing and sale. This type of business organisation is formed by salary earners, subsistence farmers, petty traders and artisans.

2.1.5 Sources of Finance to Small Business Enterprises

Small scale business could be financed through the following ways:

Saving: Individuals save money for various motives. Individuals can directly set aside unexpended earning and save indirectly when they pay life assurance premiums or purchase amenities.

External Borrowing: An individual who wishes to start a business can borrow money from people or external sources to expand his business. A sole proprietor or partnership may obtain funds by borrowing from a private individual or from micro credit institution.

Trade Credit: The basic trade credit transaction involves the supplies handling over goods or performing a service without receiving immediate payment in exchange. The customer is expected to pay by some agreed issues.

- a) The seller would be unwise to part with goods or perform the service, unless he is satisfied that the customer will indeed pay

- b) The terms of the transaction will include some credit period which is accepted to both parties and to which it would be to the customer advantage to adhere.
- c) There must be some sanction, which the supplier can impose on the customer if he fails to meet the agreed terms. There are three reasons for the existence of trade credit. They are convenience, cost, and loyalty. Trade credit service as a permanent source of loans to worth customers.

2.1.6 Characteristics of Small Business Enterprises in Nigeria

A major characteristic of Nigeria's SMEs relates to ownership structure or base, which largely revolves around a key man or family. Hence, a preponderance of the SMEs is either sole proprietorships or partnerships. Even where the registration status is thus that of a limited liability company, the true ownership structure is that of a one-man, family or partnership business. Other common features of Nigeria's SMEs include the following among others.

1. Labour-intensive production processes
2. Concentration of management on the key man
3. Limited access to long term funds
4. High cost of funds as a result of high interest rates and bank charges
5. High mortality rate especially within their first two years
6. Over-dependence on imported raw materials and spare parts

7. Poor inter and intra-sectoral linkages - hence they hardly enjoy economies of scale benefits
8. Poor managerial skills due to their inability to pay for skilled labour
9. Poor product quality output
10. Absence of Research and Development
11. Little or no training and development for their staff
12. Poor documentations of policy, strategy, financials, plans, info, systems
13. Low entrepreneurial skills, inadequate educational or technical background
14. Lack of adequate financial record keeping
15. Poor Capital structure, i.e. low capitalisation
16. Poor management of financial resources and inability to distinguish between personal and business finance
- 17) High production costs due to inadequate infrastructure and wastages.
- 18) Use of rather outdated and inefficient technology especially as it relates to processing, preservation and storage.
- 19) Lack of access to international market
- 20) Lack of succession plan
- 21) Poor access to vital information

2.1.7 Neglect of Small Business Enterprises in Nigeria

Attempts by developed and developing countries to eradicate poverty and unemployment initially focuses on the development of large enterprises, based on the traditional economy of scale. This theory is predicated on the assumption that, 'big' is 'better' while 'small is bad'. Small enterprises were seen as outdated and synonymous with technological and economic backwardness. Ironically almost all the businesses that were initially small eventually became large business enterprises. Most of the Multinational Corporations like Philips international of Netherland, Sony of Japan etc. started as family business ventures. In Nigeria, there are indigenou enterprises such as Adebowale Electrical and JOAS Electrical Industry Limited that started as small outfits, importing finished. The same thing is applicable to enterprises like Doyin

Investment, Eleganza Nigeria Limited, Dangote Group of companies and Dantata Group of companies to mention just a few that commenced operations as prime movers of trades and imports before they diversified into manufacturing business.

2.1.8 Life Cycle of Small Business Enterprises

In general, the ideal life cycle of small business enterprises as posited by Udhe (1999) can be divided into four phases viz: start up, accelerated growth, stable growth and maturity.

Start up: usually lasts for a period of one of three years during which the founder supervises the whole business activities that may be carried out by family members, friends or small number of employees.

The Phase of Accelerated Growth: usually lasts three to four years. During this period, the founder or a management expert handles management. At this point, a corporate organization is developed thereby leading to separation of ownership from management.

The Stable Growth: phase typically has duration of two to five years. During this period, management expertise and the corporate organization are divided into numerous departments and inflow of stable, long-term venture capital from corporate investors begins to appear.

The Phase of Maturity: that may start after several years of beginning in the business adopts the same type of management as stable growth phase but major difference being that sources of funding may become more diverse.

Need for Development of SMEs

In spite of the foregoing strategic advantages of SMEs, some analysts have argued that many assumed strategic benefits of small firms may be ‘myth’ rather than ‘reality’. The following provides critical review of these arguments and their empirical evidence.

Employment: In most developing countries, micro enterprises and small-scale enterprises account for the majority of firms and a large share of the employment. The relative importance of small business varies significantly across countries and within a given country, across stages of development over time. A comparative study of

manufacturing firms by Snodgrass and Briggs (1996) shows common pattern in the transformation of the size distribution of firms as industrialization by concluding that small-scale enterprises play a declining role as countries develop.

Labour Intensity: Small firm employ a large share of the labour force in many developing countries. Theoretically, SMEs are regarded to be more labour intensive than large firms.

However, some research evidence suggests that many SMEs are in fact more capital intensive (Little, Mazumbar & Page, 1987). Labour intensity exhibits more variation across industries than among firm-sized groups within industries (Snodgrass and Biggs, 1996).

Job Creation: It is often argued that SMEs are important for employment growth. This conviction has not been supported by empirical evidence, while job creation rates are substantially higher for small firms, so are gross destruction rates, SMEs exhibit high birth rates and high death rates and many small firms fail to grow (Davis, Haltiwagner & Schuh, 1993).

Efficiency: Most studies of developing countries show that the smallest firms are least efficient and there is some evidence that both small and large firms are relatively inefficient compared to medium-scale firms (Little, Mazumdar & Page, 1987).

It is often argued that SMEs are more innovative than larger firms probably due to the adoption of 'niche strategies', such as high product quality, flexibility and responsibility to customer needs as means of competing with large-scale businesses (Snodgrass and

Biggs 1996). However, ACS, Morck and Young (1999), found that these innovations often take time, and large firms may have more resources to adopt and implement them.

Wages and Benefits: Although, research evidence suggests that larger employers offer better jobs in terms of working conditions than SMEs. (David, Haltiwanger & Schuh, 1993). There is some evidence that this disparity narrows as industrialization proceeds (Snodgrass & Biggs, 1996).

Social, Political and Equity Justifications: SMEs are often said to contribute to a more equal distribution of income or wealth. However, SMEs owners and workers are likely to be the poorest of the poor, so that SME promotion may not be the most effective poverty alleviation instrument. In reality, the desire of governments to promote SMEs is often based on social and political considerations rather than economic grounds.

2.1.9 Problem of Small Business Enterprises in Nigeria

Lack of Access to Funding/Credits

Lack of easy access to funding credit can be traceable to the poor and inadequate documentation of business proposals, lack of appropriate and adequate collateral, high cost of administration and management of small loans as well as high interest rates. When an idea is conceived, there must be fund to actualize such idea. A business opportunity in the course of planning must first consider capital as a basis for the establishment. This is because deficiency of fund in procuring fixed and current assets as required by the enterprises jeopardizes the operation of the business. Lack of capital

therefore is a disability to the industrialist in the actualization of their objective which sometimes is attributed to the rigorous bureaucratic red-tapism involved in procuring funds from the banks and financial institution.

Government Unstable Policies

There has been an instability and inconsistency in the Nation's government and policy formulations. Government policies and social attitudes affect business operation considerably. Chukwuma, (1999), noted that "in a nation of relaxed economic policies and stable political system, the business community is seen to flourish more than one that lacks these qualities" He further added that government policies and laws could have such an overwhelming impact on the business arena leading to economic boom or depression. The regulation of the Central Bank of Nigeria (CBN) over banks on both fiscal and monetary policies coupled with inconsistencies of these policies determines the credit extension to the small business enterprises.

Lack of Suitable Training and Leadership Development

Training institution abounds in Nigeria, but they rarely address the relevant needs of SMEs especially in the areas of accounting, marketing, information technology, technological processes and development. SMEs are left most often on their own to survive amidst the avalanche of operational difficult inherent in the Nigeria environment as well as the operational shortcoming, which characterize institution set up to facilitate small scale enterprises businesses.

Lack of Appropriate and Adequate Managerial and Entrepreneurial Skill

Some organisation lacks appropriate skills to operate. The lack of strategic plan, business plan, succession plan, adequate organizational set-up, transparent operational system among others. on the part of many founders and managers of small business enterprises in Nigeria is a fall out on small business enterprises. Many of the small business enterprises promoters purchase obsolete and inefficient equipment thereby setting the stage from the start up for lower level productivity as well as substandard product quality with dire repercussions on product output and market penetration and acceptance.

2.2 Empirical Review

Aigboduwa and Oisamoje (2013), examined the historical trend in the development of SMEs in Nigeria and identified several opportunities and competitive advantages now exclusively reserved for Nigerian companies under the Nigerian content Act 2010. The study emphasized the need for access to funding for development of the capital base of SMEs, and suggested that the Act would offer a turning point in the realization of all the policy trusts formulated for growing SMEs in Nigeria in the future.

In the study of Kadiri (2012), examined the contributions of (SMEs) to employment generation in Nigeria by providing an analysis of the efficacy of SMEs as a vibrant tool for employment generation. Using Binomial logistic regression analysis as the tool for statistical analysis, the study found that the sector was unable to achieve this goal due to its inability to obtain adequate business finance. It was also observed that virtually all the SMES that were sampled relied on informal sources of finance to start their business. The study therefore recommends the integration of the activities of the formal with that of the

informal financial institutions; while the government should urgently provide the needed infrastructure such as roads, water, electricity and the need enabling environment.

Oboro and Ighoroje (2011), examined the problems of financing small scale business enterprises in Nigeria and the way forward. The study identified the sources of finance, types of finance available for small business enterprises and problems inhibiting small scale business enterprises in Nigeria in securing funds for their smooth operations. The study concluded that adequate finance is indispensable for the successful operations of small scale business enterprises in Nigeria and recommended among others that government should increase loan able funds granted to small scale business, while micro finance banks should also live up to their responsibility of granting loan able funds to small scale business in Nigeria.

Aremu and Adeyemi (2011), examined the role of small business enterprises in promoting economic growth and development in Nigeria. The study identified the major advantage of the sector as its employment potential at low capital cost since the labour intensity of the SME sector is much higher than that of the large enterprises. The study therefore concludes that besides the growth potential of the sector and its critical role in the manufacturing and value chains, it also has multiplier effect on the rest of the economy.

2.3 Theoretical Framework

There are two theories which are developed on the development of SMEs at different times (Tambunan, 2006). These are the classical and the modern theories.

Classical theory

States that poverty reduction, empowerment and the importance of SMEs development correlate positively. In the course of rapid economic development, the economic share of SMEs declined; while those of large and medium enterprises dominate the economy. In other words, the higher the proportion of people living in poverty, the more will be the contribution of SMEs in reducing poverty (Tambunan, 2006). This theory only focused on the relationship between levels of income and the growth of SMEs.

Modern Theory

This theory postulates that the major reason for the emergence of the notion of flexible specialization was the long debate of how to interpret the new global pattern of production caused by globalization forces and industrial restructuring. Hence according to (Tambunan, 2006), in the modern theory have three characteristics; flexible and specialization, high level of competitive innovation and high level of cooperation. The flexible specialization means SMEs grow faster than large enterprises with the process and are important source of invention, efficiency and innovation. Hence in the courses of development, the economic share of SMEs becomes increases and contribute a lot empowerment and poverty alleviation; while, it declines in the classical theories (Tesfaye, 2010).

The Basic Needs Theory

The basic need theory was propounded by Maslow (1943). The basic idea behind this theory is that people have needs and the desire to satisfy the unmet needs motivate them to engage in activities that will help them satisfy their needs. The theory states that different needs are active at different times and only those needs not yet satisfied can motivate people. The needs are arranged in a fixed order of importance called a hierarchy. The needs are arranged in a hierarchical order starting from physiological or basic need to self actualization needs as follows:

- i. Basic needs which include food, shelter and clothing.
- ii. Safety needs that is freedom from harm and deprivation.
- iii. Social needs, that is friendship and team work.
- iv. Self esteem needs that are acceptance of self as having value.
- v. Self actualization needs, which is the need for fulfillment of potentials and personal growth potentials. Maslow (1943) noted that the efforts and behavioral changes observed in individuals are meant to achieve one of these needs.

The Vicious of Poverty Theory

This theory was propounded by Nurkes (1953), which posits that there are circular relationship known as the vicious circles of poverty that tend to perpetuate the low level of development in less developed countries like Nigeria. In other words, there is a circular constellation of forces tending to act and react upon one another in such a way as to keep a poor country in a state of poverty. For instance, a poor man may not have

enough to eat, being hungry, he may have poor health, being physically weak, his working capacity is low, which means that he is poor and may not have enough and so on. A situation of this sort relating to a country can be summed up in the right proposition that a country is poor because it is poor.

The basic vicious circle stem from the fact that total productivity in low income countries is low due to deficiency of capital market imperfections, economic backwardness and under development and this circle operates both on demand and supply sides. Clearly, the development of natural resources depends on the development capacity of human resources in a country. If the people are illiterates, low skilled, lacks entrepreneurial abilities, natural resources will remain untapped, unutilized or underutilized. On the other hand, under developed natural resources will make people to remain economically backward in a country. According to Jhingan (2007), poverty and underdevelopment of an economy are thus synonymous as a country is poor because it is underdeveloped and a country is underdeveloped because it does not have the necessary resources for promoting development.

The basic idea behind the vicious circle of poverty theory is that poverty once started could continue for generation unless there is outside intervention. According to Marge (2008), breaking the vicious circle of poverty is almost impossible since poor people do not have the requisite resources to get out of poverty and this explains why Valentine (1968) noted that it is a pattern of behavior which cannot be easily be reverted.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The design adopted for the study was descriptive survey design because it concerned with collecting data and describing systematically the characteristics of small business enterprises and its impact on youth empowerment for sustainable development of the Nigerian economy.

3.2 Population, Sampling and Sampling Technique

The population of this project work comprised of all employers and employees of some selected SMEs in Keffi, Nasarawa cutting across all cadres of workers. Sample and sampling techniques is defined by Nnamdi (1996), as a limited number of elements selected from a population which represents the population. The sample was drawn from the population since as it was difficult to attend to everyone. A sample size of 300 respondents was randomly selected. These numbers of respondents are employee of Account/finance, administrative and service department in selected SMEs in Keffi, Nasarawa State.

3.3 Method of Data Collection

The study made use of both primary and secondary sources of data.

Primary Data

The study used a structured questionnaire in getting information from the respondents. The rest were obtained from oral interview. Oral interview were used also as a follow up to the questionnaire on both the industrialist and the employees of small business enterprises. This is in order to elicit more information which was otherwise not included in the questionnaire distributed to respondents.

To ensure proper execution of the study, sets of questionnaire were prepared and administered. The questionnaire was divided into two major parts. Part one was based on the respondent's socio-demographic characteristics while the part two dealt on the entire research work or on general information. Furthermore, the study made extensive use of open ended questions, close ended questions, multiple choice questions and dichotomous questions. All these efforts were made in order to cover greater scope of the people and areas as well as provide a wider variety of questions to the respondent, thereby enhancing the simplicity of the question for elicitation of wide and better information from them.

Secondary Data

The study collected published printed and unprinted information of small business enterprises from textbooks, periodicals, article, journals, seminar papers, magazines,

newspapers and previous works of graduated students of other higher institution of learning to provide further information on the research area.

3.4 Techniques of Data Analysis

Basically, the study adopted the use of frequency distribution table, simple percentage and multiple regressions for analysis of data collected.

3.5 Justification of Methods

These methods and techniques were adopted due to heterogeneous nature of the information gotten from the respondents. The study also used close ended and open ended method, oral interview and multiple choice questions in the questionnaire for the purpose to create more ground for the work to achieve the stated objectives of the work. Other studies such as those of Abaukaka (2012); Adejo (2010); Bowale and Akinlo (2012) adopted and modified these methods and techniques employed in this project work.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation

The analysis was based on questionnaire distributed to SMEs operators/employers and employees in Keffi LGA. The questionnaires distributed to the respondents were 300 of which 272 were appropriately filled and returned while 28 were not returned.

Section A: Socio-Demographic Analysis of Respondent

Table 4.1: Returned rate of questionnaire

Questionnaire	Frequency	Percentage (%)
Returned		
Returned	272	91
Not Returned		
Not Returned	28	9
Total	300	100

Source: field survey, 2019.

Table 4.1, show that there was a good returned rate of the questionnaire, 272 of the questionnaire administered representing 91% of the sample size were returned while 28 of the distributed questionnaires representing 9% were not returned.

Table 4.2: Gender classification of the respondents

Gender	Frequency	Percentage
Male	110	44
Female	140	56
Total	272	100

Source: field survey, 2019

Table 4.2, shows the distribution of respondents by gender, 110 (44%) were male 140 (56%) were female. This shows that a larger percentage of SMEs owner in Keffi LGA are female. Majority of these women, go into SMEs in order to meet the daily basic needs of their families and maintain their livelihood and possible train their children through their hard-earned savings generated from these SMEs.

Table 4.3: Distribution of respondents based on marital status

Marital status	Frequency	Percentage
Married	150	60
Single	60	24
Others	40	16
Total	272	100

Source: Field survey, 2019

Table 4.3, shows the distribution of respondents by marital status, 150 (60%) were married, 60 (24%) were single and 40 (16%) fall under others. This shows that majority of SMEs operators in Keffi LGA are married.

Table 4.4: Distribution of respondents by age

Age	Frequency	Percentage
25-30	110	44
31-40	100	40
41 and above	40	16
Total	272	100

Source field survey, 2019

Table 4.4 above shows the distribution of respondents by age, 110 (44%) fall between the ages of 25-30 years, 100 (40%) were between 31-40 years while 40 (16%) were 41 years and above. This shows a high percentage of young and middle age people in Keffi LGA were involved in SMEs.

Table 4.5: Distribution of respondents by educational qualification

Educational	Frequency	Percentage
WAEC	100	40
ND/NCE	90	36
HND/B.Sc/ED	50	20
Postgraduate	10	4
Total	272	100

Source: Field survey, 2019

Table 4.5, shows the distribution of respondents by educational qualification, 100 (40%) had WAEC, 90 (36%) had ND/NCE, 50 (20%) had HND/B.Sc/ED and 10 (4%) have Postgraduate degrees. This shows that majority of SMEs operators in Keffi LGA are WAEC holders.

Table 4.6 Distribution of respondents on Nature of Business

Nature of business	Frequency	Percentage
Services	83	33.2%
Agro-allied business	22	8.8
Trading	95	38
ICT	50	20
Total	272	100

Source: Field survey, 2019

Table 4.6, shows the distribution of respondents on nature of business, 83 (33.2%) were engaged in service, 22 (8.8%) were engaged in agro-allied business, 95 (38%) of the respondents were engaged in trading type of SMEs and 50 (20%) were involved in ICT. This shows that high percentage of the respondents engaged in trading type of SMEs in Keffi LGA.

Table 4.7 Distribution of respondents by years spent in Business

Years	Frequency	Percentage
Between 5-10 years	85	34
Between 11-15 years	70	28
Between 16-20 years	40	16
Between 21-25 years	34	13.6
Over 25 years	21	8.4
Total	272	100

Source: Field survey, 2019

Table 4.7, presents the distribution of respondents by years spent in business, a high percentage 85 (34%) of the respondents were in business between 5-10 years, 70 (28%) were in business between 11-15 years, 40 (16%) were in business between 16-20 years, 34 (13%) were in business between 21-25 years and a low percentage 21 (8.4%) were in business for over 25 years.

Table 4.8: How do you finance your business?

Source of finance	Frequency	Percentage
Personal savings	120	48
Assistance from high	95	38
Bank loan	35	14
Total	272	100

Source: Field survey, 2019

Table 4.8, shows how SMEs were being financed. A high percentage 120 (48%) of the respondents financed their business through personal savings, .95 (38%) of the

respondents financed their operation through assistance from family and friends and a low percentage of 35 (14%) of the respondents finance their operation through bank loans.

Table 4.9: Annual Gross Income of the venture

Annual gross income	Frequency	Percentage
N100,000-N500,000	140	56
N501,000-N 1,000,000	70	28
1,100,000-1,500,000	40	16
Total	272	100

Source: field survey 2019

Table 4.9 shows the distribution of respondents by annual gross income; 40 (16%) has the annual gross income of N1,00,000-N1,500,000, 70 (28%) of the respondents has an annual gross income of N 501,00-N1,000,000 and 140 (56%) of the respondents has an annual gross income of N100,000-500,000. This shows that majority of the respondents gain an annual income of N1,000,000-500,000 through SMEs

Table 4.10: Number of employee in the organization

Number of employees	Frequency	Percentage
5-10 employees	95	38
11-15 employees	75	30
16-20 employees	50	20
21 and above	30	12
Total	272	100

Source: field survey 2019

Table 4.10 shows the level of employment by SMEs operators in Keffi LGA. 90 (38%) of the respondents have 4-10 employees in their employment, 75 (30%) of the respondents have 11-15 employees in their employment, 50 (20%) of the respondents have 16-20 employees in their employment, 30 (20%) of the respondents have 21 and above employees in their employments

Table 4.11: Payment scale of employees per month

Payment per month	Frequency	Percentage
N15,000-N20,000	90	36
N21,000-N25,000	85	34
N26,000-N30,000	50	20
N30,000 and above	25	10
Total	272	100

Source: Field survey, 2019

From table 4.11, 90 (36%) of the employers pay their employees N15,000-N20,000 per month, 85 (34%) of the employers pay their employees N21,000-N25,000 per month, 50 (20%) pay their employees N26,000-N30,000 per month, 25 (10%) of the employers pay their employees N30,000 and above per month. This shows that a large percentage of the employers pay their employees N15,000-N20,000 per month.

Table 4.12: Response of getting any financial support from government

Responses	Frequency	Percentage
Yes	30	12
No	200	80
Don't know	20	8
Total	272	100

Source: Field survey, 2019

Table 4.12, shows that 20 (8%) of the respondents don't know if there is any financial support from the government, 200 (80%) of the respondents said that they have not been getting any financial support from government, and 30 (12%) of the respondents agreed that they have been getting financial support from the government. This shows that majority of the respondents have not been getting any financial support from the government in the study area.

Table 4.13: Does SMEs play any role in improving the standard of living in your locality?

Responses	Frequency	Percentage
Yes	210	84
No	35	14
Not sure	5	2
Total	272	100

Source: Field survey, 2019

From table 4.13, 210 (84%) of the respondents agreed that SMEs plays a significant role in improving the standard of living in the area. 35 (14%) of the respondents did not agree

that SMEs plays a significant role in improving the' standard of living in the area and 5 (2%) of the respondents were not sure if SMEs plays a significant role in improving the standard of living in the area.

Table 4.14: Response on the challenges facing SMEs

Challenges facing SMEs	Frequency	Percentage
a. Erratic supply of power	70	28
b. Bad network of road	60	24
c. High taxation	40	16
d. A and B above	80	32
Total	272	100

Source: Field survey, 2019

From table 4.14, 70 (28%) of the respondents were of the view that, the challenge faced by SMEs is erratic supply of power, 60 (24%) of the respondents were of the opinion that the challenges faced by SMEs in their area is bad network of road, 40 (16%) of the respondents were of the view that the challenges faced by SMEs in their area is high taxation, and 80 (32%) of the respondents were of the view that both A and B are the challenges SMEs face in their area.

Table 4.15: Small Business Enterprises in Keffi Local Government Area of Nasarawa State promote youth empowerment

Option	Frequency	Percent	Cumulative Percent
Strongly Disagree	16	5.9	5.9
Disagree	24	8.8	14.7
Neutral	14	5.1	19.8
Agree	127	46.7	66.5
Strongly Agree	91	33.5	100.0
Total	272	100	

Source: Field survey, 2019.

Table 4.15, presents that 91 respondents representing 33.5% strongly agreed, and 127 respondents representing 46.7% agreed, 14 respondents representing 5.1% are neutral, 24 respondents representing 8.8% disagree while 16 respondents representing 5.9% strongly disagreed that Small Business Enterprises in Keffi Local Government Area of Nasarawa State promote youth empowerment.

Table: 4.16: There are available facilities in the Keffi Local Government Area of Nasarawa State to enhance youth entrepreneurship development.

Option	Frequency	Percent	Cumulative Percent
Strongly Disagree	26	9.6	9.6
Disagree	32	11.7	21.3
Neutral	22	8.1	29.4
Agree	106	39.0	68.4
Strongly Agree	86	31.6	100.0
Total	272	100	

Source: Field survey, 2019.

Table 4.16, shows that 86 respondents representing 31.6% strongly agreed 106 respondents representing 39% agreed, 22 respondents representing 8.1% are neutral, 32 respondents representing 11.7% disagreed while 26 respondents representing 9.6% strongly disagreed that there are available facilities in the Keffi Local Government Area of Nasarawa State to enhance youth entrepreneurship development.

Table: 4.17: Youth empowerment through small business enterprises reduces the rate of unemployment in Keffi Local Government Area of Nasarawa State been effective in line with the National Economic

Option	Frequency	Percent	Cumulative Percent
Strongly Disagree	17	6.3	6.3
Disagree	31	11.4	17.7
Neutral	25	9.2	26.9
Agree	132	48.5	75.4
Strongly Agree	67	24.6	100.0
Total	272	100	

Source: Field survey, 2019.

Table 4.17, revealed that 67 of the respondents representing 24.6% strongly agreed, 132 respondents representing 48.5% agreed, 25 respondents representing 9.2% are neutral, 31 respondents representing 11.4% disagree and 17 respondents representing 6.3% strongly disagreed that youth empowerment through small business enterprises reduce the rate of unemployment in Keffi Local Government Area of Nasarawa State been effective in line with the National Economic.

4.2 Data Analysis and Results

Test of Hypotheses

Hypothesis One

H_{01} : Small Business Enterprises Development in Keffi Local Government Area of Nasarawa State does not promote youth empowerment.

$$SMEs = \beta_0 + \beta_1 YEP + \mu t$$

Where:

SBED = Small Business Enterprise Development

YEP= Youth Empowerment

β_0 = constant term/intercept

β_1 = coefficient of independent variable

μt = Stochastic variable (error term)

Table 4.18: Descriptive Statistics

Variable	Mean	Std. Deviation	No. Years
Small Business Enterprise Development	9885.6364	2192.08874	10
Youth Empowerment	12886553.6364	6162192.86120	10

Source: SPSS output, 2019.

Table 4.18, shows that the standard deviation of 2192 and 6162192 as well as mean of 9885 and 12886553 of the two variables. This revealed that youth empowerment was highly dependent on Small Business Enterprise Development. By implication this had indicated that when Small Business Enterprise Development is high, youth empowerment would also be high which would encourage local economic growth in Keffi L.G.A of Nasarawa State.

Table: 4.19: Correlation Analysis

				Small	Business	Youth
				Enterprise	Empowerment	
Variable				Development		
Pearson	Small	Business	1.00			.950
	Enterprise	Development				
Correlation	Youth Empowerment		.950			1.00
	Small	Business	.			.000
Sig. (1-tailed)	Enterprise	Development				
	Youth Empowerment		.000			.

No. Years	Small Business Enterprise Development	10	10
	Youth Empowerment	10	10

Source: SPSS output, 2019.

Table 4.19, shows the correlation of the two variables at 1 percent significant level of 0.950 which had confirmed that the relationship of the two variables was significant beyond 1 percent significant level. This also shows that a 1 percent rise in Small Business Enterprise Development will lead to 95 percent rise in youth empowerment in Keffi Local Government Area of Nasarawa State.

Table 4.20: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson(DW)
1	0.950 ^a	0.903	0.892	719.12140	0.637

Source: SPSS output, 2019.

a. Predictors: (constant): Small business enterprises development

b. Dependent Variable: Youth empowerment

Table 4.20, shows there was a significant positive correlation between the dependent and independent variables as revealed by a strong R of 0.950. Similarly, R² which was a

measure of association or variance in the dependent variable that can be explained by the independent variable also reveals a statically significant relationship of 0.903. This implies that a 1 percent increase in small scale enterprises development would lead to 95% increase of youth empowerment in Keffi L.G.A. of Nasarawa State. Furthermore, the model shows that there was auto-regression in the variables indicated by Durbin Watson (DW) of 0.637.

Table 4.21: ANOVA^a

Model	Sum of Square	df	Mean Square	F	Sig.
Regression	43398310.284	1	43398310.284	83.93.921	.000 ^b
1. Residual	4654220.262	9	517135.585		
Total	48052530.545	10			

Source: SPSS output, 2019.

a. Dependent Variable: Youth Empowerment

b. Predictors: (constant), small scale enterprises development (SMSD)

Table 4.21, the ANOVA result revealed that the level of P-value or significance was high at 0.000 which was than 0.05. However, the state hypothesis was rejected, which implies that Small Business Enterprises development in Keffi Local Government Area of Nasarawa does promote youth empowerment.

Table 4.22: Coefficients^a

Variable	Un-standardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	6137.400	463.059		13.254	.000
1. YEP	.000	.000	.950	9.161	.000

Source: SPSS output, 2019.

a. Dependent Variable: Youth Empowerment

b. Predictors: (constant), small scale enterprises development (SMED)

Table 4.22, test the significance of the regression model for two variables, the study considers the P-Values of the differential intercepts (α) and slope coefficient (β_1). The result confirmed that the t-value of 13.254 and a P-value of 0.000 for the differential intercept which was statistically significant at 5 percent. More so, the coefficient of the parameter (β_1) has a t-value of 9.161 and a p-value 0.000, while the differential slope coefficient has a constant value of 6137.4. Since the P-value or level of significance of 0.000 which was significantly high, therefore, the study rejects the stated hypothesis which states that Small Business Enterprises development in Keffi Local Government Area of Nasarawa do not promote youth empowerment.

Hypothesis Two

H₀₂: Available Facilities in the Keffi Local Government Area of Nasarawa State do not enhance youth entrepreneurship development.

$$AFT = \beta_0 + \beta_1 YED + \mu t$$

Where:

AFT = Available Facilities

YED = Youth Entrepreneurship Development

β_0 = constant term/intercept

β_1 = coefficient of independent variable

μt = Stochastic variable (error term)

Table 4.23: Descriptive Statistics

Variable	Mean	Std. Deviation	No. Years
Available Facilities	9841.6364	2187.08874	10
Youth Entrepreneurship Development	13886653.6364	6662192.86120	10

Source: SPSS output, 2019.

Table 4.23, shows that the standard deviation of 2187 and 6662192 as well as mean of 9841 and 12886653 of the two variables. This revealed that youth entrepreneurship

development was highly dependent on available facilities. By implication this had indicated that Available Facilities have enhance youth entrepreneurship development which would encourage local economic growth in Keffi L.G.A of Nasarawa State.

Table 4.24: Correlation Analysis

		Variable	Available	Youth
			Facilities	Entrepreneurship Development
Pearson		Available Facilities	1.00	.950
Correlation		Available Facilities	.950	1.00
		Available Facilities	.	.000
Sig. (1-tailed)	Youth	Entrepreneurship Development	.000	.
		Available Facilities	10	10
No. Years	Youth	Entrepreneurship Development	10	10

Source: SPSS output, 2019.

Table 4.24, shows the correlation of the two variables at 1 percent significant level of 0.950 which had confirmed that the relationship of the two variables was significant beyond 1 percent significant level. This also shows that a 1 percent rise in available

facilities will lead to 95 percent increase in youth entrepreneurship development in Keffi Local Government Area of Nasarawa State.

Table 4.25: Model Summary

Mode 1	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson(DW)
1	0.945 ^a	0.893	0.892	714.15150	0.632

Source: SPSS output, 2019.

a. Predictors: (constant): Available Facilities

b. Dependent Variable: Youth Entrepreneurship Development

Table 4.25, shows there was a significant positive correlation between the dependent and independent variables as revealed by a strong R of 0.945. Similarly, R² which was a measure of association or variance in the dependent variable that can be explained by the independent variable also reveals a statically significant relationship of 0.892. This implies that a 1 percent increase in available facilities would lead to 95% increase of youth entrepreneurship development in Keffi L.G.A. of Nasarawa State. Furthermore, the model shows that there was auto-regression in the variables indicated by Durbin Watson (DW) of 0.632.

Table 4.26: ANOVA^a

Model	Sum of Square	df	Mean Square	F	Sig
Regression	43398310.288	1	43398310.284	83.93.921	.000 ^b
1. Residual	4654220.263	9	517135.585		
Total	48052530.540	10			

Source: SPSS output, 2019.

a. Dependent Variable: Youth Entrepreneurship Development

b. Predictors: (constant), Available Facilities

Table 4.26, the ANOVA result revealed that the level of P-value or significance was high at 0.000 which was than 0.05. However, the stated hypothesis was rejected, which implies that available facilities in the Keffi Local Government Area of Nasarawa State do enhance youth entrepreneurship development.

Table 4.27: Coefficients^a

Variable	Un-standardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	6129.400	447.053		13.756	.000
1. YED	.000	.000	.950	9.209	.000

Source: SPSS output, 2019.

a. Dependent Variable: Youth Entrepreneurship Development (YED)

b. Predictors: (constant), Available Facilities

Table 4.27, test the significance of the regression model for two variables, the study considers the P-Values of the differential intercepts (α) and slope coefficient (β_1). The result confirmed that the t-value of 13.756 and a P-value of 0.000 for the differential intercept which was statistically significant at 5 percent. More so, the coefficient of the parameter (β_1) has a t-value of 9.209 and a p-value 0.000, while the differential slope coefficient has a constant value of 6129.4. Since the P-value or level of significance of 0.000 which was significantly high, therefore, the study rejects the stated hypothesis. Therefore, available facilities in the Keffi Local Government Area of Nasarawa State do enhance youth entrepreneurship development.

Hypothesis Three

H₀₃: Youth empowerment through small business enterprises development doesn't reduce the rate of unemployment in Keffi Local Government Area of Nasarawa State been effective in line with the National Economic.

$$SMED = \beta_0 + \beta_1 RUM + \mu t$$

Where:

SMED = Small Scale Enterprise Development

RUM = Reduction in Rate of Unemployment

β_0 = constant term/intercept

β_1 = coefficient of independent variable

μ_t = Stochastic variable (error term)

Table: 4.28: Descriptive Statistics

Variable			Mean	Std. Deviation	No. Years
Small	Scale	Enterprise	9885.6364	2192.08874	10
Development					
Reduction	in	Rate of	1484898.0000	17073060.82745	10
Unemployment					

Source: SPSS output, 2019.

Table 4.28, shows the standard deviation of 2192 and 17,073,060 as well as the mean of 9,885 and 14,684,898 of the two variables. This confirmed that reduction in the rate of unemployment is highly dependent of the level of small scale enterprise development for local economic growth in Keffi L.G.A of Nasarawa State. That is if level of small scale enterprise development in the locality is high, reduction in the rate of unemployment will be high.

Table: 4.29: Correlation Analysis

	Variable				Small	Scale	Reduction	in
					Enterprise		Rate	of
					Development		Unemployment	
Pearson	Small	Scale	Enterprise	1.00			.910	
Correlation	Development							
	Reduction	in	Rate	of	.910		1.000	
	Unemployment							
Sig.	Small	Scale	Enterprise	.			.000	
(1-tailed	Development							
	Reduction	in	Rate	of	.000		.	
	Unemployment							
	Small	Scale	Enterprise	10			10	
	Development							
N	Reduction	in	Rate	of	10		10	
	Unemployment							

Source: SPSS output, 2019.

Table 4.29, shows the correlation of the two variables at 1 percent significant level of 0.910, which revealed that the relationship of the two variables was insignificant beyond the 1 percent level. This implies that a 1 percent less in small scale enterprise

development for local economic growth will lead to 91 increases the rate of unemployment.

Table 4.30: Model Summary

Mode 1	R	R Square	Adjusted R Square	Std. Error of The Estimate	Durbin Watson
1	.910 ^a	.828	.809	959.21897	1.094

Source: SPSS output, 2019.

a. Predictors: (constant), Small Scale Enterprise Development

b. Dependent Variable: Reduction in Rate of Unemployment

Table 4.30, shows a significant positive correlation between the dependent and independent variables as indicated by a strong R 0.910. In the same vein, the R² which was a measure of the strength of association or variance in the dependent variable that can be explained by the independent variable furthermore, it reveals a statistically significant relationship of 0.828. This means that a 1 percent increase in youths training in the locality will lead to 90 percent reduction in the rate of unemployment. Again, the model confirmed that there was auto-regression in the modeled variables of 1.094.

Table 4.31: ANOVA^a

Model	Sum of Square	df	Mean Square	F	Sig
Regression	339771621.206	1	39771621.206	43.225	.000 ^b
1. Residual	8280909.340	9	517135.585		
Total	48052530.545	10			

Source: SPSS output, 2019.

a. Dependent Variable: Reduction in Rate of Unemployment

b. Predictors: (constant), Small Scale Enterprise Development (SMED)

In Table 4.31, the ANOVA result revealed that the level of P-value or significance was high at 0.000 which was lower than 0.05. This indicated that the overall regression model was significant as shown from the P-value of 0.000. Therefore, the stated hypothesis was rejected, which states that youth empowerment through small business enterprises development doesn't reduce the rate of unemployment in Keffi Local Government Area of Nasarawa State been effective in line with the National Economic.

Table 4.31: Coefficients^a

Variable	Un-standardized		Standardized	T	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	8170.312	389.507		20.976	.000
1 Youths Training	.000	.000	.910	6.575	.000

Source: SPSS output, 2019.

a. Dependent Variable: small scale enterprises innovation (SSEI)

b. Predictors: (constant), youths training

Table 4.31, revealed that the t-value of 20.976 and P-value of 0.000 for the differential intercept which was statically significant at 5 percent, the coefficient of the parameter (β_1) has a t-value of 0.910 and pvalue of 0.000, while the differential slope coefficient has a constant value of 8170.312. Since the P-value or level of significance of 0.000 and 0.000 was significantly high, the project work rejected the stated hypothesis, therefore, youth empowerment through small business enterprises development does reduces the rate of unemployment in Keffi Local Government Area of Nasarawa State been effective in line with the National Economic.

4.3 Discussion of Findings

Based on the result of the study it was revealed that SMEs has played a significant role in the economic development of Keffi LGA of Nasarawa state. Although it is faced with series of challenges, such as erratic supply of power, bad network of road and financial problem among others. The results also revealed that a larger percentage of SMEs operators in the area are female, majority of the women go into SMEs in order to meet the daily basic needs and maintain their livelihood and possibly train their children through their hard earned savings generated from the SMEs. The study revealed that majority of the respondents gain an annual gross income of N1,000,000— N500,000 through the SMEs. The result revealed that majority of the respondent employment rate falls within 5-10 employees and a large percent of the respondents pay their employees N15,000- N20,000 per month. The result of the study also revealed that SMEs plays a significant role in improving the standard of living of people in the area.

The result of this study revealed that there is a significant relationship between government entrepreneurial developments programmes and youth entrepreneurial drives and empowerment. This implies that the more SMSs development, the higher the likelihood of youth involvement in entrepreneurial activities for sustainable empowerment. This validates the studies of Eme (2014) and Gulani and Usman (2013). While the formal posits that there must be a collaborative effort SMEs operators and other stakeholders toward youth entrepreneurial capacity building if the vision of poverty reduction and employment generation must be achieved, the later argue that more government policy of initiating various intervention funds for entrepreneurial development should be encouraged for youth empowerment.

The finding of hypothesis two revealed that there are reasonable and considerable facilities available such as entrepreneurial development centres, Nasarawa State University, Keffi; youth development centre, Keffi among others to enhance youth entrepreneurial development.

The finding of hypothesis one reveals that SMEs development strategies such as capacity building, entrepreneurial development and financial management strongly promote youth empowerment. This means each of these variables contributes to youth entrepreneurial development; thus they must be continuously improved upon and better managed for enriched result. These findings agree with the findings of Aremu and Adeyemi (2011); Okpara (2011); Onakoya, Fasanya and Abdulrahman (2013); and Gbandi and Amissah (2014), who have all acknowledged the essential roles of SME on entrepreneurial and development in Nigeria.

The finds of hypothesis three show that there is a significant positive correlation between SMEs and reduction in the rate of unemployment. In other words, this implies that increase in SMEs leads to a corresponding increase in the likelihood of improving the standard of living by creating more job opportunities. This finding agrees with the findings of Gulani and Usman (2013), and Ayyagari, Demirguç-Kunt and Maksimovic (2012). Who fund that employment is one of the fruitful outcomes of SMEs development.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

In summary, this research work comprises of five chapters i.e chapter one which contents items like background of the study, statement of the problem, research questions, objectives of the study, significance of the study, scope of the study and definition of terms respectively.

The next chapter is chapter two, the chapter emphasizes on conceptual framework, literatures review which are related to the study and theories were also employed to back up the research.

Chapter three which is the methodological aspect deals with research method, population, sample and sampling techniques, method of data collection, method of data analysis and summary of the chapter.

Chapter four deals with data presentation and analysis which comprises with presentation of data, and discussion of findings respectively.

Chapter five which is the last chapter of the work covers summary, conclusion and recommendations, limitation and suggestion for further study.

5.2 Conclusion

From the information supplied by the various related literature, regarding problem, nature, capacity and prospect of small business enterprises including oral interviews and information gotten from the analyzed questionnaire, it becomes clear that many variables needs the attention of the small business enterprises and government alike such include the provision of incentives, credit and loan facilities, provision of infrastructural facilities, promotional campaign support programme among others, the impact made by these SMEs cannot be underestimated especially in the areas of providing employment opportunities and utilization of local resources. Its immense contributions in providing for the general public and basic needs of the society cannot be quantified. The project work identified that fact that participation in private enterprises development is essential as it serves as an integrative effort towards entrepreneurial development, youth empowerment, job creation and ultimately poverty reduction. Based on the findings obtained from the analysis of the hypotheses, it could be concluded that SMEs development significantly impacted on developing and sustaining youth entrepreneurial consciousness in Nigeria. The findings also leads to the conclusion that a good development strategy if employed by these SMEs will grow to large-scale capital intensive for sustainable youth empowerment.

5.3 Recommendations

In line with the above premise of findings and conclusions drawn by the study, the following recommendation if applied effectively will serve as a means of achieving economic growth and eradicating poverty in Nigeria.

1. Youths' education and innovative programmes should be matched with the skills in demand on the labour market, which has a significant impact on youth changing quality of life at the local government levels. In addition, Policies should espouse nature of youth opportunity. Coordination with a focus on youth, state and local governments working alongside local leaders, communities and the private individuals to implement effective empowerment programmes that will touch the life of youths.
2. Government need to encourage youths' empowerment training with vigour to be more result oriented at the local Government levels. In this regard, the youths' can be responsible citizens through engaging in small scale enterprise innovation which will make them feel safe, healthy, and contributes their quota to enhance local economic growth and development with our communities.
3. Government should introduce a revolving loan scheme for small business enterprises; she can equally set up a team to monitor the use of such loan so as to avoid its diversion. To this and Nigeria Industrial Development Bank (NIDB), Nigeria Bank of Industry (NBI) and Nigeria Agricultural and Cooperatives Bank (NACB) should gear up towards assisting the small business enterprises in satisfying their capital needs.
4. The government therefore should protect the manufacturing industries by way of banning and increasing tariff on import of similar goods so as to promote our

indigenous entrepreneurs. Besides, recognition of the small scale industries as a base to industrialization will assist in achieving a maximum productivity, efficiency and total independence in the near future.

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