

Systemic Barriers and Demographic Disparities in Youth Entrepreneurship: Evidence from Nigeria

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Abstract

Purpose: This study investigates the systemic barriers and demographic disparities that affect the success of youth entrepreneurial ventures in Nigeria. It aims to identify and analyze the structural constraints within the entrepreneurial ecosystem that limit the growth and success of youth-led businesses.

Research Methodology: Using a convergent mixed-methods design, the study collected quantitative data from 595 youth entrepreneurs (aged 21–35) across five cities using a validated 49-item questionnaire. Additionally, 15 participants took part in semi-structured interviews. Data were analyzed using SPSS, AMOS, and Nvivo.

Results: Key barriers include limited access to capital ($M=4.52$), inadequate infrastructure ($M=4.21$), and political instability ($M=4.12$). Female entrepreneurs faced greater financial barriers ($p<.001$), while entrepreneurs in Kano experienced higher infrastructure deficits ($p<.001$). Interaction effects between gender and location intensified these disadvantages.

Conclusions: Youth entrepreneurial performance is mainly constrained by structural barriers. Addressing issues such as access to capital, infrastructure, and simplified regulations, along with targeted policies and mentorship, is essential to fostering inclusive entrepreneurship.

Limitations: The study is limited to five cities and uses self-reported data, which may introduce bias. The sample for interviews was small, and the cross-sectional design captures a snapshot rather than long-term trends.

Contributions: This study provides empirical evidence on the systemic barriers faced by youth entrepreneurs in Nigeria and offers policy recommendations to improve access to resources, infrastructure, and support for sustainable entrepreneurship.

Keywords: *Demographic Disparities, Entrepreneurial Ecosystem, Mixed-Methods, Systemic Barriers, Youth Entrepreneurship*

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1. Introduction

Youth entrepreneurship has increasingly been recognized as a pivotal mechanism for fostering economic growth, innovation, and employment in developing economies, particularly in Africa where demographic pressures amplify the urgency of such initiatives. With over 60% of Africa's population under the age of 25, the continent faces a dual challenge: harnessing the potential of its youthful demographic dividend while mitigating the risks of widespread unemployment and social instability (Acs & Amorós, 2008). In Nigeria, Africa's most populous nation with a population exceeding 200 million, nearly 70% of whom are under 30, the stakes are particularly high (National Bureau of Statistics, 2020). Youth unemployment rates stand at approximately 42.5%, compounded by underemployment affecting an additional 21% of young Nigerians

([Nguimkeu & Okou, 2021](#)). This demographic reality positions youth entrepreneurship not merely as an economic strategy but as a critical pathway to sustainable development, poverty alleviation, and inclusive growth.

The concept of youth entrepreneurship, typically defined as entrepreneurial activities undertaken by individuals aged 21–35, encompasses the initiation, management, and scaling of ventures that address market needs while generating employment and value ([Ajide & Dada, 2023](#)). In Nigeria, this manifests across diverse sectors, including trading, services, technology, agriculture, and creative industries, often starting informally due to resource constraints and regulatory hurdles. However, despite the vibrancy of youth-led initiatives, the ecosystem supporting them remains fraught with systemic barriers that undermine their viability. These barriers include limited access to finance, inadequate infrastructure, complex regulatory environments, and skills gaps, which collectively contribute to alarmingly high failure rates, over 60% of startups collapsing within the first three years ([Adom & Anambane, 2020](#)). This high attrition rate not only stifles individual aspirations but also perpetuates cycles of economic stagnation, as potential job creators revert to precarious livelihoods or unemployment.

Historically, entrepreneurship in Africa has been shaped by colonial legacies, post-independence policies, and globalization pressures, evolving from subsistence-based informal activities to more formalized, innovation-driven enterprises ([Yonla, Auta, Katunku, & Dafeng, 2024](#)). In Nigeria, the entrepreneurial landscape reflects a blend of traditional trading systems, such as the Igbo apprenticeship model in the Southeast and Hausa commerce networks in the North, with modern influences from digital technologies and global markets. Government interventions, dating back to the 1980s, have attempted to bolster youth entrepreneurship through programs like the National Directorate of Employment (NDE), the National Youth Service Corps (NYSC) Skill Acquisition and Enterprise Development (SAED) initiative, YouWIN, and N-Power ([Ajzen, 1991](#)). These efforts, often supported by international partners such as the World Bank and African Development Bank, have disbursed billions in funding for training, microfinance, and incubation. Yet, evaluations reveal persistent shortcomings: programs frequently operate in silos, prioritizing short-term outputs like participant numbers over long-term outcomes such as business sustainability and job creation ([Amankwah-Amoah, 2020](#)).

A key insight from existing literature is the inadequacy of dominant Western-centric entrepreneurship theories in fully explaining African contexts. Frameworks like Schumpeter's innovation theory, which emphasizes creative destruction, or Kirzner's opportunity recognition model, assume stable institutions and abundant resources, conditions often absent in Nigeria ([Parrott, Pereira, Jarrar, Hachard, & Rossi, 2025](#)). Instead, African entrepreneurship is characterized by necessity-driven ventures, where youth enter business not out of opportunity but due to limited formal employment options. This "push" factor, as opposed to "pull" motivations in developed economies, heightens vulnerability to external shocks, such as economic recessions, inflation, or pandemics like COVID-19, which exacerbated youth unemployment by disrupting informal supply chains.

The Nigerian government, recognizing the urgency of this challenge, has implemented numerous youth entrepreneurship programs over the past two decades. These include the National Directorate of Employment (NDE) schemes, the National Youth Service Corps (NYSC) Skill Acquisition and Enterprise Development (SAED) program, YouWIN (Youth Enterprise with Innovation in Nigeria), N-Power, and various state-level initiatives. Private sector organizations and international development agencies have similarly invested substantial resources in entrepreneurship training, microfinance schemes, and incubation programs. Despite these interventions, the success rate of youth-led ventures remains disappointingly low, with estimates suggesting that over 60% of startups fail within the first three years of operation.

This high failure rate raises critical questions about the effectiveness of current approaches to youth entrepreneurship development in Nigeria and, by extension, across Africa. Existing programs often operate

in silos, focusing narrowly on either financial capital provision, skills training, or business registration support, without addressing the interconnected ecosystem of factors that determine entrepreneurial success. Furthermore, there appears to be a fundamental mismatch between the type of support provided and the actual needs of young entrepreneurs navigating Nigeria's complex socio-economic landscape.

A review of the literature reveals that while considerable research has been conducted on entrepreneurship in developed economies, the specific challenges and barriers for youth entrepreneurs in African contexts, with particular focus on Nigeria, remain inadequately understood. The dominant theoretical frameworks such as Schumpeter's innovation theory, McClelland's achievement motivation theory, and Kirzner's opportunity recognition theory were developed primarily from Western perspectives and may not fully capture the realities of young African entrepreneurs who operate under vastly different institutional, cultural, and resource constraints.

2. Literature Review

Despite substantial investments in youth entrepreneurship programs across Africa, particularly in Nigeria, the sustainability and success rates of youth-led ventures remain alarmingly low, perpetuating cycles of unemployment, poverty, and economic underperformance. In Nigeria, Africa's largest economy with a youthful population exceeding 140 million under age 30, over 60% of startups fail within the first three years, and few transition from subsistence activities to growth-oriented enterprises. This underperformance occurs amid apparent advantages, a burgeoning domestic market, natural resources, and digital connectivity, highlighting fundamental flaws in current development approaches. The core issue lies in an incomplete understanding of systemic barriers, their interconnections, and how they disproportionately affect diverse demographic groups, leading to fragmented interventions that yield suboptimal returns. This disconnect persists despite programs like the newly approved \$100 million African Development Bank initiative for youth and women-led MSMEs in 2024, highlighting that fragmented, project-based approaches inadequately address root causes ([Kusa, Nson, & Obode, 2025](#)).

The central problem stems from systemic barriers within Nigeria's entrepreneurial ecosystem, which interact to undermine venture survival and growth. Key obstacles include chronic access to finance limitations, youth face stringent collateral requirements, high interest rates, and exclusion from formal credit, compounded by unreliable infrastructure such as power outages, poor transportation, and inadequate digital connectivity. Regulatory hurdles, including complex and costly business registration processes, discourage formalization and trap enterprises in the informal sector, limiting access to markets, contracts, and legal protections. These barriers are not isolated; they form a vicious cycle where financial exclusion prevents infrastructure investment, while regulatory burdens exacerbate market isolation and operational risks ([Barakabo & Emmanuel, 2026](#)).

Compounding these systemic issues are pronounced demographic disparities that render support programs inequitable. Barriers manifest differently across gender, geographic location, education level, and socio-economic background, yet most interventions adopt a one-size-fits-all model. Female youth entrepreneurs encounter amplified discrimination in credit access, mentorship, and market entry, often due to cultural norms and patriarchal structures. Rural and peri-urban youth suffer greater infrastructure deficits and market isolation compared to urban counterparts in cities like Lagos or Abuja. Less-educated entrepreneurs struggle with compliance and strategic planning, while socio-economic disadvantages limit networks and startup capital. In Nigeria's regionally diverse context, from the commercial South to the conservative North, these intersections multiply vulnerabilities, particularly for females in rural or northern settings.

This combination of unaddressed systemic weaknesses and demographic inequities results in suboptimal returns on substantial investments, trapping youth in precarious livelihoods and hindering Nigeria's ability to harness its demographic dividend for inclusive growth. A comprehensive, evidence-based analysis is therefore needed to prioritize ecosystem reforms and design targeted, equity-focused intervention.

RQ₁: What are the predominant threats and systemic weaknesses that impede the success of youth entrepreneurial ventures in the African context, particularly in Nigeria?

RQ₂: How do entrepreneurial barriers, resource access, support needs, and success factors manifest differently across demographic groups (gender, geographic location, education level, socio-economic background)?

2.1 Hypotheses

H₀₁: There is no statistically significant difference in the perceived predominant threats and systemic weaknesses affecting youth entrepreneurial success across different demographic groups (gender, geographic location, education level, socio-economic background) in Nigeria.

H₀₂: Barriers to youth entrepreneurship (access to finance, infrastructure, markets, mentorship, regulatory compliance) do not vary significantly in their manifestation, severity, or impact across demographic groups such as gender, geographic location, or educational attainment level.

3. Methodology

3.1 Research Design

The study adopted a mixed-methods research design, integrating both quantitative and qualitative approaches to investigate the development of a success model for youth entrepreneurship in Africa, with Nigeria as the focal case study. This design was selected to capture the complexity of youth entrepreneurship, which involves both measurable patterns (such as barriers, demographic differences, and outcomes) and lived experiences that require in-depth exploration. The mixed-methods approach aligns with a pragmatic research philosophy, which prioritizes methodological flexibility and the use of multiple data sources to address complex social phenomena.

Specifically, the study employed a convergent mixed-methods design, in which quantitative and qualitative data were collected concurrently, analyzed separately, and later integrated through triangulation. The quantitative component provided statistical evidence on the prevalence and intensity of entrepreneurial barriers, while the qualitative component offered contextual explanations and insights into how these barriers affect youth entrepreneurs in practice. This design enhanced the robustness, credibility, and explanatory power of the research findings.

3.2 Population of the Study

The target population for the study comprised youth entrepreneurs aged 21–35 years who owned and operated businesses in Nigeria. The population included both formal and informal entrepreneurs, reflecting the realities of Nigeria's entrepreneurial landscape. Participants were required to have 0–5 years of business experience, ensuring that the study focused on early-stage ventures most vulnerable to failure and most relevant to entrepreneurship development interventions. Geographically, the population was drawn from five strategic locations in Nigeria, Lagos, Onitsha, Rivers State, Abuja, and Kano. These locations were selected to represent Nigeria's major economic zones and regional diversity, capturing variations in infrastructure, market access, and institutional support across the country.

3.3 Sample Size and Sampling Technique

A total sample size of 595 youth entrepreneurs participated in the quantitative phase of the study. This relatively large sample provided adequate statistical power for inferential analysis, including hypothesis testing and structural equation modeling. Systematic random sampling was employed to reduce selection bias and enhance representativeness across demographic groups. For the qualitative phase, 15 youth entrepreneurs were purposively selected using maximum variation sampling. This technique ensured diversity in gender, education level, sector, and geographic location, allowing the study to capture a wide

range of entrepreneurial experiences. The combination of large-scale survey data and in-depth qualitative insights strengthened the overall validity of the research.

3.4 Instruments for Data Collection

3.4.1 Structured Questionnaire

The quantitative data were collected using a validated structured questionnaire consisting of 49 Likert-scale items organized into seven sections. These sections covered demographic characteristics, perceived entrepreneurial barriers, education and apprenticeship experiences, ecosystem support, policy interventions, and performance outcomes. A 5-point Likert scale ranging from "Strongly Agree" to "Strongly Disagree" was employed to ensure cognitive simplicity, statistical adequacy, and comparability with established entrepreneurship research instruments. The questionnaire items were adapted from well-established instruments in entrepreneurship research, including scales based on the Theory of Planned Behaviour and entrepreneurial ecosystem frameworks, ensuring theoretical alignment and construct relevance.

3.4.2 Semi-Structured Interview Protocol

The qualitative data were collected using a semi-structured interview protocol comprising 18 open-ended questions aligned with the six research questions. The interview guide explored themes such as financial constraints, infrastructural challenges, demographic disparities, education versus apprenticeship experiences, regulatory barriers, and support systems. The flexible structure allowed for probing and follow-up questions, enabling deeper exploration of participants' lived experiences.

3.5 Validity and Reliability of the Instruments

3.5.1 Validity

Content validity was established through extensive literature review and expert evaluation. The draft questionnaire was reviewed by the dissertation supervisor, entrepreneurship faculty members, and practitioners from SMEDAN with field experience. Their feedback ensured clarity, cultural appropriateness, and relevance of the instrument items. Construct validity was further confirmed through factor analysis during data analysis, ensuring that questionnaire items accurately measured the intended constructs. For qualitative data, validity was enhanced through triangulation and alignment between interview themes and quantitative findings.

3.5.2 Reliability

The reliability of the quantitative instrument was assessed using Cronbach's alpha, with all constructs achieving coefficients above the acceptable threshold of 0.70, indicating strong internal consistency. Pilot testing was conducted with 30 youth entrepreneurs not included in the final sample, leading to refinement of ambiguous items and removal of redundancies. For qualitative data, inter-coder reliability was established using Cohen's Kappa ($\kappa = 0.82$), demonstrating a high level of agreement in thematic coding and ensuring consistency in data interpretation.

3.6 Method of Data Collection

Data collection employed a multi-modal approach to maximize accessibility and response rates. Quantitative data were collected through online questionnaires (using Google Forms) and paper-based surveys administered at business hubs and SMEDAN offices. Approximately 68% of responses were collected online, while 32% were collected in person. Qualitative data were collected through face-to-face and telephone-assisted interviews, depending on participant availability. Ethical principles of informed consent, confidentiality, anonymity, and voluntary participation were strictly observed throughout the data collection process.

3.7 Method of Data Analysis

Quantitative data were analyzed using SPSS Version 27 and AMOS 27. Analytical techniques included descriptive statistics, one-way ANOVA, chi-square tests, Pearson correlation, multiple regression analysis, and structural equation modeling. These techniques enabled comprehensive examination of relationships among variables and testing of the six research hypotheses at a 0.05 significance level. Qualitative data were analyzed using Braun and Clarke's six-phase thematic analysis with the support of NVivo 12. The process involved familiarization with data, coding, theme development, review, and interpretation. Integration of quantitative and qualitative findings was achieved through joint display matrices, enhancing the depth and credibility of the study's conclusions.

4. Results And Findings

4.1 Gender Distribution

Table 1. Gender distribution of respondents

Gender	Frequency	Percentage (%)
Male	337	56.6
Female	258	43.4

The sample comprised 337 male entrepreneurs (56.6%) and 258 female entrepreneurs (43.4%), reflecting a relatively balanced gender distribution with a moderate male predominance. This gender ratio closely approximates the national entrepreneurship demographics reported by the Global Entrepreneurship Monitor (GEM) for Nigeria, which indicates that male entrepreneurial activity rates exceed female rates by approximately 10–15 percentage points. The substantial representation of female entrepreneurs (43.4%) in the sample is noteworthy and higher than observed in many African contexts, possibly reflecting increasing women's participation in entrepreneurship driven by economic necessity, policy interventions targeting female entrepreneurs, and changing social norms. The gender distribution enables robust statistical comparisons between male and female entrepreneurs regarding perceived barriers, support needs, and business outcomes, directly addressing Research Question 2's focus on demographic disparities.

4.2 Normality Assessment

Normality of continuous variables was assessed using both statistical tests (Kolmogorov-Smirnov and Shapiro-Wilk tests) and graphical methods (histograms, Q-Q plots, box plots). Table 2 summarizes normality test results for key composite variables.

Table 2. Normality tests for composite variables

Composite Variable	Kolmogorov-Smirnov	Shapiro-Wilk	Skewness	Kurtosis	Visual Inspection
Threats & Weaknesses	p = .082	p = .094	−0.34	−0.18	Approximately normal
Demographic Barriers	p = .154	p = .176	−0.21	−0.42	Approximately normal

Note. All skewness and kurtosis values within acceptable range of ± 1.0 for approximate normality.

While several variables showed statistically significant departures from normality in the highly sensitive Kolmogorov-Smirnov and Shapiro-Wilk tests (common with large samples; Ghasemi & Zahediasl, 2012), examination of skewness and kurtosis values revealed that all composite variables fell within the acceptable range of ± 1.0 suggested by Hair et al. (2010) for parametric tests. Visual inspection of histograms and Q-Q plots confirmed approximate normality. Moreover, given the large sample size ($n = 595$), the Central Limit Theorem ensures that sampling distributions of means approach normality, rendering parametric tests robust to modest departures from normality.

4.3 Predominant Threats and Systemic Weaknesses (Research Question 1)

Table 3 presents descriptive statistics for the seven items measuring perceived threats and systemic weaknesses impeding youth entrepreneurial success in Nigeria.

Table 3. Descriptive statistics for predominant threats and systemic weaknesses

Item Code	Statement	Mean	SD	Interpretation
B1	Lack of access to startup capital (seed funding, loans) is a primary barrier	4.52	0.68	Strongly Agree
B2	Inadequate physical infrastructure (electricity, internet) severely impedes operations	4.21	0.81	Agree
B3	Complex and costly regulations discourage business formalization	3.87	0.94	Agree
B4	Limited access to mentorship from experienced business leaders	4.08	0.77	Agree
B5	Intense market competition makes it difficult to gain a foothold	3.76	0.89	Agree
B6	General lack of access to markets and customers	3.69	0.92	Agree
B7	Political and economic instability creates uncertainty	4.12	0.83	Agree
Composite Score	—	4.04	0.56	Agree

Note. SA = Strongly Agree (5), A = Agree (4), U = Undecided (1), D = Disagree (3), SD = Strongly Disagree (2). Decision Rule: 1.00–1.49 = Undecided; 1.50–2.49 = Strongly Disagree; 2.50–3.49 = Disagree; 3.50–4.49 = Agree; 4.50–5.00 = Strongly Agree.

Table 3 reveals that Nigerian youth entrepreneurs perceive multiple systemic barriers as significant impediments to venture success, with the composite score of 4.04 (SD = 0.56) indicating strong overall agreement that these threats constitute serious challenges. Item B1, addressing lack of access to startup capital, received the highest mean score (M = 4.52, SD = 0.68), falling within the "Strongly Agree" range (Ma, 2025). This finding underscores that financial constraints represent the most critical barrier facing youth entrepreneurs, consistent with extensive literature documenting financing gaps in developing economies (Agyapong et al., 2020; World Bank, 2022).

Inadequate physical infrastructure (Item B2: M = 4.21, SD = 0.81) emerged as the second most severe challenge, reflecting Nigeria's persistent electricity supply problems, unreliable internet connectivity, and poor transportation networks that elevate operational costs and limit productivity. This infrastructure deficit particularly affects manufacturing and ICT ventures requiring stable power and digital connectivity. Political and economic instability (Item B7: M = 4.12, SD = 0.83) ranked third, reflecting Nigeria's volatile policy environment, inflation, currency fluctuations, and security concerns that create business uncertainty (Richard, Muldoon, & Lee, 2025). Limited access to mentorship (Item B4: M = 4.08, SD = 0.77) also received strong agreement, indicating youth entrepreneurs feel isolated from experienced business guidance and networks that facilitate opportunity recognition and problem-solving.

Regulatory complexity (Item B3: M = 3.87, SD = 0.94), while still scoring in the "Agree" range, received relatively lower endorsement, suggesting that while bureaucratic procedures present challenges, they are perceived as less severe than capital and infrastructure constraints. Similarly, market competition (Item B5: M = 3.76, SD = 0.89) and access to customers (Item B6: M = 3.69, SD = 0.92), though acknowledged as barriers, were rated less critically than systemic infrastructure and finance issues. The relatively small standard deviations across items (0.68–0.94) indicate substantial consensus among respondents regarding these barriers, with limited divergence in perceptions. This consistency strengthens confidence that the identified threats represent widely shared experiences rather than isolated concerns of particular subgroups (Carter, Mwaura, Ram, Trehan, & Jones, 2015; Gebremichael, Gebreslassie, & Mezgebe, 2023).

4.4 Section C: Manifestation of Barriers Across Demographics (Research Question 2)

Table 4 presents descriptive statistics examining how entrepreneurial barriers manifest differently across demographic categories including gender, geographic location, and educational attainment.

Table 4. Descriptive statistics for demographic manifestation of barriers

Item Code	Statement	Mean	SD	Interpretation
C1	Female entrepreneurs face significantly greater difficulties accessing venture capital	4.28	0.79	Agree
C2	Rural entrepreneurs have less access to supportive ecosystems than urban counterparts	4.41	0.72	Agree
C3	Formalization burden is disproportionately challenging for less-educated entrepreneurs	4.15	0.81	Agree
C4	Digital tools access creates geographic and educational divide	4.33	0.76	Agree
C5	Mentorship opportunities vary by geographic/socio-economic background	4.19	0.78	Agree
C6	Gender-based social norms present unique obstacles for female entrepreneurs	4.37	0.74	Agree
C7	Business support needs vary significantly by geographic location	4.08	0.83	Agree
Composite Score	—	4.26	0.58	Agree

Note. SA = Strongly Agree (5), A = Agree (4), U = Undecided (1), D = Disagree (3), SD = Strongly Disagree (2). Decision Rule: 1.00–1.49 = Undecided; 1.50–2.49 = Strongly Disagree; 2.50–3.49 = Disagree; 3.50–4.49 = Agree; 4.50–5.00 = Strongly Agree.

Table 4 demonstrates strong recognition that entrepreneurial barriers are not uniformly experienced across demographic groups, with the composite score of 4.26 (SD = 0.58) indicating overall agreement that significant disparities exist. Item C2, addressing rural-urban disparities in ecosystem access, received the highest mean score (M = 4.41, SD = 0.72), highlighting that geographic location fundamentally shapes entrepreneurial opportunities and constraints. Rural and peri-urban entrepreneurs face compounded disadvantages including limited infrastructure, smaller markets, restricted access to business support services, and isolation from entrepreneurial networks.

Gender-based social norms (Item C6: M = 4.37, SD = 0.74) and the digital divide (Item C4: M = 4.33, SD = 0.76) also received particularly strong endorsement. The high score for C6 reflects widespread recognition that female entrepreneurs confront social expectations, mobility restrictions, credibility challenges with suppliers and customers, and familial obligations that constrain business activities consistent with feminist entrepreneurship literature documenting gender-specific barriers in patriarchal societies (Egbefo & Abe, 2017). The digital divide (C4) underscores that access to digital tools, online platforms, and technological infrastructure varies systematically by location (urban-rural) and education level, creating a two-tier entrepreneurial ecosystem where digitally connected entrepreneurs access broader markets and efficiency gains while others remain constrained to local, low-productivity activities.

Female entrepreneurs' difficulties accessing venture capital (Item C1: M = 4.28, SD = 0.79) and variation in mentorship availability (Item C5: M = 4.19, SD = 0.78) further underscore that social networks, resource access, and institutional support are unequally distributed. Formalization challenges for less-educated entrepreneurs (Item C3: M = 4.15, SD = 0.81) and geographic variation in support needs (Item C7: M =

4.08, SD = 0.83), while slightly lower, still fall solidly in the "Agree" range (Gregori, 2024). The high composite score and relatively narrow standard deviations (0.72–0.83) indicate broad consensus across the sample including both advantaged and disadvantaged groups that demographic factors significantly moderate entrepreneurial experiences. This pattern validates the study's emphasis on examining how barriers manifest differently across subgroups and designing differentiated support interventions.

4.5 Hypothesis One: Differences in Perceived Threats across Demographics

$H0_1$: There is no statistically significant difference in the perceived predominant threats and systemic weaknesses affecting youth entrepreneurial success across different demographic groups (gender, geographic location, education level, socio-economic background) in Nigeria.

4.5.1 Gender Differences in Perceived Threats

Table 5. Independent samples t-test for perceived threats by gender

Variable	Gender	N	Mean	SD	t	df	Sig. (2-tailed)
Threats & Weaknesses	Male	337	3.97	0.54	-3.185	593	.002
	Female	258	4.14	0.57			

Equal variances assumed (Levene's test $p = .175$). Significance at $p < .05$.

Table 5 reveals a statistically significant difference in perceived threats between male and female entrepreneurs, $t(593) = -3.185$, $p = .002$ (two-tailed). Female entrepreneurs reported significantly higher perceptions of threats ($M = 4.14$, $SD = 0.57$) compared to their male counterparts ($M = 3.97$, $SD = 0.54$), with a mean difference of 0.17. The magnitude of difference (Cohen's $d = 0.26$) represents a small-to-medium effect size by conventional standards, indicating that while statistically significant, the practical difference is modest but meaningful.

This finding suggests that female youth entrepreneurs perceive the entrepreneurial environment as more threatening and systemically constrained than male entrepreneurs. This differential perception likely reflects gender-specific barriers documented in Section 4.3.2, including discriminatory access to finance (Item C1: $M = 4.28$), gender-based social norms (Item C6: $M = 4.37$), and additional constraints imposed by societal expectations regarding women's economic participation. The result validates feminist entrepreneurship scholarship emphasizing that entrepreneurial barriers are gendered experiences (George, Corbishley, Khayesi, Haas, & Tihanyi, 2016).

4.5.2 Geographic Location Differences in Perceived Threats

Table 6. One-way ANOVA for perceived threats by location

Source	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	12.847	5	2.569	8.526	<.001
Within Groups	177.453	589	0.301		
Total	190.300	594			

Table 7. Descriptive statistics for perceived threats by location

Location	N	Mean	SD	95% CI
Lagos	166	3.89	0.52	[3.81, 3.97]
Onitsha	130	4.02	0.55	[3.92, 4.12]
Rivers State	89	4.18	0.60	[4.05, 4.31]
Abuja	77	3.95	0.51	[3.83, 4.07]
Kano	113	4.27	0.58	[4.16, 4.38]
Others	20	4.05	0.49	[3.82, 4.28]

The one-way ANOVA results in Table 6 demonstrate statistically significant differences in perceived threats across geographic locations, $F(5, 589) = 8.526$, $p < .001$, $\eta^2 = .068$. The effect size (eta squared = 0.068) indicates that approximately 6.8% of variance in perceived threats is attributable to geographic location, a small-to-medium effect by Cohen's (1988) standards (Skrbková & Rydvalová, 2024). Table 7 reveals that entrepreneurs in Kano reported the highest perception of threats ($M = 4.27$, $SD = 0.58$), followed by Rivers State ($M = 4.18$, $SD = 0.60$), while Lagos entrepreneurs reported the lowest ($M = 3.89$, $SD = 0.52$). This pattern aligns with infrastructure development gradients in Nigeria, where Lagos benefits from relatively superior business infrastructure, financial services access, and entrepreneurial support systems compared to northern and southern peripheral regions.

Table 8. Tukey HSD post-hoc comparisons for location differences

(I) Location	(J) Location	Mean Diff. (I-J)	Std. Error	Sig.
Lagos	Kano	-0.38*	0.067	<.001
Lagos	Rivers State	-0.29*	0.073	.001
Lagos	Onitsha	-0.13	0.065	.272
Kano	Abuja	0.32*	0.078	<.001
Kano	Onitsha	0.25*	0.070	.004

Note. Only significant pairwise comparisons shown. * Indicates $p < .05$.

Tukey HSD post-hoc tests (Table 8) identified specific location pairs with significant differences. Entrepreneurs in Kano perceived significantly greater threats than those in Lagos (mean difference = 0.38, $p < .001$), Abuja (0.32, $p < .001$), and Onitsha (0.25, $p = .004$). Similarly, Rivers State entrepreneurs perceived significantly higher threats than Lagos counterparts (0.29, $p = .001$). No significant difference emerged between Lagos and Onitsha, suggesting comparable entrepreneurial ecosystems in these major commercial hubs. The Kano-Lagos differential (0.38 on a 5-point scale) is particularly noteworthy, representing approximately a 9.5% perceptual gap. This likely reflects Northern Nigeria's infrastructure challenges (particularly electricity supply), security concerns in border regions, and distance from major ports and financial centers that concentrate in Southern Nigeria.

4.5.3 Educational Level Differences in Perceived Threats

Table 9. One-way ANOVA for perceived threats by education level

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.523	4	1.131	3.589	.007
Within Groups	185.777	590	0.315		
Total	190.300	594			

Note. Field Survey Data (2025).

Table 10. Descriptive statistics for perceived threats by education level

Education Level	N	Mean	SD
Primary	12	4.37	0.71
Secondary	87	4.19	0.63
Undergraduate	368	4.01	0.54
Master's	98	3.92	0.51
Other Professional	30	4.08	0.58

Note. Field Survey Data (2025).

One-way ANOVA revealed statistically significant differences in perceived threats across educational levels, $F(4, 590) = 3.589$, $p = .007$, $\eta^2 = .024$. Although significant, the effect size is small (2.4% of variance explained), suggesting education level has modest influence on threat perception relative to other factors (Kairiza, Kiprono, & Magadzire, 2017). An inverse relationship emerged: entrepreneurs with lower educational attainment perceived greater threats. Primary education-only entrepreneurs reported the highest threat perception ($M = 4.37$), followed by secondary ($M = 4.19$), while Master's degree holders reported the lowest ($M = 3.92$). This 0.45-point difference between educational extremes suggests that higher education provides cognitive resources, confidence, networks, and problem-solving capabilities that reduce perceived environmental hostility. Post-hoc analysis (not fully tabulated) indicated that Master's degree holders perceived significantly fewer threats than both primary ($p = .012$) and secondary ($p = .034$) educated entrepreneurs, while undergraduate degree holders fell intermediate. This pattern validates human capital theory's proposition that education enhances perceived controllability and reduces environmental uncertainty (Henry, Foss, & Ahl, 2016).

4.5.4 Decision on Hypothesis H_{01}

Result: The null hypothesis H_{01} is REJECTED at $\alpha = 0.05$ significance level.

Conclusion: Statistically significant differences exist in perceived predominant threats and systemic weaknesses across demographic groups: female entrepreneurs perceive significantly greater threats than males ($p = .002$); geographic location significantly influences threat perception ($p < .001$), with Kano and Rivers State entrepreneurs perceiving higher threats than Lagos entrepreneurs; and educational attainment inversely relates to threat perception ($p = .007$), with less-educated entrepreneurs perceiving greater barriers. These findings validate the alternative hypothesis (H_{11}) and support the research premise that entrepreneurial barriers are not uniformly experienced but rather systematically vary across demographic categories. This heterogeneity has critical implications for policy design, suggesting that one-size-fits-all

interventions are likely to be suboptimal and that differentiated, demographically-sensitive support mechanisms are necessary.

4.6 Hypothesis Two: Variation in Barrier Manifestation Across Demographics

H₀₂: Barriers to youth entrepreneurship (access to finance, infrastructure, markets, mentorship, regulatory compliance) do not vary significantly in their manifestation, severity, or impact across demographic groups such as gender, geographic location, or educational attainment level (Iwu et al., 2021).

Alternative Hypothesis (H₁₂): Entrepreneurial barriers manifest differently across demographic groups, with certain groups experiencing more severe or qualitatively different obstacles.

Statistical Procedure: Chi-square tests of independence and independent samples t-tests were employed to examine associations between demographic characteristics and specific barrier experiences.

4.6.1 Gender and Access to Finance Barriers

Table 11. Chi-square test: gender × finance access difficulty

	Male	Female	Total
High Difficulty (Agree/Strongly Agree)	267 (79.2%)	238 (92.2%)	505 (84.9%)
Low Difficulty (Disagree/Strongly Disagree/Undecided)	70 (20.8%)	20 (7.8%)	90 (15.1%)
Total	337 (100%)	258 (100%)	595 (100%)

Note. Field Survey Data (2025). $\chi^2(1, N = 595) = 20.847, p < .001$, Cramer's V = .187.

Table 11 demonstrates a statistically significant association between gender and finance access difficulty, $\chi^2(1, N = 595) = 20.847, p < .001$. While both genders report high finance access difficulty, the proportion is significantly higher among female entrepreneurs (92.2%) compared to males (79.2%), a difference of 13 percentage points. Cramer's V = .187 indicates a small-to-medium effect size, suggesting a meaningful practical difference despite both groups facing substantial financial constraints. This gender disparity in finance access aligns with extensive literature documenting discriminatory lending practices, collateral requirements favoring male-dominated property ownership, and institutional biases in financial markets (Carter et al., 2015; Hainz & Hvide, 2022). The finding empirically validates Item C1 (female entrepreneurs face greater difficulties accessing venture capital, M = 4.28) and demonstrates that gender differences in barrier experience are not merely perceptual but reflect objective differential constraint patterns.

4.6.2 Geographic Location and Infrastructure Barriers

Table 12. One-way ANOVA: infrastructure quality perception by location

Location	N	Mean Infrastructure Quality Score	SD	F	Sig.
Lagos	166	2.87	0.68		
Onitsha	130	2.64	0.71		
Rivers State	89	2.41	0.79	11.293	<.001
Abuja	77	2.93	0.65		
Kano	113	2.38	0.82		
Others	20	2.55	0.74		

Note. Field Survey Data (2025). Infrastructure quality measured on reverse scale (lower scores = poorer infrastructure). $\eta^2 = .087$.

One-way ANOVA revealed significant location differences in infrastructure quality experience, $F(5, 589) = 11.293$, $p < .001$, $\eta^2 = .087$. Entrepreneurs in Abuja ($M = 2.93$) and Lagos ($M = 2.87$) reported relatively better infrastructure access compared to those in Kano ($M = 2.38$) and Rivers State ($M = 2.41$). The eta-squared value of .087 indicates that geographic location explains approximately 8.7% of variance in infrastructure quality experience, a medium effect size by Cohen's (1988) standards. Post-hoc Tukey HSD tests confirmed that both Kano and Rivers State entrepreneurs experienced significantly poorer infrastructure than Lagos and Abuja entrepreneurs (all pairwise comparisons $p < .01$). Onitsha fell intermediate, with infrastructure quality not significantly different from Lagos but significantly better than Kano ($p = .042$).

This pattern reflects Nigeria's uneven infrastructure development, with federal capital (Abuja) and commercial capital (Lagos) receiving disproportionate investment in electricity, digital connectivity, and transportation systems. The Rivers State result is particularly notable given the state's oil wealth; poor infrastructure despite resource abundance illustrates the "resource curse" phenomenon and governance challenges in Nigeria's extractive economy regions ([Moradi, Imanipour, Arasti, & Mohammadkazemi, 2020](#)).

4.6.3 Education Level and Regulatory Compliance Barriers

Table 13. Cross-tabulation: education level $\times$ regulatory compliance difficulty

Education Level	High Regulatory Difficulty	Moderate Difficulty	Low Difficulty	Total
Primary/Secondary	79 (79.8%)	16 (16.2%)	4 (4.0%)	99 (100%)
Undergraduate	249 (67.7%)	94 (25.5%)	25 (6.8%)	368 (100%)
Postgraduate/Professional	72 (56.3%)	41 (32.0%)	15 (11.7%)	128 (100%)
Total	400 (67.2%)	151 (25.4%)	44 (7.4%)	595 (100%)

Note. Field Survey Data (2025). $\chi^2(4, N = 595) = 16.324$, $p = .003$, Cramer's $V = .117$.

Chi-square analysis revealed a significant association between education level and regulatory compliance difficulty, $\chi^2(4, N = 595) = 16.324$, $p = .003$. The proportion of entrepreneurs experiencing high regulatory difficulty decreased progressively with education: 79.8% among primary/secondary educated, 67.7% among undergraduates, and 56.3% among postgraduates/professionals ([Langevang & Gough, 2012](#)). This inverse relationship (Cramer's $V = .117$, small effect) suggests that higher education equips entrepreneurs with literacy, bureaucratic navigation skills, and confidence to engage regulatory systems.

Conversely, 79.8% of less-educated entrepreneurs reported high regulatory difficulty, validating Item C3 (formalization burden disproportionately challenges less-educated entrepreneurs, $M = 4.15$). This educational gradient in regulatory barrier experience has policy implications: formalization strategies must account for literacy constraints and provide differentiated support mechanisms (simplified forms, assistance centers, visual guides) for entrepreneurs with limited formal education.

4.6.4 Multiple Demographic Intersectionality

To examine whether demographic barriers compound when multiple disadvantages intersect, a two-way ANOVA was conducted examining the interaction between gender and location on composite barrier scores.

Table 14. Two-Way ANOVA: Gender $\times$ Location Interaction on Barrier Experience

Source	Sum of Squares	df	Mean Square	F	Sig.
Gender	8.427	1	8.427	26.334	<.001
Location	15.891	5	3.178	9.933	<.001
Gender $\times$ Location	4.212	5	0.842	2.632	.023
Error	187.023	584	0.320		
Total	215.553	595			

Note. Field Survey Data (2025).

Table 15. Mean barrier scores by gender and location

Location	Male M (SD)	Female M (SD)	Gender Gap
Lagos	4.12 (0.56)	4.23 (0.59)	0.11
Onitsha	4.18 (0.58)	4.35 (0.61)	0.17
Rivers State	4.29 (0.63)	4.51 (0.67)	0.22*
Abuja	4.08 (0.54)	4.21 (0.57)	0.13
Kano	4.35 (0.61)	4.58 (0.64)	0.23*

Note. Field Survey Data (2025). * indicates gender gap significantly larger than Lagos reference (interaction effect).

The significant gender and location interaction, $F(5, 584) = 2.632$, $p = .023$, partial $\eta^2 = .022$, indicates that gender differences in barrier experience vary across locations. Table 15 reveals that the female disadvantage (gender gap) is larger in Kano (0.23 points) and Rivers State (0.22 points) compared to Lagos (0.11 points). Female entrepreneurs in Kano face a double burden: both the generally higher regional threat environment and the amplified gender discrimination in more culturally conservative Northern contexts. This intersectionality finding demonstrates that demographic disadvantages are not simply additive but interact synergistically, creating compounded vulnerability for entrepreneurs at the intersection of multiple marginalized identities (female $\times$ rural, female $\times$ less-educated, female $\times$ Northern region). This validates intersectionality theory's application to entrepreneurship scholarship and emphasizes the necessity of designing interventions sensitive to compound disadvantage.

4.6.5 Decision on Hypothesis H_{02}

Result: The null hypothesis H_{02} is REJECTED at $\alpha = 0.05$ significance level, which implies that entrepreneurial barriers demonstrate statistically significant variation in manifestation, severity, and impact across demographic groups: female entrepreneurs experience significantly greater finance access barriers than males ($\chi^2 = 20.847$, $p < .001$); geographic location significantly influences infrastructure quality experience ($F = 11.293$, $p < .001$), with peripheral regions facing greater deficits; educational attainment inversely relates to regulatory compliance difficulty ($\chi^2 = 16.324$, $p = .003$); and gender and location interact synergistically ($F = 2.632$, $p = .023$), with female disadvantage amplified in certain regional contexts.

4.7 Discussion Of Findings

The findings of this study provide strong empirical support for existing scholarship on youth entrepreneurship in developing economies, particularly within the Nigerian context. With respect to Research Question One, the results confirm that youth entrepreneurial success in Nigeria is primarily constrained by systemic and structural barriers rather than deficiencies in motivation or entrepreneurial intent. The high composite mean score for threats and systemic weaknesses ($M = 4.04$) underscores the pervasive nature of these challenges and aligns closely with earlier studies that emphasize the dominance of finance and infrastructure constraints in African entrepreneurial ecosystems ([Mao, Chen, & Hu, 2025](#)).

The identification of limited access to startup capital as the most critical barrier corroborates long-standing findings that young entrepreneurs in Nigeria face acute financial exclusion due to collateral requirements, underdeveloped credit markets, and institutional bias toward established firms. This result reinforces human capital and ecosystem perspectives that argue entrepreneurial potential alone is insufficient without complementary financial infrastructure. The prominence of infrastructure deficits further echoes prior studies documenting how unreliable electricity, poor transport networks, and limited digital connectivity increase transaction costs and reduce firm productivity in Nigeria ([Raimi & Bamiro, 2026](#)). Political and economic instability also emerged as a significant perceived threat, supporting earlier Nigerian and sub-Saharan African studies that link policy inconsistency, inflation, and security challenges to heightened entrepreneurial uncertainty and risk aversion ([Ayinla & Ogunmeru, 2018](#)). Additionally, the strong agreement regarding limited access to mentorship aligns with social capital theory [Uju and Racheal \(2018\)](#) which emphasizes the importance of networks and experiential guidance for opportunity recognition and business resilience. Consistent with Lyons et al, the findings suggest that youth entrepreneurs operate largely in isolation, limiting learning spillovers and adaptive capacity.

Findings related to Research Question Two extend existing literature by demonstrating that entrepreneurial barriers are not uniformly experienced but vary significantly across demographic categories. The statistically significant gender differences in perceived threats and access to finance validate feminist entrepreneurship scholarship, which highlights that entrepreneurial environments are inherently gendered ([Stam, 2015](#)). Female entrepreneurs' higher threat perceptions reflect structural disadvantages in property ownership, financial credibility, and social norms, consistent with Carter et al. and Hainz and Hvide ([Canavati, Libaers, Wang, Hooshangi, & Sarooghi, 2021](#)). Geographic disparities revealed by the ANOVA analysis strongly support ecosystem-based arguments that location shapes entrepreneurial opportunity structures ([David, Terstriep, & Elo, 2024](#)). Entrepreneurs in Kano and Rivers State perceived significantly greater threats than those in Lagos, mirroring prior findings on Nigeria's uneven spatial development and infrastructure allocation ([Williams, Martinez-Perez, & Kedir, 2017](#)). The relatively lower threat perception in Lagos aligns with its status as Nigeria's commercial hub, offering denser networks, better infrastructure, and more accessible support institutions. Educational differences in perceived threats and regulatory compliance challenges further validate human capital theory, which posits that education enhances cognitive capacity, bureaucratic navigation skills, and perceived control over uncertain environments. The inverse relationship between education level and perceived threats suggests that while education does not eliminate structural barriers, it mitigates their psychological and operational impact ([Jintana, Boonlab, & Supromin, 2025](#)).

Finally, the significant interaction between gender and location confirms intersectionality theory in entrepreneurship, demonstrating that disadvantages compound rather than merely accumulate. Female entrepreneurs in northern and peripheral regions face a "double burden," reinforcing calls in prior literature for context-sensitive and demographically differentiated policy interventions. Overall, the findings not only corroborate previous scholarship but also deepen understanding by empirically demonstrating how systemic barriers and demographic characteristics jointly shape youth entrepreneurial outcomes in Nigeria.

5. Conclusions

5.1 Conclusion

This study examined the systemic and demographic factors influencing youth entrepreneurial success in Nigeria and developed empirical evidence to explain why high entrepreneurial participation among youth has not translated into sustainable business outcomes. The findings reveal that youth entrepreneurship in Nigeria is predominantly constrained by structural barriers, notably limited access to finance, inadequate infrastructure, regulatory complexity, weak mentorship systems, and political and economic instability. Importantly, these challenges are not uniformly experienced, as gender, geographic location, and educational attainment significantly shape both the severity and manifestation of entrepreneurial barriers. Female entrepreneurs, rural-based youth, and less-educated entrepreneurs face compounded disadvantages that heighten vulnerability and limit business growth prospects. These results confirm that youth entrepreneurship challenges in Nigeria are ecosystem-driven rather than purely individual deficiencies.

Based on these findings, several recommendations emerge. First, youth-specific financial instruments with reduced collateral requirements and transparent access criteria should be expanded, particularly for female entrepreneurs. Second, targeted infrastructure investments, especially in electricity and digital connectivity in underserved regions, are essential to reduce geographic inequalities. Third, entrepreneurship education should be reoriented toward experiential learning, integrating mentorship and apprenticeship models. Fourth, regulatory processes should be simplified, with tailored support for less-educated entrepreneurs. Finally, entrepreneurship policies must adopt demographically sensitive and location-specific approaches, recognizing intersectional disadvantages rather than applying uniform interventions. Collectively, these measures would enhance the sustainability and inclusiveness of youth entrepreneurship in Nigeria.

5.2 Research Limitations

While this study provides valuable insights into the systemic barriers affecting youth entrepreneurship in Nigeria, there are several limitations. First, the study was limited to youth entrepreneurs aged 21–35 in five major cities across Nigeria, which may not fully represent the experiences of all youth entrepreneurs, particularly in rural or more remote areas. Second, the study relied on self-reported data, which can be subject to bias. Although measures were taken to ensure reliability and validity, participants' subjective perceptions of barriers may not always reflect objective realities. Additionally, the study's cross-sectional nature means that it captures a snapshot of entrepreneurial challenges rather than tracking changes over time. Lastly, the study focused primarily on identifying barriers and did not explore in-depth solutions or the effectiveness of existing interventions, which could be areas for future research.

5.3 Suggestions and Directions for Future Research

Future research should explore the effectiveness of targeted interventions aimed at addressing the systemic barriers identified in this study. Longitudinal studies could be conducted to track the success of youth entrepreneurs over time and assess the impact of specific policy reforms. Additionally, research could focus on evaluating existing entrepreneurship programs and their alignment with the actual needs of youth entrepreneurs, particularly those in rural and underserved areas. Future studies could also examine the role of digital tools in bridging the infrastructure gaps and empowering entrepreneurs in remote locations. Furthermore, there is a need for more research on how demographic intersections, such as gender and socio-economic background, interact with regional disparities to create compounded disadvantages for certain groups of youth entrepreneurs. Lastly, it would be beneficial to explore the potential of mentorship and networking programs in reducing the barriers faced by female and less-educated entrepreneurs.

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