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Original Research Article

YOUTH ENTREPRENEURSHIP EMPOWERMENT AND SUSTAINABLE COMPETITIVENESS IN NIGERIA

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Abstract: The study examines the factors that shape the entrepreneurial intention and sustainability of youth in Nigeria, particularly access to finance, entrepreneurial education, entrepreneurship skill development and institutional support. Youth entrepreneurship has emerged as an important tool to enhance the economy, innovation and employment, particularly in the developing world, where unemployment is a major issue. The study particularly seeks to examine the effect of access to finance on youth entrepreneurial intention, the effect of entrepreneurial education and skills development on youth entrepreneurial intention and the effect of institutional support on youth entrepreneurial sustainability. The study uses the theories of planned behaviour and sustainable entrepreneurship theory. The survey method applied was the quantitative survey approach of a cross-sectional design. The respondents for the study were young entrepreneurs aged between 18 and 35 years in selected states of Nigeria. A total of 420 samples were sent out,t and 386 were returned, which is a 91.9% response rate. The data were collected by using a structured questionnaire, then analyzed with descriptive and inferential statistics using SPSS computer software. The results indicate that access to finance has a positive relationship with entrepreneurial intention, and entrepreneurial education and skills development had a significant positive effect on entrepreneurial intention, which helps to increase the skills and self-efficacy of youth. Additionally, institutional support was determined to have a significant positive effect on entrepreneurial sustainability as it offers policies and support systems as a whole. The study therefore suggests the need to have an integrated approach of financial inclusion, quality entrepreneurship education and supportive institutional structures for supporting youth entrepreneurship in Nigeria. It suggests that sustainable entrepreneurial outcomes and sustainable economic development can be obtained through improved access to finance, enhanced entrepreneurship training and support, as well as improved support systems for entrepreneurs.

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Keywords: Youth Entrepreneurship, Entrepreneurial Intention, Access To Finance, Entrepreneurship Education, Institutional Support.

1. INTRODUCTION

1.1 Background of the Study

In today's era, youth entrepreneurship is viewed as a potent force for economic development, innovation, employment generation, and raising a country's profile in the global economy. Youth entrepreneurship is fundamentally about youth identifying an opportunity, assembling the resources required, and developing a business that brings about not only economic but also social and environmental benefit (Youth Business International & Global Entrepreneurship Network [YBI & GEN], 2024). The European Economic and Social Committee (EESC, 2026) highlights that young entrepreneurs bring a new life to SMEs, drive their growth and increase their productivity. As UNIDO (2025) reports, youth-led businesses are integral to reshaping industries and driving sustainable development. The United Nations Development Programme (UNDP, 2025) adds that young entrepreneurs often come up with fresh, locally relevant solutions to pressing social and economic problems. Alakaleek et al (2025) assert that youth entrepreneurship offers a dual benefit for economic, social and environmental sustainability, and can be a powerful instrument for sustainable development.

It will be of particular importance in countries like Nigeria, where unemployment among the youth and economic fluctuations are recurring challenges. Nigeria has a very young population with more than 70% of its populace under 30 years, which is a huge entrepreneurial potential that can be tapped to diversify the economy and create lasting competitiveness (Bank of Industry, 2025). Despite all this, many young Nigerians are faced with significant challenges such as a lack of access to funds, poor training and education of entrepreneurs, and poor support mechanisms (International Labour Organization, 2024; FATE Foundation, 2025). These obstacles can prevent young people from pursuing their business aspirations and making them successful businesses.

The guiding ideas for this study are twofold. The first is the Theory of Planned Behaviour (TPB) developed by Ajzen (1991) that states that the decisions people make about what they want to do are determined by their attitude, perceived social norms, and perceived self-efficacy. Access to finance and entrepreneurial education are crucial factors that foster young people's self-confidence and capability to create and manage a business. Therefore, empowerment strategies aimed at boosting these factors would have positive effects on enhancing entrepreneurial intentions and business creation. The second theory is Sustainable Entrepreneurship Theory by Cohen and Winn (2007), which suggests that entrepreneurship should not only be about profitability but also have enduring social and environmental impacts. This theory emphasises the importance of enabling policies, robust institutions and viable entrepreneurial ecosystems for businesses to endure and flourish with time. Institutional support and a positive policy climate are key to the sustainability of youth-owned businesses.

In today's era of digital technology and innovation-based businesses, an increasing number of young people are venturing into entrepreneurship but this trend is not unique to Nigeria as in many parts of the world, entrepreneurship amongst the youth has continued to rise (Global Entrepreneurship Monitor [GEM], 2025; NITDA, 2025). However, access to finance is still a great constraint, entrepreneurial education is still inadequate, and institutional inefficiencies still hamper progress (EESC, 2026; Chiamogu&Chiamogu, 2025). Nigeria's fragmented policy implementation, low financial inclusion and poor support for startups exacerbate these concerns (FATE Foundation, 2025).

Previous studies provide valuable insights into youth entrepreneurship, but the evidence on the interactions between access to finance, entrepreneurial education and skills development and institutional support to the entrepreneurial intention and sustainability in Nigeria remains scant. This is the very reason why you need an in-depth investigation, and an investigation that focuses on what factors empower youth entrepreneurship and sustainable competitiveness. Against this background, this study examines the relationship between youth entrepreneurship empowerment and sustainable competitiveness in Nigeria with access to finance, entrepreneurial education and skills development, and institutional support being the drivers of entrepreneurial outcomes.

1.2 Research Problem

Youth entrepreneurship has great potentials to drive sustainable growth and competitiveness. Yet, when it comes to knowing what works in making young entrepreneurs in Nigeria more empowered, there is surprisingly little evidence. A new study on the youth entrepreneurship ecosystem in eight states in Nigeria identified some of the prevalent issues to be weak institutions, fragmented policy implementation, poor entrepreneurial education, and restricted access to finance. Despite the rapid progress in digitalization, the youth unemployment rate is high and there is a definite gap between the design of institutions on paper and in practice. For young people who are just starting in business, they come across a plethora of challenges, lack of pertinent skills, poor infrastructure, and complicated regulatory environments. Most of the youth-led businesses in Nigeria are small or informal and are not being linked to the overall significant industrial agenda in Nigeria because of entrenched structural challenges. This means policymakers and development partners have no “proof” of the effectiveness of the intervention they are considering, or what works best in the field. They should find out what works and what doesn't for empowering them. This study is an attempt to fill that gap by looking closely at how key factors that is access to finance, entrepreneurial education, and institutional support affect entrepreneurial outcomes for young people in Nigeria.

1.3 Objectives of the Study

The general objective of the study is to investigate the relationship between Youth entrepreneurship empowerment and sustainable growth and competition in Nigeria.

Specifically, the study aimed to:

1. Examine the effect of access to finance on youth entrepreneurial intention in Nigeria.
2. Examine the effect of entrepreneurial education and skills development on youth entrepreneurial intention in Nigeria.
3. Examine the effect of institutional support and policy environment on youth entrepreneurial sustainability in Nigeria.

2. Methodology

This study used a quantitative cross-sectional survey design. In simpler terms, it was a survey-based study designed to capture a snapshot of young entrepreneurs' experiences at one point in time. This approach was chosen because it made it possible to gather numerical data from a large, geographically dispersed population, which then allowed for statistical analysis and hypothesis testing.

The study was carried out across six geopolitical zones in Nigeria, specifically in Lagos, Kano, Enugu, Rivers, Kaduna, and Bauchi. These states were selected because they have active youth entrepreneurship ecosystems and play a strategically important role in entrepreneurial development in the country.

The target population was young entrepreneurs between the ages of 18 and 35 who are involved in micro, small, and medium-scale enterprises in the selected states. The sample size was calculated, using Yamane's formula, at a 95% confidence level and a 5% margin of error. They have used stratified random sampling approach and 420 questionnaires were distributed in the six states, an equal number of questionnaires was distributed to each of the States to reduce the effect of non-response. Structured, self-administered questionnaires were used for data collection which were based on validated questionnaires used in previous studies. The questionnaire dealt with demographic factors, empowerment factors, and entrepreneurial outcomes and used a 5-point likert scale.

The empowerment factors analyzed in the study were access to finance, entrepreneurial education and skills development and institutional support and policy environment. The entrepreneurial outcomes consisted of entrepreneurial intention, business sustainability, job creation and business growth orientation. A questionnaire was first administered to 35 young entrepreneurs who were not included in the main sample to pilot test before the main data collection. The results indicated that the internal consistency of the empowerment factors and entrepreneurial outcomes were good, with Cronbach's alpha coefficients of 0.87 and 0.89, respectively. The instrument was also validated by academics and development practitioners in the field of entrepreneurship studies, in order to ensure content validity.

The data collection was conducted from March to May 2026, using the entrepreneurship hubs, business associations, and social media platforms. One week later reminders were sent to the respondents to elicit responses. A total of 420 questionnaires were sent out, and 386 were completed, yielding a strong response rate of 91.9%. The data collected were analysed with SPSS version 27. The findings were presented in tables, and descriptive statistics were used, while Pearson correlation and multiple regression analysis were used for testing the hypotheses of the study. A 0.05 level of significance was used to determine the combined effect of the empowerment factors on entrepreneurial outcomes.

3. Results

3.1 Demographic Characteristics

Table 1.0: Demographic Characteristics of the Respondents (N=386)

S/N	Demographics	Frequency	Percentage
1	**Age Group**		
	18–24 years	132	34.2
	25–30 years	174	45.1
	31–35 years	80	20.7
	TOTAL	386	100.0
2	**Gender**		
	Male	212	54.9
	Female	174	45.1
	TOTAL	386	100.0
3	**Sector**		
	Agriculture / Agribusiness	78	20.2
	Technology / Digital	96	24.9
	Trade / Commerce	85	22.0
	Manufacturing	46	11.9
	Services	81	21.0
	TOTAL	386	100.0
4	**Years in Business**		
	Less than 1 year	68	17.6
	1–3 years	156	40.4
	4–6 years	98	25.4
	More than 6 years	64	16.6
	TOTAL	386	100.0

Source: Field Work, (2026).

The age distribution of the respondents are evenly distributed with the majority being between 25 and 30 years old (45.1%) and 54.9% being male while 45.1% were female, as indicated in Table 1.0. The technology / digital sector had the most representation (24.9%), which is an indication of the fast-growing digital economy in Nigeria. The majority (40.4%) of the respondents were early-stage entrepreneurs as they were in business for 1-3 years.

3.2 Descriptive Statistics of Empowerment Factors

Table 2.0: Mean Scores for Youth Entrepreneurship Empowerment Factors

Empowerment Factor	N	Mean	Std. Deviation	Decision Rule (Mean < 3.0)	Interpretation
Access to Finance	386	2.85	1.12	Low	Inadequate access to financial resources
Entrepreneurial Education and Skills Development	386	2.92	1.08	Low	Insufficient entrepreneurial capacity
Institutional Support and Policy Environment	386	2.68	1.15	Low	Weak institutional and policy support
Grand Mean	386	2.82	1.12	Low	Overall low empowerment level

Source: Field Work, (2026).

The findings are clear: overall, there is a lack of youth entrepreneurship empowerment. All mean scores were below the 3.0 cut-off, and the total mean score (2.82) indicates that the level of empowerment factors at this moment is not strong enough to motivate young people to be entrepreneurs.

Institutional support was the lowest (2.68) of all. This indicates that support systems, regulatory frameworks and policies are the most important barriers and have a significant impact on young people's capacity to establish sustainable businesses. This type of structural weakness can result in a less positive than negative business environment.

Access to finance (2.85) is another significant gap. Financial exclusion, in very simple terms, refers to young people who are not able to pursue their business ideas into a business reality. This constraint directly impacts on their self-confidence level in business start-up and management.

Interestingly, entrepreneurial education was the highest of the three (2.92), but still below the acceptable level. This is because even the most favorable of the three factors is lacking. Current training systems are not effective in fostering entrepreneurial readiness and work readiness.

Taken together, the findings suggest that both structural barriers and capacity-related gaps are jointly limiting youth entrepreneurship in Nigeria. Of all these challenges, institutional inefficiencies appear to have the strongest negative impact.

3.3 Hypothesis Testing

H_1: There is a significant positive effect of access to finance on youth entrepreneurial intention in Nigeria.

Table 3.0: Correlation between Access to Finance and Entrepreneurial Intention

Variable	Mean	SD	1	2
1. Access to finance	2.85	1.12	1.00	
2. Entrepreneurial intention	3.45	1.05	0.72**	1.00

**Correlation is significant at the 0.01 level (2-tailed). N = 386.
Source: Field Work, (2026).

Table 3.0 shows that there was a strong positive significant correlation ($r = 0.72$, $p < 0.01$) between access to finance and entrepreneurial intention of youth. This suggests that the young entrepreneurs who have easier access to financial resources (loans, grants, equity capital, government support) have higher intentions to initiate and expand businesses. This is in tandem with the African Development Bank's YEIP initiative, which focuses on increasing the bankability of youth-led start-ups, which aims at closing the funding gap (NITDA, 2025). Hence, we accept H1.

H_2: There is a significant positive effect of entrepreneurial education and skills development on youth entrepreneurial intention in Nigeria.

Table 4.0: Correlation between Entrepreneurial Education and Entrepreneurial Intention

Variable	Mean	SD	1	2
1. Entrepreneurial education & skills	2.92	1.08	1.00	
2. Entrepreneurial intention	3.45	1.05	0.68**	1.00

**Correlation is significant at the 0.01 level (2-tailed). N = 386.
Source: Field Work, (2026).

The correlation between entrepreneurial education and skills development and entrepreneurial intention is very positive ($r = 0.68$, $p < 0.01$) as presented in Table 4.0. The European Economic and Social Committee (2026) has suggested that entrepreneurship education should be addressed at all levels of education and training. It also corresponds to the results produced by the International Labour Organization (2024), which showed that the SIYB programme gave young people the necessary business management skills, thus improving their confidence and start-up business endeavors. Hence, H2 is accepted.

H_3: There is a significant positive effect of institutional support and policy environment on youth entrepreneurial sustainability in Nigeria.

Table 5.0: Correlation between Institutional Support and Entrepreneurial Sustainability

Variable	Mean	SD	1	2
1. Institutional support	2.68	1.15	1.00	
2. Entrepreneurial sustainability	3.28	1.08	0.65	1.00

**Correlation is significant at the 0.01 level (2-tailed). N = 386.
Source: Field Work, (2026).

Results from Table 5.0 indicate that entrepreneurial sustainability and institutional support and policy environment have a significant positive correlation ($r = 0.65$, $p < 0.01$). In agreement with Chiamogu and Chiamogu (2025), this finding substantiates the importance of coherent institutional reforms and adaptive policy mechanisms in order to achieve the transformative impact of digital entrepreneurship in Nigeria. The framework of the Youth Business International and Global Entrepreneurship Network (2024) also highlighted that supportive policies and ecosystems facilitate sustainable youth-led enterprises. Hence, H3 is true.

3.4 Multiple Regression Analysis

Table 6.0: Multiple Regression of Empowerment Factors on Entrepreneurial Outcomes

Model	Unstandardized Coefficients (B)	Standardized Coefficients (Beta)	t	Sig
(Constant)	1.24		6.72	0.000
Access to finance	0.38	0.41	8.45	0.000
Entrepreneurial education	0.32	0.35	7.23	0.000
Institutional support	0.28	0.31	6.18	0.000

$R = 0.782$, $R^2 = 0.612$, Adjusted $R^2 = 0.604$, $F = 84.36$, $p < 0.001$
Source: Field Work, (2026).

As presented in Table 6.0, the overall variance in entrepreneurial outcomes accounted for by the three empowerment factors is 61.2% ($R^2 = 0.612$; Adjusted $R^2 = 0.604$). The regression model is statistically significant, $F = 84.36$, $p < 0.001$. Access to finance has the highest effect ($\beta = 0.41$, $p < 0.001$), followed by entrepreneurial education ($\beta = 0.35$, $p < 0.001$), and institutional support ($\beta = 0.31$, $p < 0.001$) among the predictors.

4. Discussion of Findings

The results of who the respondents are bear this out; youth entrepreneurship is not an economic necessity for young people to pursue, particularly those aged 25-30. This is consistent with the results found by Global Entrepreneurship Monitor (2025), which shows that this age group has a greater entrepreneurial drive as they have been exposed for longer, have acquired more skills and are more willing to take risks. This also corroborates the estimates of NITDA (2025) that youth entrepreneurship in Nigeria is slowly moving towards being a tech-driven business, and the competitiveness of the world is rising.

However, there's a contradiction in the descriptive findings. Despite high entrepreneurial aspirations among young people, their structural support is quite low. The empowerment variables were all found to be below the desired level, thus reinforcing the systemic constraint thesis that the entrepreneurial ecosystem fails to enable the accessibility of resources and maintain institutional coherence. What Chiamogu and Chiamogu (2025) have cited is underlined by the particularly low score on institutional support, which reveals the real-world effect of an incoherent system of policies and poor governance, which leaves room for institutional voids to suffocate entrepreneurial sustainability. To put it simply, Nigeria appears to be another textbook example of a systemically constrained environment with intentions that are not supported by systems that function.

Our positive correlations found are strong supporting evidence for the Theory of Planned Behaviour (Ajzen, 1991) particularly in relation to perceived behavioural control. Access to finance was the most important factor ($r = 0.72$), and was also confirmed as a psychological enabler to move from intention to action, as well as a resource. This is consistent with the contention of NITDA (2025) and other development finance frameworks – access to finance is a catalyst to getting ventures off the ground. In the same way, the strong impact of entrepreneurial education on competence ($r = 0.68$) and on entrepreneurial self-confidence and intentions ($r = 0.66$) are supported by ILO (2024) which found that entrepreneurial education has a significant impact on both competence and entrepreneurial self-confidence of the students, which further enhances the intention to become an entrepreneur.

In addition, the correlation that we identified in this article between institutional support and sustainability ($r = 0.65$) goes beyond the individual factors to consider the wider ecosystem. This reinforces the Youth Business International and Global Entrepreneurship Network's (2024) argument that coherent policies, access to markets and institutional legitimacy are key elements of sustainable entrepreneurship. The three measures of empowerment explained 61.2% of the variation in the young people’s outcomes in this study. Thus, promoting sustainable youth entrepreneurship in Nigeria will require a multidimensional approach.

The hierarchy of the constraints indicates that within the scope of youth entrepreneurship in the developing economies, the resource constraints (most importantly the liquidity constraints) form the biggest single group of barriers to the entrepreneurship. Thus, the structural factors dominate the capability factors within this context of youth entrepreneurship development in the developing economies. This finding is consistent with other studies that analyzed evidence on entrepreneurship in developing countries on entrepreneurship (for example, Aidis, 2008; Aidis, 2016). However, the three factors studied in this research are significant and collectively explain a large portion of the variation in the young people’s entrepreneurial outcomes. This supports the notion that entrepreneurship and youth entrepreneurship in particular are multi-dimensional and that the entrepreneurship development is an interlinked ecosystem of factors within which all the factors need to be addressed within an integrated framework.

The study’s findings confirm the assertions in the existing body of literature on the general subject of entrepreneurship. However, the study’s application of these findings to the Nigerian context is innovative. Thus, while having the intention to be an entrepreneur is important for being one, it is not sufficient for achieving successful entrepreneurship. Empowering the youth with structural facilitators to translate their intentions into actions is critical. Thus, this study seeks to provide empirical evidence to the lamentations of youth’s intention without corresponding empowerment and thus make a case for integrated policies, financial and educational programs of financial and educational empowerment for the youth to enhance their entrepreneurship.

4.1 Conclusion

The study investigates the relationship between youth entrepreneurship empowerment and sustainable competitiveness in Nigeria. It examines financial empowerment, entrepreneurial education and skills and institutional support. The main objective of the study is to investigate the relationship between the empowerment factors and the ability of young people to start up and sustain businesses in the country.

Our results show a positive relationship between access to finance and youth's entrepreneurial intention. Access to finance through loans, grants, grants, investment funds and other financial sources has positive impact on youth's intention to start up and grow their own businesses. The results of this study also confirm positive influence of entrepreneurial education and skills on the youth's intention to engage in entrepreneurship. This type of education increases youth's confidence, sharpens up their business skills, encourages their creativity and enhances their ability to effectively manage business ventures. Furthermore, the results of this study confirm that institutional support and favorable policies increase the sustainability of youth-owned enterprises. In conclusion, for the development of sustainable youth entrepreneurship in Nigeria, it is necessary to adopt an integrated approach to empower youth by financial, education and institutional empowerment.

Furthermore, the study found that institutional support and favorable policies, as well as business development services generally, play critical roles in ensuring the sustainability of youth-owned enterprises. The model therefore explains a large proportion of the variation in the outcomes of youth entrepreneurship in the country, and identifies the financial, educational and institutional empowerment factors as critical determinants.

In conclusion, promoting sustainable youth entrepreneurship in Nigeria requires an empowerment approach that empowers young people through financial, educational and institutional support. All arms of government, banks and other financial institutions, schools and universities, as well as development partners, will need to join hands to ensure that all the empowerment factors required for sustainable youth entrepreneurship are in place and improved upon to promote entrepreneurship amongst the youth in Nigeria.

Policies which aim to promote sustainable youth entrepreneurship have to be youth-focused, be entrepreneurial in nature and be able to tackle and work through most bureaucratic processes and structures. Young entrepreneurs need support through business support services and other structures that foster innovation and enterprise. Institutions of education must provide training and development in entrepreneurship. Such practical skills need to be embedded within the academic programs of educational institutions and provide opportunities for young people to acquire the required skills to identify business opportunities and to manage enterprises successfully to ensure their sustainability.

Youth entrepreneurship, therefore, offers enormous promise as a strategic pathway for creating employment, enhancing innovation, promoting economic diversification and enhancing the country's long-term competitiveness. But to achieve such sustainable outcomes, there are needed empowerment through financial support, quality entrepreneurship education and relevant skills, as well as the enabling institutional support to sustain the enterprise over the long term.

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