



Promoting Youth Entrepreneurship
in Lagos, Nigeria

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DEFINITIONS

ALF	African Leadership Forum
AGOA	African Growth and Opportunity Act
BAS	Business Assistance and Support
BDS	Business Development Services
CBN	Central Bank of Nigeria
CNA	Community Needs Assessment
EDC	Entrepreneurship Development Center
ESDP	Entrepreneurial Skills Development Program
EWET	Education with Entrepreneurship Trust
FGD	Focus Group Discussion
MFI	Microfinance Institutions
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GECD LEED	Global Education and Career Development- Leadership in Energy and Environmental Design
ICT	Information and communication technology
ILO	International Labour Organization
IYF	International Youth Foundation
JY	Junior Achievement
JCI	Junior Chamber International
LDC	Least developed countries
MCEETYA	Ministerial Council on Education, Employment, Training and Youth Affairs
NFTE	National Foundation for Teaching Entrepreneurship
NGO	Non-Governmental Organization
OICI	Opportunities Industrialization Centers International
PMP	Performance Management Plan
PPA	Pre- Project Appraisal
PPP	Public Private Partnership
OECD	Organization for Economic Co-operation and Development
ROSCA	Rotating Savings and Credit Association
SME	Small and Medium Enterprise
TEA	Total Entrepreneurial Activity
YES	Youth Enterprise Society
YRE	Youth- run Enterprises
USAID	United States Agency for International Development
UN	United Nations

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ABSTRACT

Youth unemployment has become the biggest developmental challenge in almost every country in the world including Nigeria. The reason is not far-fetched: the government's lack of political will to develop programmes that would empower youth. The goal of this project is to provide youth with the needed entrepreneurial skills and information through training, counseling, awareness and business advisory services to start and sustain their businesses. This would lead to an increase in income, more sustainable enterprises; gainful employment and increased self esteem. In this paper, we test the best approach; discuss successful promoters of youth entrepreneurship and the way forward.

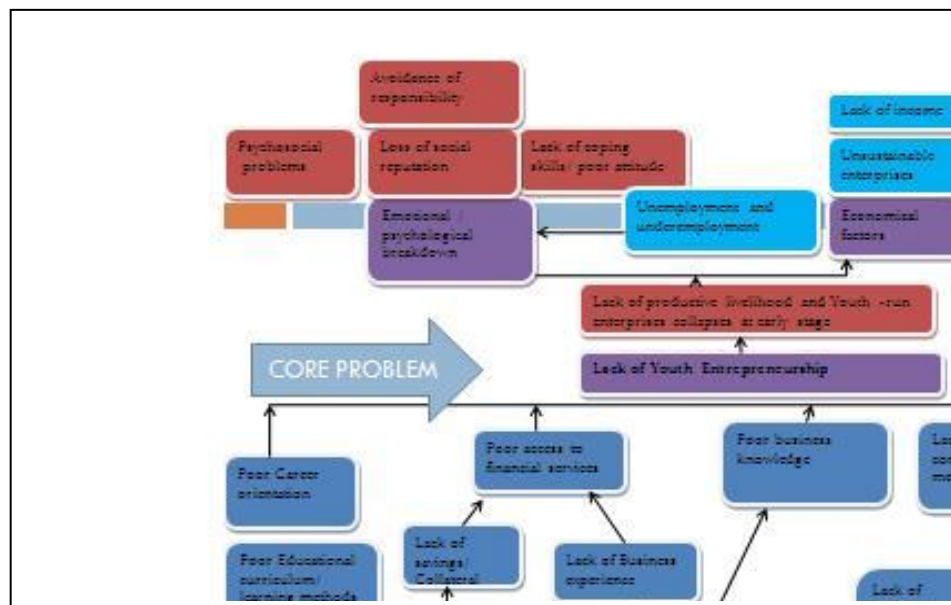
1.0 PROBLEM STATEMENT

The impact of the global financial crisis is so deep that job opportunities are now a challenge and we have to live within the context of this new reality. Nigeria is a mono-economy country and the mainstay of the Nigerian Economy is crude oil and since the financial crisis, the price of oil has been dropping. This is affecting the revenue potential of the nation and as a result there is retrenchment everywhere in the civil service, banking and manufacturing. There is no possibility of going abroad as companies are equally retrenching massively and their citizens are protesting against the employment of foreigners even for cheapness of labour.

Youth unemployment has become the biggest developmental challenge in almost every country in the world in the 21st century. According to International Labor Organization (ILO) estimates, 60 million young people are searching for work but cannot find any. Around the world, youth are nearly three times as likely to be unemployed as adults. Eighty percent of the young jobless are in the developing countries and economies in transition. In all developing countries across the world, youth unemployment is growing annually at more than 15 percent. Many countries are still struggling to boost their economic growth in order to provide jobs for all the youths entering the job market each year (ILO, 2008).

Government efforts to mitigate the unemployment problem by creating job opportunities through planned programmes both in private and public sectors have not touched even the tip of the iceberg. Some countries still depend on the injection of external investment funds and external expertise to transform their economy into a fast growing one. However, without entrepreneurial capabilities which are well developed or potentially available, external funds will be wasted on projects that will not provide long-term economic growth. The present educational system in

Nigeria produces job-seekers but not job-creators or wealth generators. Globalization has had little effect on less developed countries to boost their economic development and the gap between the rich and the poor, the skilled and the unskilled as well as digital divide continues to widen. Nigeria's economy is struggling to leverage the country's vast wealth in fossil fuels in order to displace the crushing poverty that affects about 57 percent of its population. Economists refer to the coexistence of vast wealth in natural resources and extreme personal poverty in developing countries like Nigeria as the "resource curse." Nigeria's exports of oil and natural gas—at a time of peak prices—have enabled the country to post merchandise trade and current account surpluses in recent years. However, the World Bank has estimated that as a result of corruption 80 percent of energy revenues benefit only 1 percent of the population (SEEDS, 2005).



The crucial role played by entrepreneurship in driving the economy of any nation is widely understood and receiving global attention, but most stakeholders have not looked at it

from the youth angle. Within the framework of potential efforts and strategies to boost employment and job creation for young people, entrepreneurship is increasingly accepted as an important means and a valuable additional strategy to create jobs and improve livelihoods and economic independence of young people. It is an innovative approach to integrating youth into today's changing labour markets.

Promoting entrepreneurship would create businesses for youth which would address the rising youth unemployment rate in Nigeria. Entrepreneurship facilitates the creation of more job opportunities which would address the rising needs of youth. It also gives youth the needed self confidence to deal with social pressure from peers as well as needed income to support their families. Promoting entrepreneurship is important because existing opportunities are few to reach everyone who needs a job. Yet all young people need to learn how to handle social pressures, create and identify opportunities for themselves, be self confident and self reliant.

It is now widely accepted that there are many good reasons to promote entrepreneurship among young people. While caution should be exercised so that entrepreneurship is not seen as a “mass” or wide-ranging solution which can cure all society's social ills, as many experts such as Curtain (2000) warn, entrepreneurship has a number of potential benefits. A significant one is that it creates employment for the young person who owns the business.

The following were identified as some of the key factors responsible for the lack of interest by young people in entrepreneurship, which include:, lack of entrepreneurship education, lack of access to finance and start-up capital, rigorous administrative frameworks as well as inadequate business development and support services and social and cultural attitudes towards young people.

During the early years of independence in the 1960's and 1970's, young people did not pose a serious social problem. Unemployed youths were therefore not a major target for government and funding agencies. But the situation had a twist during the early 80's. Unemployment has assumed alarming and disturbing proportions with millions of youth who are willing to accept jobs at prevailing rates yet unable to find placement (Onah, Ezeani & Elekwa, 2001).



Figure 2 Map of Nigeria

In Nigeria currently, about 80 million of Nigeria's total population of 140 million are youth between the ages of 10 and 24 years (Nigeria Population Reference Bureau, 2007). Adequate and reliable data is not available to know the present state of the youth unemployment situation. However, despite declining fertility rates in recent years, the population of sub-Saharan Africa remains among the world's fastest growing and

most youthful. Youth made up as much as 36 percent of the total working-age population (aged 15 years and above) in 2007, making this the most youthful population in the world (ILO, 2008).

The employment difficulties faced by youth in Nigeria have tremendous negative consequences not just for the affected youth but for the nation as a whole. It has economic, social and emotional effects with dire consequences. It produces widespread unhappiness, social discontent, and may lead to social disruption in extreme cases and deprives the nation a large chunk of revenue.

2.0 REVIEW OF LITERATURE

2.1 Introduction

In recent years, the promotion of entrepreneurship as a possible source of job creation, empowerment and economic dynamism in a rapidly globalizing world has attracted increasing policy and scholarly attention. However, despite this attention, there has been no systematic attempt to find the balance at which both the education and microfinance could be used complementarily in addressing the problem of youth unemployment. As the 2005 World Youth Report points out, “Entrepreneurship is not for everyone and so cannot be viewed as a large-scale solution to the youth employment crisis” (p.59). Nonetheless, there is growing interest in the provision of micro-finance for youth, because it is recognized that education and training on their own do not usually lead to sustainable self-employment. To date, however, services in this area remain limited. Numerous problems have been encountered by stakeholders in trying to develop a product that can be easily adopted especially in the urban areas.

Youth is often considered as a stage where childhood transits into adulthood. It is the transition from being dependent to being independent. One of the most critical factors is the status of employment. Young people often feel that having a job or means of livelihood would give them sense of independence which could give them the ability to make choice about their lives, families as well as peers. Unfortunately, that does not happen because they cannot find a job.

The tendency has been either to subsume the youth into the general adult population or to ignore their efforts to forge a livelihood through enterprise activities. This has resulted in the lack of an adequate understanding of the potential benefits of youth entrepreneurship as a means of improving youth livelihoods.

The main purpose of this literature is to provide an overview of existing literature in this emerging area and stimulate a debate on the potential benefits of youth entrepreneurship as a viable career option, obstacles that stand in its way, and policy measures and strategies that can be initiated to support it. This review would help to examine youth entrepreneurship in light of growing expectations that it will generate jobs and support radically new and effective ways of dealing with youth unemployment problems.

This paper is divided into seven sections; the first section introduced the concept of youth in the global perspective. This is followed by a description of the holistic needs of youth. In section three, entrepreneurship and youth is discussed along with its importance. This is followed by a discussion of the specific needs of youth. Section five talks about the current status in the field of youth entrepreneurship programming and the last section raises the key challenges and barriers that youth entrepreneurs face and posit a theory of change.

The continuing debate regarding who is a youth has not resolved the confusion surrounding the concept. Not surprisingly, therefore, the concept of youth has been understood and used differently by different government, non-governmental organizations and the public in general (Mkandawire,1996). In an attempt to standardize youth programmes, international organizations, in particular the United Nations, have come up with specific age categories to define youth. The United Nations uses age category of 15-24 years to define youth while the Commonwealth Association of Nations has come up with a specific age category of 15-29 years. Most countries have either adopted the UN or Commonwealth. However, in Nigeria the age range 18-35 years (Kigbu,2007) is taken as representing the category of youth. Youth are a significantly valid target population for development programs, as this large percentage, over 1.5 billion worldwide (United Nations, 2006), has strong potential to effect change in communities

worldwide. Because of their sheer size, but also because of their higher level of education, argues the World Youth Report 2007, youth aged 15-24 years in 2007 who constitute 18 percent of the world's population are an essential and critical part of the development process of societies. Never before has an age bracket constituted such a large share of the overall population. Further, 15-24 year olds constitute 25 percent of the working-age population (United Nations, 2007). They present a prime target for community development programs and provide an exceptional opportunity to change the pattern of a community by breaking the cycle of poverty at its roots.

In developing countries, an inhibiting dilemma for youth is that they often start work before they develop skills valuable to their employers which trap them in a cycle of low-level employment and lack of access to additional educational opportunities. It has been estimated by the International Labor Office (ILO) that about 71 million young people between the ages of 15 and 25 are unemployed (ILO, 2008). One of the major challenges facing governments today is the reduction of youth unemployment (Ulrich, 2006). Admittedly, some jobs for youth exist within micro-enterprises; however, youth do not have access to the job-relevant education needed to attain these positions.

Typically, youth are only able to obtain jobs that are low-paid, unstable, and lacking benefits and advancement potential. Skilled labor increases economic growth and development. For example, USAID has recognized microfinance provision as one of six effective practices to bring youth from readiness to access in terms of building youth capacity for sustainable livelihoods.

Unfortunately, services that are widely available to adults such as microfinance organizations (MFIs) normally do not serve youth. MFIs typically will not lend to those under the age of 18, due to the higher cost and risk. Furthermore, it is often impossible for youth to obtain

loans due to the high interest rate. For example, the lowest annual interest rate charged in Nigeria, is about sixty to seventy two percent (5-6 percent on monthly basis) (Central Bank of Nigeria, 2009).

Research shows that youth are in a unique place in life, as they are developing their decision making skills, continuing to learn, entering the labor force, cultivating character and a healthy lifestyle, and learning to exercise their leadership. The true development of human capital comes through broadening opportunities for youth. Youth will become the decision-making change agents capable of entering an extremely economically driven global society. Indisputably, youth have a great potential, if empowered, to contribute to their societies.

2.2 Holistic Needs of Youth:

Youth have different emotional, physical, spiritual, social, and economic needs than adults, implying that programs for youth must specifically help them deal with their day-to-day challenges. Youth will not respond optimally to an entrepreneurship program if their specific needs are not met. Instead of simply focusing on providing one service, youth programmers must look at all the needs of youth to ensure a holistic program is being provided. If youth receive quality resources and skills in the crucial growth stage, they have a better chance of becoming positive, contributing members of society (Making, 1999). The Central Bank of Nigeria owned Entrepreneurship Development Centre Lagos provides young people with needed capacity to start and manage a business, but their mandate is to train the youth and not to provide them with start-up finance. Since training alone cannot solve the unemployment situation among youth, they youth have lost interest in their training program. In order to provide this critical resources and skills, youth programs must be equipped with a holistically informed framework, one which gives

appropriate consideration to every facet of a youth's developmental stages as had been highlighted above (Entwistle, 2008). There are some internal development factors which are unique to youth life cycles. These factors provide the framework to further understand the factors that impact the livelihood capabilities of youth. Factors such as socio-cultural, bio-neurological, socio-emotional and biological needs have to be well addressed in order to better understand the needs of youth.

Each of these developmental dimensions are relevant to the development of livelihood capabilities that can have a bearing on a young person's ability to conceive, plan and implement the range of attitudes, actions, activities and relationships necessary for self-employment or enterprise development. All of these factors are also relevant to a comprehensive "youth life-cycle" analysis in terms of developing enterprise and entrepreneurial capabilities. These aspects of development mark a clear distinction between the kinds of livelihood and enterprise support initiatives needed to assist young people as compared to adult programming.

In South Africa, several initiatives have been introduced to promote entrepreneurship among high school students. Examples include the Education with Enterprise Trust (EWET), which runs two schemes: the Youth Enterprise Society (YES) for secondary schools and Business Now for out-of-school youth (Chigunta, 2002 pg 11). Another initiative called the Centre for Opportunity Development provides a structured training and experiential development programme for youth with aspirations towards starting their own businesses. In contrast, educational reforms in countries like Zambia and Malawi are mainly aimed at improving educational standards, especially in primary schools (Chigunta, 2002). Elsewhere in Africa, the emergence of a discourse on 'youth livelihoods and entrepreneurship' in recent years has led to the introduction of Entrepreneurial Skills Development Programmes (ESDP) in countries like

Gambia and Nigeria in West Africa, Malawi and Zimbabwe in Central Africa, Swaziland in Southern Africa, and Uganda and Kenya in Eastern Africa. The belief in these countries is that the unemployment problem can be solved by promoting small business enterprises.¹ A crucial question that arises in this respect, as previously noted, is whether these enterprises have the potential to generate sufficient means to produce independent youth livelihoods, especially in a declining economy. ESDP has been defined by Rao (1991) as any comprehensively planned effort undertaken by an individual, a group of individuals, or any institution or agency to develop entrepreneurship competencies in people. Competencies are intended to lead to self-employment, economic self-sufficiency, and employment generation through long-term education or short-term training (Nafukho, 1998). The Gambia in West Africa provides an example of a country that has established an ESDP to promote youth employment through entrepreneurship. The formal employment sector in the Gambia, as in other SSA countries, is unable to absorb the youth from school (Nafukho, 1998). The Gambian Technical Training Institute was established to prepare candidates for mid-level employment, mainly technicians (N'jie, 1991). To encourage entrepreneurs, in 1976 the Gambian Government established the Business Advisory Service to provide expert advice to potential entrepreneurs with technical skills. In addition, the Rural Vocational Programme targets school drop-outs, illiterate artisans, and the rural poor. Operated at the village level, the training is supported by extension services for agriculture, animal husbandry, health, hygiene, and functional literacy.

¹ *Entrepreneurial skills development programs for unemployed youth in Africa: a second look* by Fredrick Muyia Nafukho

2.3 Entrepreneurship and Youth

Youth entrepreneurship is a fairly new yet growing field in the world of development programs. Entrepreneurship has many definitions; however, the following definition, compiled by Ulrich Schoof, is geared towards looking at the wider benefits of entrepreneurship and does not limit the concept to simply starting a business. “Entrepreneurship is the recognition of an opportunity to create value, and the process of acting on this opportunity, whether or not it involves the formation of a new entity. While concepts such as “innovation” and “risk taking” are usually associated with entrepreneurship, they are not necessary to define the term” (Ulrich, 2006, Pg, 7).

There are several key elements of importance in this definition which one should take note of. The first is that the young entrepreneur recognizes an opportunity to either add value to an existing process, or develop a new process that has intrinsic value. The youth acts on this idea, making his dream a reality. The definition notes that there does not need to be a new entity created, but rather only entrepreneurial activity. This allows the definition to focus on the person as defining entrepreneurship rather than the business itself defining entrepreneurship. Ulrich contributes further to the discussion of youth entrepreneurship by defining the age category and level of maturity common among youth programs. He defines those ages fifteen to nineteen as being in the formative stages and thus labels them as ‘pre-entrepreneurs.’ The next stage, growth, includes those aged twenty to twenty-five and are labeled ‘budding entrepreneurs.’ Finally, those aged twenty-six to thirty nine are in their prime stage and labeled ‘emergent’ (Ulrich, 2006).

When developing a youth program, it is important to understand the age group that is targeting as each level has different capabilities and needs. Additionally, when considering youth entrepreneurship, it is important to understand the various types of relevant entrepreneurship.

Two are highlighted here as the most common types utilized and made available to youth. The first is *economic* entrepreneurship, which entails creation of enterprise for the private sector. It is characterized by wealth creation and the generation of profits. The second type is *social* entrepreneurship, which is increasingly common in the world of business. While it is like economic entrepreneurship in that profits are created, it is distinct because these profits are a means to an end, contributing directly to a social cause. Social programming is described as an attractive form of entrepreneurship for youth because “youth have the passion and energy, the strategic social positioning, and the natural tendency towards problem-solving” (Ulrich, 2006 pg 8).

2.4 Importance of youth Entrepreneurship

It is now widely accepted that there are many good reasons to promote entrepreneurship among young people. While caution should be exercised so that entrepreneurship is not seen as a 'mass' or wide-ranging solution which can cure all society's social ills, as many experts such as (Curtain, 2000) warns, it has a number of potential benefits. A significant one is that it creates employment for the young person who owns the business. This is especially the case in an economy subject to rationalization, change and restructuring. Many experts believe that this could bring back the alienated and marginalized youth into the economic mainstream. There may also be a direct effect on employment if new young entrepreneurs hire fellow youths from the 'dole' queues (Curtain, 2000). In this way, entrepreneurship could help address some of the socio-psychological problems and delinquency that arise from joblessness.

Youth-run enterprises (YREs) also provide valuable goods and services to society, especially the local community (OECD, 2001). This results in the revitalization of the local community. It

has also been observed that new small firms tend to raise the degree of competition in the product market, thereby bringing gains to consumers. In addition, the enterprises may create linkages between youth entrepreneurs and other economic factors, such as through sub-contracting, franchising, and so on (White & Kenyon, 2000).

Youth entrepreneurship also promotes innovation and resilience as it encourages young people to find new solutions, ideas and ways of doing things through experience-based learning. In certain circumstances, young entrepreneurs may be particularly responsive to new economic opportunities and trends. This is especially important given the on-going globalization process. It is increasingly accepted that youth entrepreneurs can present alternatives to the organization of work, the transfer of technology, and a new perspective to the market (White & Kenyon, 2000). White and Kenyon further note that social and cultural identity is promoted through youth enterprises, as is a stronger sense of community where young women and men are valued and better connected to society. Youth enterprises give young people, especially marginalized youth, a sense of meaning and belonging and help to shape their identity and encourage others to treat them as equal members of society. A popularization and democratization of entrepreneurship can allow the disadvantaged in society to succeed regardless of social or background status. The challenge for governments, NGOs and international bodies seeking to improve youth livelihoods is to "tap into the dynamism of young people and build on their strong spirit of risk-taking" (OECD, 2001).

Carlos Borgomeo, Vice Chair of the GECD LEED Directing Committee and President of Imprenditorialita Giovanile (IG) S.p.A (which is one of the 'best practice' youth enterprise noted that:" This is the opportunity that has to be seized. Youth has a natural disposition for innovation and change on which we can capitalize, which we call capitalize as long as we are clear that

successfully launching a new enterprise-however small - is a process of innovation." (OECD, 2001).

Chigunta (2002) sums up a number of reasons for the importance of promoting youth entrepreneurship:

- Creating employment opportunities for self-employed youth as well as the other young people they employ;
- Bringing alienated and marginalized youth back into the economic mainstream and giving them a sense of meaning and belonging;
- Helping address some of the socio-psychological problems and delinquency that arises from joblessness;
- Helping youth develop new skills and experiences that can then be applied to other challenges in life;
- Promoting innovation and resilience in youth;
- Promoting the revitalization of the local community by providing valuable goods and services;
- Capitalizing on the fact that young entrepreneurs may be particularly responsive to new economic opportunities and trends.(Pg. V)

Entrepreneurship and self-employment can be a source of new jobs and economic dynamism in developed countries, and can improve youth livelihoods and economic independence in developing countries. For young people in the informal economy, micro entrepreneurship is a bottom-up method for generating income, self-reliance and a new innovative path to earning a living and caring for oneself (Ulrich, 2006).

The Consortium for Youth Entrepreneurship Education notes: "Effective youth entrepreneurship education prepares young people to be responsible, enterprising individuals who become entrepreneurs or entrepreneurial thinkers and contribute to economic development and sustainable communities". It follows, therefore, that policies to promote youth entrepreneurship need not be seen as a departure from the broad policy orientation needed in any case. As the OECD report (2000) observes, programmes to train young men and women for self-employment and helping them to achieve it can enhance what must be done to attack youth unemployment in general. This is based on the recognition that not all young people can become entrepreneurs in a business sense. Enterprise skills can, therefore help youth adapt well to other non-entrepreneurial careers.

With this situation, promotion of youth enterprise and youth entrepreneurship in particular is vital. The relevance of promoting youth entrepreneurship should also be seen in the context of improving social attitudes towards entrepreneurship.

Given the growing importance of self-employment as a means of creating new jobs and economic dynamism in a developing country like Nigeria, there is need to tap the potential of entrepreneurship as a source of youth development, employment creation and economic empowerment.

2.5 The Specific Needs of Youth in Entrepreneurship

Youth attempting entrepreneurial activity have specific needs divergent from the general population. Some needs in these two groups are identical, such as financing, but each area presents its own unique challenges. For example, youth do not often have collateral for a loan, making it difficult to obtain financing from an official institution. The three major factors affecting youth employment and entrepreneurship are job/employment creation (aggregate

demand economic growth including macroeconomic policies, appropriate regulations, promotion of entrepreneurship and enterprise creation); Working conditions (regulations, legislation, and the business cycle; and employability (training and education) (Ulrich, 2006).

It is necessary to speak briefly about one of the building blocks on which youth entrepreneurship rests which is motivation. Youth entrepreneurship would be virtually impossible without the existence of motivational factors for youth. There are two types of motivation affecting the occurrence of youth entrepreneurship: necessity and opportunity. For the majority of youth in developing countries especially Nigeria, entrepreneurial activity is driven by the economic necessity to provide income for themselves and their families. Opportunity motivates individuals who have alternative options for employment, but choose to be self-employed (Ulrich, 2006)

The most prominent, is the barrier of access to financial capital. Ulrich lists many key constraints; however, the most remarkable ones include lack of personal savings and resources, lack of knowledge of possibilities, and lack of successful micro lending funding. These three combined often make it virtually impossible for young adults to receive the capital they need to start their ventures. Many turn to family and friends for support, but often this is not enough to launch a successful venture with capacity to grow. Ulrich also provides some solutions to access issues such as providing start-up and business capital through grants, 'free money,' facilitating debt financing, and fostering equity finance (Ulrich,2006). This information points to the necessity of either the organization or a partner organization implementing a micro lending program accessible to youth.

2.6 Current Status of the Field of Youth Entrepreneurship Programming

The majority of international youth entrepreneurship programming occurs under the auspices of Microfinance institutions. Because availability of capital is crucial to the success of any entrepreneurial venture, an entrepreneurship program for youth must be linked to, if not housed within, a Microfinance organization. Microfinance institutions are documented as having a large opportunity to positively impact the state of youth employment worldwide through savings services as well as indirect and direct lending. Youth represent only 20 percent of the total number of MFI clients, most often taking out loans rather than utilizing savings or insurance products (McNulty, 2005). Majority of MFIs do not cater or adapt their products to youth, as they associate youth with high risk and cost. Many MFIs simply do not have the human capital to staff a facility capable of handling youth services, which lends to the solution of partnering with additional organizations.

Entrepreneurship Development Center Lagos is one of the three Central Bank of Nigeria (CBN) centers managed and operated by African Leadership Forum (ALF) to expressly address the phenomenon of rising youth unemployment and its threats to political instability, social cohesion and economic growth of the nation. . The program has been successful in providing entrepreneurial skills to out of school youths through coaching and mentoring. Another global organization, Opportunities Industrialization Centers International (OICI), Ghana program is a model to show how successful microfinance could work interdependently with an entrepreneurship education programme. The Ghana OICI provides both financial as well as other non financial services to its clients and this has contributed immensely in creating jobs for unemployed youth in Ghana. They utilize local board and staff members to provide non-formal

skills training to young men and women, such as vocational technical skills, agricultural production, small enterprise development, health and nutrition, and access to credit. Through their program, youth become self-reliant and involved in the workforce in their country.

These organizations and programs give all stakeholders models and lessons from which to draw as we look at various facets of youth entrepreneurship programming. Each has unique practices serving distinct populations. Youth microfinance is a complex and challenging key aspect of youth entrepreneurship. Addressing the holistic needs of youth in this field presents its own demands, necessitating the following brief discussion.

2.7 Key Challenges and Barriers facing Youth Entrepreneurship and Theory of Change

This session examines some of the key constraints and barriers to youth entrepreneurship in general and to enterprise start up by young people. We also use it to explore incentives, strategies and tools that make or could make starting a business a more viable alternative for youth.

Five crucial factors for entrepreneurial engagement should be addressed by appropriate programs

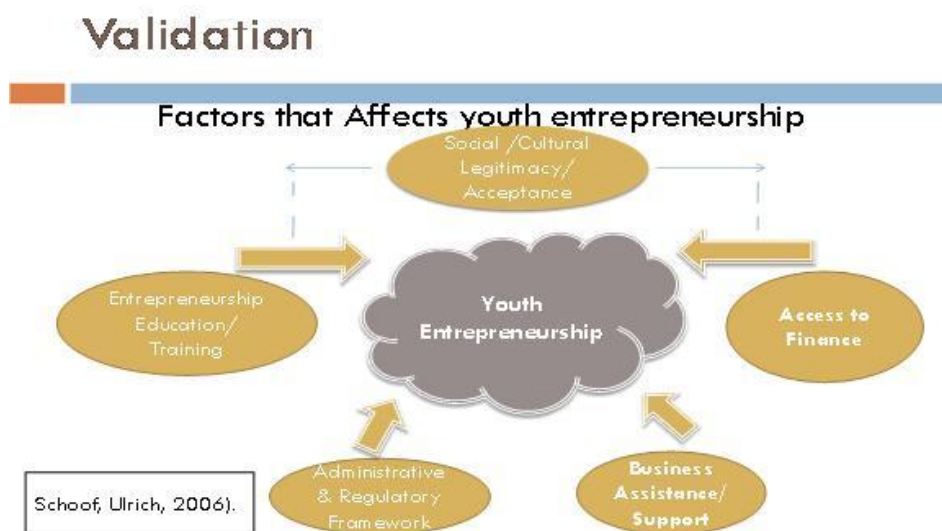


Figure 3: Factors that affects youth entrepreneurship

to foster youth entrepreneurship. They include:

2.7.1 Access to Finance/Start-up Financing

There are key factors contributory to this issue; lack of personal savings and resources, lack of knowledge of possibilities or business experience, complex documentation procedures, long waiting periods (time needed to decide on an application for funding), legal status/form of business and lack of successful micro lending. When all these combine, it makes it very hard for youth to secure capital to start business ventures. Many turn to family and friends for support, but often what they get is not enough to start and business venture. Not only are there few micro-finance institutions in many countries, but those specifically targeted at youth are even fewer. A review of 902 organizations in 96 countries listed under the Microcredit Summit's Council of Practitioners revealed only 21 organizations with 'youth' in their title (Curtain,2000). Admittedly, there are credit schemes directed at young people in the mainstream microcredit organizations, but surveys reveal that youth are an underrepresented group. Lack of sufficient collateral, experience and biases further disadvantage young people.

It is also important to note that many micro-credit schemes, especially youth credit schemes, have failed in many countries. The overall message from the failure of these schemes suggests that success or failure in terms of financial viability and servicing the poor, in this case young people largely depends on the design of the programme (Curtain, 2000).

In order to promote effective micro credit programmes, there is need both to reduce access barriers and design programmes that meet the needs of potential youth entrepreneurs and existing youth run enterprises. Chigunta (2001) points out that to promote effective micro- credit programmes, their programmes have to meet the needs and possibilities of potential young entrepreneurs. This requires:

- Treating youth as ‘clients’ and not mere programme ‘beneficiaries’
- Research into start-up and business finance
- Provision of finance and funding
- Shifting the focus from ‘product-centered’ to ‘customer-based’ programmes
- Innovative steps are needed for new types of collateral, such as business plan, level of education, and group membership,
- Broadening the current definition of ‘sustainability’ from a narrow focus on programme sustainability to livelihood viability through enterprise
- De-politicizing micro or youth credit schemes, especially in Least Developed Countries,
- Strengthening financial systems management. (Chigunta, 2002 pg 24)

With all these intervention in place, youth are encouraged to search for finance to run a sustainable enterprise and meet his/her needs and that of their families.

2.7.2 Entrepreneurship Education

Entrepreneurship education is crucial and key in assisting young people to develop awareness that ownership of a business is a viable option, develop entrepreneurial skills, attributes and behaviors. The Australian Ministerial Council on Education, Employment, Training and Youth Affairs (MCEETYA) has defined (enterprise education as: “Learning directed towards developing in young people those skills, competencies, understandings, and attributes which equip them to be innovative, to identify, create, initiate and successfully manage personal, community, business and work opportunities, including working for themselves” (Australia Government Department of Education, 2000)²

² <http://www.dest.gov.au>

Thus entrepreneurship education is not only a means to foster youth entrepreneurship and self-employment but at the same time to equip young people with the attitudes (e.g. more personal responsibility) and skills (e.g. flexibility and creativity), necessary to cope with the uncertain employment paths of today's societies. Young people can no longer expect to find the traditional 'job-for-life' careers but rather 'portfolio careers' (contract employment, freelancing, periods of self-employment)

Regarding the higher education sector, Charney and Libecap (2000) conducted an evaluation of the Berger Entrepreneurship programme in the US, comparing business school graduates who completed the programme to other graduates. They found out that

“Entrepreneurship education is found to contribute significantly to risk-taking, the formation of new ventures, and the propensity to be self-employed. In addition, entrepreneurship graduates have higher incomes, higher assets, and indirectly higher job satisfaction compared to other business graduates. Entrepreneurship education contributes to the growth of small firms that employ entrepreneurship graduates, and firms owned by entrepreneurship graduates tend to be larger and have more sales than those owned by non-entrepreneurship graduates. Entrepreneurship education also promotes technology-based firms and products”(pg 5&6)

The educational sector in Nigeria has had several challenges including change of government. Every stakeholder in this sector has been clamoring for the total overhaul of the educational curriculum. The policy issues surrounding education has to be tackled from the top to the bottom in order to address the issue of youth entrepreneurship. The key constraints facing the educational sector in Nigeria includes: general lack of introduction and adoption of enterprise education, inadequate curricula and study programmes, wrong learning methods, negligence of

students' personal environment (parents and family members), lack of trained/educated teachers, lack of career information and business possibilities ,lack of business and education linkages and lack of ICT infrastructure/capability.

All these problems constitute a major stumbling block to the successful implementation of an entrepreneurship culture among youth in Nigeria. The dearth of entrepreneurship studies in our school system has to be tackled holistically focusing on introducing the curriculum at all educational levels and changing the teaching methods and reviving the career counseling units both in the secondary and tertiary institutions

2.7.3 Training and Business Development Services:

Potential youth entrepreneurs and existing youth run enterprises need more than access to credit. As the successes of the OICI Ghana programme suggest, they also need to know how to develop a business plan, business management, management of business finances (budgeting), time management, stress management, improving sales, managing and reducing costs, debt recovery techniques, stock control techniques, marketing and recruitment.

The following are the key constraints facing training and business development or support services for the youth; Lack of business connections: (business contacts, suppliers, suitable partners and networks), lack of knowledge of available business support services, lack of tailor-made business training and advice for young start-ups, lack of trained counselors, development workers and adequate support agencies, lack of mentoring capacities, lack of workspace and ICT infrastructure, lack of exchange networks, forums and meeting places, lack of other business development services.

Some strategies, tools and initiatives could be used to improve business development assistance and Support for young people and they includes; research targeting on the real need of young

people and their accessibility and not by using trial and error. Surveys could be used to know the perception of young people on these types of services.

The services providers should also learn how to improve their professional and technical competence, especially in the areas of programme conception, design, implementation and evaluation so as to gain the confidence of youth.

2.7.4 Social and Cultural Barriers Attitude towards Youth Entrepreneurship:

As cultural and social backgrounds influence an individuals' approach to life, they similarly influence entrepreneurial activity and enterprise culture. Enterprise culture is defined as "set of attitudes, values and beliefs operating within a particular community or environment that lead to both 'enterprising' behavior and aspiration towards self-employment." Gibb (1988). Researchers have long realized that cultural attitudes influence the entrepreneurial activities of a population, a country, region or ethnic group and that the interaction between culture and entrepreneurship is stronger in the case of some groups than it is in others. Thus cultural differences between nations are increasingly understood as an important determinant of a nation's level of economic and entrepreneurial development. A cultural environment in which entrepreneurship is respected and valued, and in which business failure is treated as a useful learning experience rather than a source of stigma, will generally be more conducive to entrepreneurship.

Promoting an enterprise culture amongst young people would demand finding out their level of awareness, attraction and involvement with business and enterprise, in order to establish a benchmark of their current attitudes and behaviors with the subject topic. Promotion of credible role model could have an influence on young people's personal environment and could be used to encourage and motivate young people to engage in businesses. This could be by using someone who has succeeded in business and with the help of media, could encourage parents to allow their

children to go into businesses. The use of events like business plan competitions, expositions, awards could also be used to motivate young people to accept entrepreneurship as a viable career option.

2.7.5 Information and Marketing:

One of the key problems facing youth run enterprises relates to limited prospects for value addition and saturated market. Furthermore, youth run enterprises especially those in poor countries, are concentrated in low value local markets. Such youth lack access to information on product and input markets because of poor infrastructures. Thus, promoting the viability of youth run enterprises will require facilitating the access of youth to information on product and input markets and linking them to global value chains. This will require encouraging youth to explore existing global initiatives aimed at promoting trade between developed countries and least developed countries. An example is the African Growth and Opportunity Act (AGOA) passed by the US Congress which was signed into law by President Bill Clinton (Chigunta, 2006). There is urgent need to explore the opportunities that such global trade initiatives offer to potential youth entrepreneurs and existing youth enterprises.

2.7.6 Power and Lack of Business Incubation Centers:

No nation can solve its unemployment problem if electricity to run small businesses is not guaranteed. Any developed economy depends mainly on electricity to drive the activities of small and medium scale enterprises. There is need to put in place very sound energy policies that would be conducive for youth to take on entrepreneurship as a viable option and not a death trap. Without sound power policy, industry will continue to have -unemployment -idle hands-

insecurity- low development. Power is certainly a way to stimulate this economy. There is also a need for government to have incubation centers that will support youth entrepreneurship. Business incubators have become a powerful tool for supporting the entrepreneurial process and for helping to increase survival rates for young innovative start-up companies. Besides the provision of physical working space, incubators often provide a huge range of resources and services (management coaching, business plan preparation, administrative services, technical support, business networking, advice on intellectual property and sources of financing) for a limited time period (around 3-5 years). Business incubators can be found in very different forms and can be private, public or based on a Public-Private-Partnership (PPP) initiative involving many partners at national, regional and local levels (business angels, banks, regional and national government agencies).

2.7.7 Key Administrative and Policies Burdens on Youth:

Particularly in those countries currently lacking explicit policies on youth, there is urgent need to design comprehensive national youth policies that indicate the directions a country intends to go in the development of its young people. Significantly, such policies should be properly integrated with key macro and sectoral policies in order to avoid treating youth livelihoods and entrepreneurship as an isolated activity. Today, entrepreneurs in Nigeria face numerous administrative burdens including among others, businesses registration, tax administration, obtaining investment approvals and business licenses, coping with copyright and patent regulations, competition law, access to work space and long-term leases, construction and building permits, customs clearances, utility hook-ups. And most times young people do not have

the experience to know all these requirements and that contribute to their frustration and lack of interest because it is time and cost consuming.

Minimizing and simplifying regulatory and administrative procedures, as well as maximizing the support needed to comply with them, will make it easier for young people to start-up and run their business.

2.7.8 Financing Youth Enterprise Development Programmes:

The success of an effective promotion of youth entrepreneurship requires and depends largely on adequate funding. The Ghana OICI which is used as a case study in this literature has become sustainable over time by mixing their sources of funding. These sources include: the government, the private sector, private foundations, internal investments, fund-raising activities, and so on. In LDCs, governments, donor agencies and NGOs are major sources of funding.

This leads us to the conclusion that enterprise promotion programmes should seek funding from a variety of sources to ensure their sustainability

Particularly in least developed countries, there is also urgent need for a prioritization of scarce resources. While the general view is that poor countries lack sufficient resources to invest in the promotion of youth enterprise development, a review of the literature suggests that even that which is available is not properly used due to lack of priorities and strong accountability mechanisms. There is also very little research on the qualities and particular needs of youth who want to become self-employed in both developed and developing countries. Especially in developing countries, there is currently a dearth of empirical data on the informal sector, and on the participation of youth in the sector and the extent to which the existing policy and institutional framework impacts on youth entrepreneurship (Chigunta, 2002).

Figure 4: Success stories of youth entrepreneurship

An excerpt from Francis Chigunta

1.1 *The Prince's Trust – Business Start-up Programme*

The PTB is an all-round promoter of youth business start-ups in the UK. It was founded in 1976 by The Prince of Wales to help young people fulfill their potential. Since then, the Trust has become the UK's leading youth charity, offering a range of opportunities including training, personal development, business start up support, mentoring and advice.

In the case of business start-ups, the Trust specifically provides counsel, training, help with the preparation of business plans, significant funding (grants and loans), mentoring during start-up and accompanying advisory support for up to three years afterwards. The PTB targets persons aged between 18 – 30 years, who are unemployed or underemployed and have been denied banking fiancé, allowing them to set up their own businesses under the guidance of a volunteer business mentor.

For its own funding, the PTB relies on donations (almost 60 percent), grants from the UK Employment Department and European Regional Development Bank funds (20 percent) and its own investments (21 percent). In 1996, the Employment Department decided to match all private donations, pound for pound, for three years. The OECD report (2001) notes that this partial support of PTB is the only significant financial display of UK government interest in youth entrepreneurship.

The Trust administers its programmes through eleven regions in England, Wales and Northern Ireland and 37 local areas within the regions. A separate charity, the *Prince's Scottish Youth Business Trust* (PSYBT), operates in Scotland. Apart from a few staff managers, the core of the operations comprises 600 board members and 6000 advisors, all of whom are business volunteers with specialist knowledge of their communities. Each successful applicant for start-up help is assigned one of the Business Advisors as a permanent mentor. Public, private and non-profit institutions, such as universities and local authorities, manage the programme locally.

The Trust has helped launch over 47,000 young people launch their own businesses since 1983. An impressive 60 percent of Trust-funded businesses are still trading into their third year. It is said that each working day, an average of 16 businesses begin through support from The Prince's Trust. Panels of local business people select the candidates, using as principal criteria the applicant's personalities and experience and the business ideas themselves.

The operations of the Trust have been so successful that many of its features of its programmes have been successfully replicated not just in other parts of the UK, but also in other countries, including Zambia (in form of an organization called the *Business Leaders Forum*). Its current expansion programme, Start-up 30,000 seeks to launch another 30,000 youth entrepreneur by the year 2007.

3.0 COMMUNITY NEEDS ASSESSMENT REPORT

3.1 Introduction:

A strong entrepreneurship education presence is a necessary key to acceleration of venture initiation in Nigeria. Youth entrepreneurship programs are proliferating across the country, community groups, youth groups' e.t.c. This report provides a synopsis of the current status, barriers and key motivation factors. This project focuses only in Lagos

3.2 Purpose of CNA

- a. To ascertain the level of youth participation in entrepreneurship in Lagos, Nigeria
- b. To identify motivation behind youth participation in entrepreneurship
- c. To identify what gaps or barriers may exist that makes it difficult for youth to participate in entrepreneurship
- d. Investigate options and develop recommendations regarding how the gaps may be filled, the barrier can be addressed, and the existing programming can be better integrated and coordinated
- e. To identify what the stakeholders are doing in promoting youth entrepreneurship

The study attempts to provide a clearer and more comprehensive picture of youth entrepreneurship in general and of the concrete barriers and incentives to youth enterprise start-ups in particular. In this context a range of key constraints were examined that impede young people in different countries from starting and maintaining a successful business and at the same time an attempt was made to identify incentives, initiatives and measures that could improve this situation. In this context, the study takes a closer look at crucial factors for entrepreneurial engagement including:

- Social/cultural attitude towards youth entrepreneurship;
- Entrepreneurship education;
- Business support (and physical infrastructure);

- Regulatory framework conditions; and
- Access to finance/start-up financing.

3.3 Major CNA questions

- A. What are the attitudes and perception of young people towards engaging in entrepreneurial activity?
- B. What are the motivations or incentives that make starting a business a viable career option for youth?
- C. What are the concrete barriers and constraints that impede young people from starting and running an enterprise?

3.4 CNA Methodology

In order to accomplish the objectives of this study, comprehensive desk research was combined with consultations of young entrepreneurs and close collaboration with a broad range of stakeholders (organizations) in the area of youth entrepreneurship. A questionnaire was designed to capture and unlock local and situational knowledge and to obtain entrepreneurs' perceptions regarding the constraints, barriers and incentives to business engagement. The questionnaires served to complement the study with hands on experiences, interesting examples, comments and quotes of young entrepreneurs.

The Socio economic survey provided more insights on the income level, demographics and employment status of the youth which would be used as a baseline at the end of the project. The data collated gave detailed information of the household which contributes or have some roles to play in socio-cultural influences on the youth.

Sample Selection:

The group were identified based on the following characteristics; would be entrepreneurs and existing entrepreneurs. All within the age bracket from 20-35 and reside in Lagos State. The project Manager investigated youth attitudes towards entrepreneurship. A group of 20 people were identified and sampled which includes 15 females and 5 males. About 15 returned back their

forms which cover areas such as motivation or interest level in entrepreneurship, perceptions and barriers to start up businesses and occupational aspirations.

3.5 CNA Tools:

The tools used were the socio economic survey tool, FGD and Questionnaire, and business advisory counseling tool.

3.5.1 Socio- Economic Survey Tool:

This tool was used to establish the socio-economic baseline data of the target group and to have a broader understanding of their present income level, access to credit, available source of credit, employment status. Furthermore, it is hoped that the survey will lay the foundations for compiling baseline data for Assessment indicators, and poverty statistics. In addition to standard modules normally covered under socio-economic household surveys, sections that were included are Self esteem level, youth participation and in decision-making as well as self confidence were among the questions asked.

3.5.2 Business Advisory Counseling Survey Tools- Questionnaire

This questionnaire is designed to obtain more information about youth perceptions, opinions, experiences and particular knowledge regarding the challenges and successes they faced in starting and maintaining their business as well as ways to stimulate youth entrepreneurship . It is used as a training tool, for business support services and to monitor the business operational performance.

3.5.3 Focus Group Discussion

The focus group discussion method was used to gather more detailed information and issues affecting youth especially with some complex issues that were difficult to disclose in other tools used. This method provided the youth with an opportunity to express themselves and ask questions. They were also able to learn from each other and know how to tap from each other's

talents and resources. It was during one of the discussion process that they group agreed to select their leaders and decide on how to move forward.

The purpose of the focus group discussions was to explore both external and internal challenges facing the entrepreneurs and ways to stimulate youth participation in entrepreneurship

Focus group questions:

What type of income generating activities are you engaged in?

Does the income generating activity provide enough to help you meet your immediate needs and that of your family?

What help do you need in order to earn more money from business?

What is the biggest challenge in your microenterprise?

Do you participate in your community?

Do you make decisions on your own in terms of needs and priorities?

3.5.4 Profile of the Target Group:

The burden of turning around Nigeria economy rest on our youth. In Nigeria, more than 60-70% of the population is under 18. The Director of the National Planning Commission of Nigeria, Ayodele Omotoso, in Nigeria, during the annual Spring Meetings of the World Bank and International Monetary Fund, to discuss ways to alleviate the growing problem of youth unemployment in Africa (2009) said that “youth unemployment in Nigeria is 60 to 70 percent, and the labor market can only absorb 10 percent of new job entrants. Youth have abandoned agriculture and this has resulted to increase in rural urban migration. The project targets are made up of youth living in the urban city of Lagos and who are within the ages of 15-35 years. They are divided into unemployed, semi-employed and fully employed. More than 80% of the entire project populations are women. And they are into small scale enterprises like, beads making,

fashion, poultry, fish farming, trading, communication e.t.c. Modern agriculture has considerable potential for job and wealth creation and may absorb large numbers of youth who currently crowd the cities with underemployment. The project focus is to look at areas for likely youth investment and provide the youth with needed support on how to select and embark on such venture.

3.6 CNA Results:

Demographics:

3.6.1 Age:




#	Answer		Response	%
1	Below 20		3	17%
2	20-29		12	67%
3	30-35		3	17%
	Total		18	100%

Figure 5 Age distribution

From the survey conducted, 67% are within the ages of 20-29 and 17% falls within the ages of 30-35. They are all classified as Emerging and Budding entrepreneurs. A study carried out by ILO on series in Entrepreneurship report (2005) regards those within the ages of (26-29 years) as **Emerging entrepreneurs and those at the ages of (20-25 years) as Budding entrepreneurs**. The emerging entrepreneurs are those at the prime stage. They have valuable experiences in business; emergent entrepreneurs have a higher level of maturity than youth in the lower age groups. Hence they are more likely to run more viable enterprises than younger people. And **Budding entrepreneurs** are at the growth stage. These youth are likely to have gained some experience, skills and capital to enable them run their own enterprises. They often face three enterprise pathways: 1) remaining stuck in marginal activities; 2) going out of business; and 3) running successful enterprises.

17% of the youth are below 20 years and they were group as **Pre-entrepreneurs** (in the age of 15-19 years): This is the formative stage. These younger youth are often in transition from the security of the home or education to the work place. But, as Curtain (2000) observes, for many young people, the transition from education to work is not a single step of leaving the educational system and entering the world of work.

3.6.2 Gender:

#	Answer		Response	%
0	Male		3	19%
1	Female		13	81%

	Total		16	100%
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Figure 6 Gender

Out of the 18 youth that returned their forms; 81% of the respondents were females and only 19% were males. The reason why the project is targeting young women is because of the marginalization suffered by the women and women would also be trusted for any form of credit access.

3.6.3 Marital Status





#	Answer		Response	%
0	Married		7	37%
1	divorced or separated		1	5%
2	widow(er)		2	11%
3	have never been married		9	47%
	Total		19	100%

Figure 7: Marital Status

When asked about their marital status, 47% indicated that they have never been married, and 37% are married. This variable is very important because it helps us to track their source of motivation or dis-incentives in engaging in entrepreneurship

3.6.4 Religion:

Religion – as one cultural aspect – and enterprise have a complex interdependent relation. Religion, since it can shape the values and beliefs of a person, can have an influence on entrepreneurial behavior in general and the nature and the type of business as well as women's participation in business in particular

3.6.5 Employment Status:






#	Answer		Response	%
0	employed full-time by others		3	16%
1	employed part-time by others		1	5%
2	operate own business		8	42%
3	Retired		0	0%
4	temporarily unemployed		2	11%
5	full-time student		0	0%
6	not employed at all		5	26%
	Total		19	100%

Figure 8: Employment Status

This study targeted both the employed and the unemployed youth. And from their response that was gathered, 36.32% were unemployed which is a combination of temporarily unemployed and not employed at all. About 42.1% were operating their own businesses in a micro level. Youth unemployment is an immense waste of human resources that could contribute to economic and social progress. An increase in youth employment would have multiplier effects throughout the economy, boosting consumer demand and adding tax revenue.

Decent work can also shift young people from social dependence to self-sufficiency and helps them escape poverty. Last but not least it gives young people a sense of meaning and belonging and a perspective in fulfilling their aspirations and dreams. Those who has businesses are into supply of paints and textiles, communication, beads making, poultry, laundry, fishery, event management, beauty and fashion, sand and gravel

3.6.6 Formal Education:





#	Answer		Response	%
0	some high school or less		0	0%
1	graduated from high school		4	22%
2	some college or technical school		0	0%
3	graduated from community college or technical school		1	6%
4	graduated from four-year college		12	67%
5	post-graduate		1	6%
	Total		18	100%

Figure 9: Formal Education

The literacy level is quite high among the respondents and most of them complained that entrepreneurship was not introduced to them while they were in school. 67% of the respondents are High school graduates, 22% only succeeded in getting high education, 6% from a technical college and only 6% has gone beyond College. Everyone should have the opportunity to become ‘business literate’ by the time they leave full time education. But primarily, fundamentally and at their very heart they need to be enterprising, creative, innovative, bold and self confident – and this might have little or nothing to do with entrepreneurship and business literacy.

Thus entrepreneurship education is not only a means to foster youth entrepreneurship and self-employment but at the same time to equip young people with the attitudes (e.g. more personal responsibility) and skills (e.g. flexibility and creativity), necessary to cope with the uncertain employment paths of today’s societies

Education helps to arm young people with an understanding of and some of the skills necessary for entrepreneurship

3.6.7 How to make educational system more supportive for young entrepreneurs

More than 90% of the youth responded that schools should introduce business seminars and more emphasis should be placed on entrepreneurship courses. And also Students should be exposed to

entrepreneurship as a viable career option early through internship, industrial attachment and business visits.

3.6.8 Income Generating Activity and Income status:





#	Answer		Response	%
1	Below 20,000		10	56%
2	20,000-49,000		5	28%
3	50,000-100,000		2	11%
4	100,000+		1	6%
	Total		18	100%

Figure 10: Income generating Activity

The result shows that 42 % of the respondents are already engaged in their own small businesses and about 21 % are fully or partly employed by others. The income generating activities includes; Communication, event management, laundry, sand and gravel, poultry, fish farming, beads production, textile design, and beauty and fashion business.

They were also asked of their monthly income and the responded as below. 56% respondents were within the income level below N20, 000 (\$133), 5% were on between N20, 000-49,000 (\$133-326). From the responses it look like its only those who are working that falls with the morning income level above \$350.

3.6.9 Home Ownership:


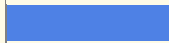




#	Answer		Response	%
1	Landlord		0	0%
2	Landlady		3	18%
3	Tenant		6	35%
4	Dependant		8	47%
	Total		17	100%

Figure 11: Home Ownership

47 % of the respondents are dependants and don't own a house of theirs, while 35% are tenants, 18 % are Landlady and these people are married not that they built a house on their own.

3.7.0 Type of family:

#	Answer		Response	%
1	Polygamous		10	50%
2	Monogamous		9	45%
3	Others		1	5%

	Total		20	100%
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Figure 12: Type of family

The result has it that 50 % of the respindents are coming from polygamous homes with 45% from monogamous and only 5 % from single parenthood.

3.7.1 Status in the family:





#	Answer		Response	%
1	Breadwinner		1	6%
2	Dependant		6	33%
3	Independent		9	50%
4	Others		2	11%
	Total		18	100%

Figure 13: Status in the family

Fifty percent of the respondents are on their own and 33% are dependants, while 6% are breadwinners. This has an implication because most times when people are breadwinners in their families; it affects the level of interest to start a business which takes some time and patient. Most youth under this condition are always under pressure to work for others so as to earn a living and support their family at the early stage. And this might contribute for not choosing entrepreneurship as a viable career option.

3.7.2 Access to Funds to start/expand existing business:

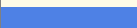



Access to Funds to start/expand existing business	Answer		Response	%
1	Below 300,000		6	30%
2	300,000-500,000		4	20%
3	500,000+		2	10%
4	None		8	40%
	Total		20	100%

Figure 14: Access to funds

When it comes to access funds to start a new venture or to expand existing one; 30 % responded that they have below \$2,000. Most of these responses came from those who don't have any

business. 30% of the respondents have between percent 2,000-3, 500. 10% of the respondents claimed that they have above \$3,500 to start while 2% claimed they don't have at all.

3.7.3 Main Source of Respondents' Income:







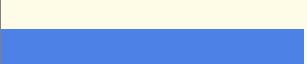


#	Answer		Response	%
1	Spouse		5	25%
2	Parents		6	30%
3	Family members		4	20%
4	Neighbours		1	5%
5	Friends		1	5%
6	Salary/business profit		4	20%
#	Answer		Response	%
1	Loan from family or friends		7	64%
2	Credit loan		3	27%
3	Loan from NGO's		1	9%
	Total		11	100%

Figure 15: Main source of income

This category actually looked out source of funding for youth enterprises and potential sources of capitalization. Most of the respondents indicated that their parents and family are the major source of income and funding. Only 27% said that loan from Bank is a major source. This could be as a result of how young girls are perceived in our society where they actually don't have enough support to source for loans on their own independently.

3.7.4 Legal status of the business:



#	Answer		Response	%
1	Sole proprietorship		9	82%
2	Partnership		0	0%
3	Public Limited enterprises		2	18%
4	Others		0	0%
	Total		11	100%

Figure 16: Legal Status of the business

Majority of the respondents are operating sole-proprietorship type of business and none is operating partnership. The 2 youth who responded that they operate a public limited company are those who work for such companies and didn't know exactly their roles in this category.

3.7.5 Current annual turnover (Naira)

#	Answer		Response	%
1	200,000-500,000	<div style="width: 70%;"></div>	7	70%
2	500,000-1,000,000	<div style="width: 0%;"></div>	0	0%
3	1,000,000-2,000,000	<div style="width: 10%;"></div>	1	10%
4	below 100,000	<div style="width: 20%;"></div>	2	20%
	Total		10	100%

Figure 17: Current annual turnover

On this session, we tried to examine the current annual turnover of youth enterprises. 70% of the respondents have an annual turnover between \$1,350-3,500. Which is basically on the very low side? Only 10 % of the respondents have above \$3,500 annual turnover and 20% have below \$ 1000.

3.7.6 Constraints Faced by Young People to Start Business Enterprises:

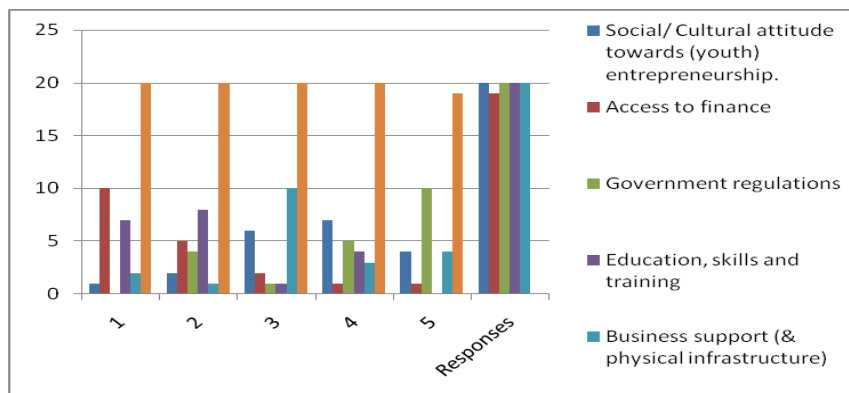


Figure 18 : Constraints faced by youth

The ranking here were done based on order of priority starting from 1-5. All the respondents stated that Social/ Cultural attitude towards (youth) entrepreneurship, Government regulations, Education, skills and training and Business support (& physical infrastructure) are their most common challenges or constraints while placing access to finance as second priority which has 19 in scoring.

3.7.7 Perceived incentive/motivation to start-up Own Business:

#	Answer		Response	%
1	Earn more money and become rich		7	41%
2	to be your own boss		13	76%
3	to seek the challenge (to compete with others)		5	29%
4	to be respected		4	24%
5	to do something new		7	41%
6	to realize your ideas/vision		12	71%
7	to connect your job/business with your passion/hobby		9	53%

Figure 19: Perceived incentive to own a business

When asked about their motivation or incentive for participating in entrepreneurship, 76% said that participating in a business is because they want to be their own boss, 76% said they wanted to earn more money and become rich, 29% said challenges, 24% wanted to be respected, 41% said they want to do something new, 71% said they want to realize their own vision /ideas and 53% said their main motivation was to connect with their passion or hobby in business.

3.7.8 Career choice:

#	Answer		Response	%
1	I did not have another choice!		5	28%
2	I had other options, but I recognized a business opportunity!		13	72%
	Total		18	100%

Figure 20: Career choice

More than one-third of the youth responded that they had other options, but recognized business as an opportunity. While 28% said they don't have another choice. When you look at it critically, the majority said that they have needed passion to run an enterprise and not because there was no other option for them.

The motivation to engage in business and the decision to become an entrepreneur is closely linked to the level of awareness and familiarity with the concept of entrepreneurship as being a viable career path

3.7.9 Major factors that influences entrepreneurship decision:

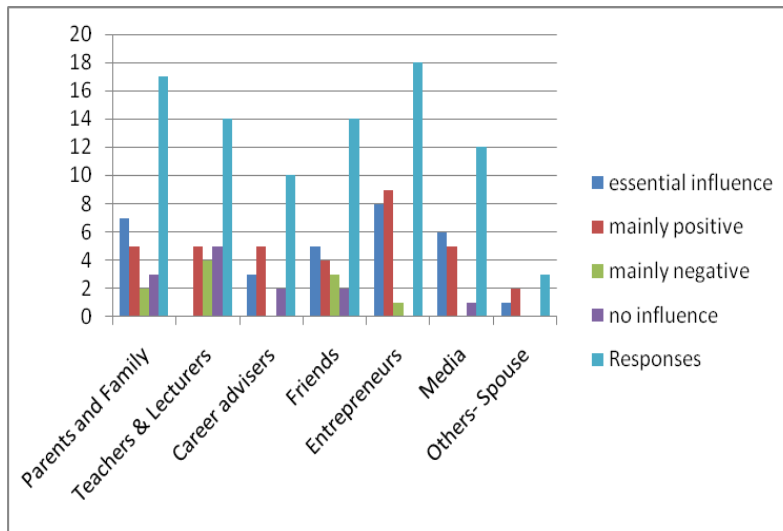


Figure 21: Factors the influences entrepreneurship decision

The distribution above shows the people who actually played a role in motivating youth to take up entrepreneurship a career option. Most agreed that existing entrepreneurs were their main motivators, coming 2nd are the parents and family members. Teachers played little or no role, that's to show the absence of entrepreneurship programs in our schools. Friends also played a part as well as media.

3.8.0 Factors that supports and encourages Youth Entrepreneurship:

#	Answer		Response	%
1	Better media coverage		10	53%
2	entrepreneurial education		16	84%
3	Mentoring		4	21%
4	Community role modeling		5	26%
5	Access to capital		2	11%

Figure 22 : Factors that support and encourages youth entrepreneurship

Majority of the youth responded by saying entrepreneurship education which includes entrepreneurship education in schools, training and other support services would play a key role in promoting youth entrepreneurship. About 53% also suggested awareness creation through media. 21% of the youth agreed that community mentoring will help in assisting youth to take on entrepreneurship. Few of the youth, about 11% agreed to the fact that access to start up capital will help to promote Youth entrepreneurship. Education is the key to unlocking the potentials of the youth.

Moreover, while the majority of the students see the benefit of enterprise education for entrepreneurial activity in the form of new venture creation, the study gives evidence of an appreciation of the significance of enterprise education for in promoting youth Entrepreneurship.

3.8.1 Youth perception of Entrepreneurship:

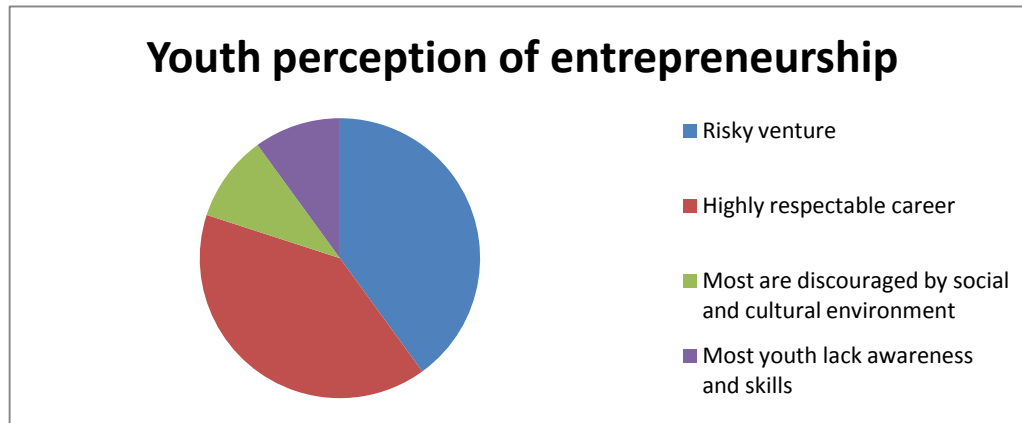


Figure 23: Youth perception of Entrepreneurship

Equal number of youth (40% of the respondents) responded that entrepreneurship is either a risky venture or being a respectable career. And the rest 10% said that youth lack awareness or being discouraged by social and cultural environment.

3.8.2 Influence of Education on entrepreneurial career:

#	Answer		Response	%
1	strongly supported my entrepreneurial career	<div></div>	8	40%
2	influenced my entrepreneurial career positively	<div></div>	11	55%
3	had a negative influence on my entrepreneurial career	<div></div>	6	30%
4	impeded my entrepreneurial career	<div></div>	5	25%
5	had no influence on my entrepreneurial career	<div></div>	3	15%

Figure 24: Influence of Education on Entrepreneurial Career

On what influences their decision on entrepreneurship, 55 % of the respondents agreed to the fact that their education played a key role in shaping their mind positively, while 30% agreed with the fact that it as negative influence on them. 25% said it impeded the entrepreneurial career and 15% said it doesn't have any influence.

3.8.3 Important de-motivating factor s in stating a business:

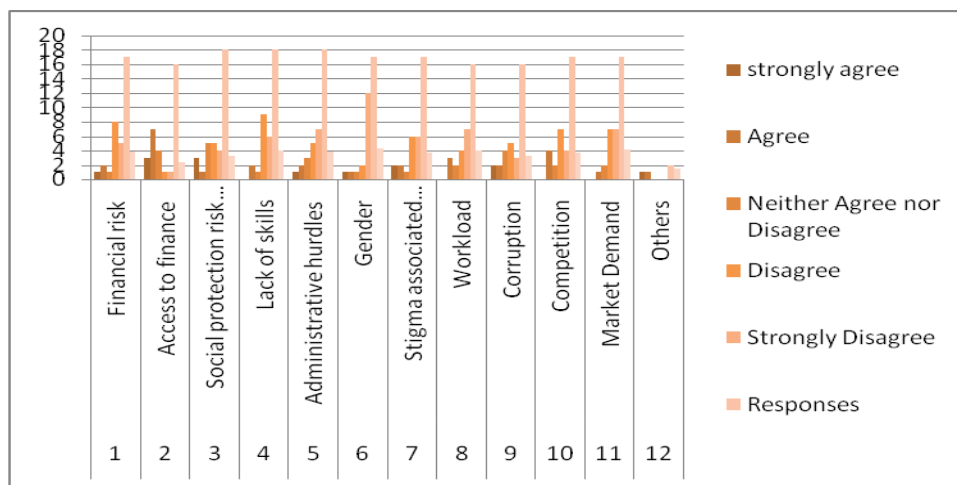


Figure 25: Important de-motivating factors in starting a business

This session was used to know the factors that constitute fear in the minds of youth. The response shows that financial risk is not a major factor, but ability to secure finance is a major factor because they seem to be afraid that making a move won't be successful, may be because of lack of collateral, savings or business plans. The survey shows issues like skills, corruption, completion and administration hurdles could also play some part in creating fear before one could start a business. It was also obvious that majority don't agree with the fact that gender has any de-motivating factor in starting a business.

3.8.4 Regulatory Barriers:

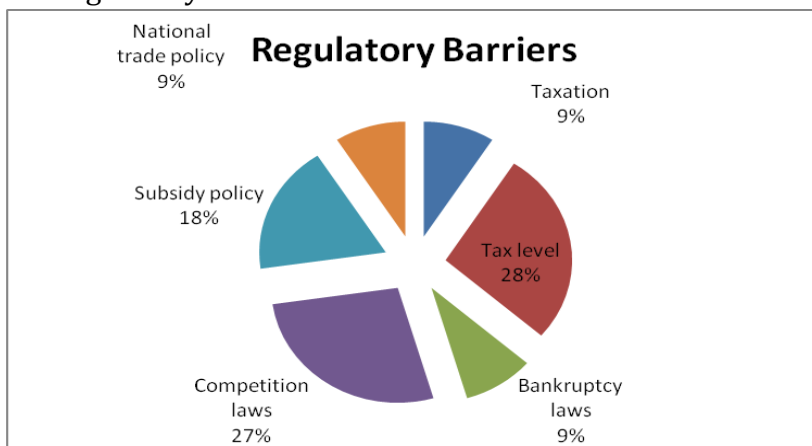


Figure 26: Regulatory Barriers

Most of the respondents have little knowledge on this subject and their response doesn't reflect the intention guiding this question.

On how to improve regulatory barriers, most respondents raised issues like, high cost of business registration should be reduced for youth, and youth should be sensitized more on regulatory issues. They talked about the complexities of accessing government regulatory processes and this should be made easier knowing fully well that youth are impatient. Some also want an enabling environment should be provided for youth to run their businesses and some need government to conduct a public hearing where youth are invited to speak their mind on issues affecting their dislike on regulatory frameworks.

3.8.5 Business Development Support Received:

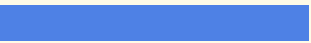

#	Answer		Response	%
1	Yes		13	65%
2	No		7	35%
	Total		20	100%

Figure 27: Business Development support

Sixty five percent of the respondents have received some form of business development support services, while 35% have not benefitted. Business development support services ranges from start up training and business expansion counseling services. Those that responded on this aspect are those presently undergoing entrepreneurship development training which is being provided by Entrepreneurship development Center; the host organization of the project. And the training they have received has helped to re-shape their minds to be more creative as well learnt how to do things differently. The respondents also stated that courses like goal setting, marketing, customer services, and financial plan e.t.c

3.8.6 Experiences regarding access to start-up financing:



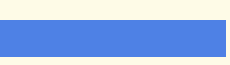




#	Answer		Response	%
1	Very Easy		2	11%
2	Easy		2	11%
3	Unfavorable Views of lending institutions on young people		9	47%
4	Neutral		3	16%
5	Somewhat Difficult because I don't have collateral		1	5%
6	Difficult because I don't have collateral		4	21%
7	Very Difficult because I don't have collateral		3	16%

Figure 28: Experience with Microfinance

The response here is very diverse. 11% of the youth responded by saying that accessing start up financing is easy and the highest respondents which are about 47 % claimed that most lending organizations have unfavorable perception about youth and therefore are not comfortable giving loans to youth. 42 % of the youth said getting loans are either difficult or very difficult because of lack of collateral. And those who failed to respond could be as a result of lack of awareness on micro-credit issues.

3.8.7 What measures could improve the access to finance for young entrepreneurs:

Majority of the respondents said that government should create or develop a flexible youth centric loan program that would help aspiring youth entrepreneurs to start a business or expand an existing one. Other respondents also agree to the fact that youth should start saving and loan association in order to qualify to access loan from commercial banks. Others also said that the environment should be made more conducive for Micro credit to thrive, and youth should be exposed on how to manage and access loan. In summary the policy framework should be reviewed so as to bring youth perspective into the real picture.

3.8.8 The role of Government supported program:

Most of the youth indicated that they have benefitted from government assisted programme. The challenge for our governments, NGOs and international bodies that seek to improve youth livelihoods is to tap into the dynamism of young people and build on their strong spirit of wishing to go into self-employment. At the moment, there is no serious attempt on the part of government and other institutions to support enterprise development programmes for youth, especially those working in the informal sector.

There are some relatively successful initiatives and home-grown solutions conceived and developed by Nigerians, including youth, to try and address the problems facing youth entrepreneurship. The existing programmes or initiatives can be broadly divided into the following

- Training programmes
- Employment and livelihood programmes
- Micro-finance schemes

Despite some successes, the evidence from what they respondents said also points to the failure of many youth projects across Nigeria because they are not well coordinated or they duplicate efforts or they don't address youth issues holistically.

The CNA report has shown that promoting youth entrepreneurship requires different levels of intervention and approach. All the respondents stated that Social/ Cultural attitude towards (youth) entrepreneurship, Government regulations, Education, skills and training and

Business support (& physical infrastructure) are their most common challenges or constraints while placing access to finance as second priority. Tackling this issue requires multi-dimensional and holistic approach and strategies. The result of the CNA has shown that Micro credit alone is not the only panacea to youth entrepreneurship, but it's among other factors that encouraged youth to engage in entrepreneurship. This report also established the fact that entrepreneurship education and awareness creation are two integral factors that play a key role in promoting youth entrepreneurship. This report has assisted in re-shaping the earlier notion and perception about this project and has help in channeling all resources based on the findings in order to solve the problem in a more sustainable approach. Enterprise education provides a considerable added value in many ways. It raises awareness and familiarizes young people with entrepreneurship as a valuable career path; it promotes positive attitudes towards entrepreneurship and thus a higher acceptance and legitimacy in society in the long run. It also provides pupils and students with entrepreneurial skills; attributes and behaviors have a positive effect on a young person's decision to engage in entrepreneurial activity. Thus it increases the number of so-called "Pre-entrepreneurs" (potential or would-be entrepreneurs). Enterprise education interventions therefore have probably the biggest impact on the generation of potential future young entrepreneurs. Furthermore, it can be expected that a successful enterprise education will create further demands in other areas outside the school (finance, regulations, BAS and BDS), that can lead to further initiatives and support programmes, catered to the specific needs of young people and entrepreneurs.

3.7 Stakeholder Analysis

The stakeholder analysis as part of the social baseline activities is critical in identifying the various parties who may have an interest in the project or who may be affected by the project in small or major ways. The stakeholder analysis will enable a broader range of perspectives to be heard and understood and will contribute to a better understanding of the social relationships between various groups.

- It is necessary to determine who will be the most or least impacted by the project and who is at higher or lower risk of negative impacts.
- It is needed to develop an effective and social action plan that includes mitigation measures.

- It helps to determine the needs, desires, expectations and views of the people who will be most affected by the project.
- It is required to prepare an effective public consultation and information disclosure plan
- It is needed to determine who, the population to survey for the socio-economic baseline studies.
- It helps the project sponsor needs to know who are its allies and its foes! Who will support and oppose the project.
- It helps determine who can facilitate the success of project and/or who can cause it to fail.

There are two critical stakeholder categories for the project: the ultimate and direct beneficiaries.

The **ultimate beneficiaries** are the youth who are unemployed and doesn't have means of livelihood and existing youth entrepreneurs who need technical assistance to improve on their business management skills.

The **direct beneficiaries** consist of three groups:

1. The management and staff of Entrepreneurship Development Center and other local Organizations (that are engaged in supporting youth entrepreneurship). Through direct technical support, experience sharing, and the project facilitation of access to start up capita; and creation of new businesses, about 2 staff of EDC will also benefit from the project design skills used for this project. EDC have some great level of influence because the management will choose if I will be available for this project or not.
2. Existing and emerging youth entrepreneurs will benefit through training, counseling and technical assistance focusing on business plan development (i.e. development of marketing strategies, production/operational plan, organization and management, financial plan, customer

satisfaction, record keeping, , etc.) in order to grow their businesses, and expand their trade networks in. It is estimated that the project will be able to reach 15 young women and 5 men entrepreneurs directly as part of the pilot activities. These youth entrepreneurs will be mainly coming from all locations across Lagos, Nigeria. It is envisaged that the executives of this groups will take over this initiatives and reach many more youth entrepreneurs in the longer term. The youth are the ones that drive this project because the end result is for them to own the project and replicate and sustain it in the long-term.

3. Families

Since most of the families survived on subsistence, there could be possibilities that the outcome of this project would help to support families through provision of food, clothing and many more by youth who have benefited from the project. This would help to alleviate poverty and create jobs for other members of the family. i.e the youth are likely to employ their brothers and sisters or contribute by sending them to schools. Families have a great role to play because they are in position to tell their children not to participate in the project or to show little commitment.

4.0 Project Description

4.1 Host Organization

The host project is Entrepreneurship Development Center located in Lagos State, South West Nigeria.

Entrepreneurship Development Center Lagos managed by African Leadership Forum (ALF) which is one of the centres established by the Central Bank of Nigeria in 2007 to address rising youth unemployment.

The overriding goal of EDC, Lagos is to contribute to vision 2012 goal of *'reducing poverty and promoting employment generation in Nigeria especially among the graduates and non-graduates school leavers '* by working through private sector-led initiative to achieve *'sustainable growth and improvements in the livelihoods of youths in Nigeria in the next 5 years' (2007).*

4.2 Project Goal:

Through the project intervention, youth will develop interest in entrepreneurship which would results to increased employment, diverse economy, sustainable and better incomes for their employees, themselves, and their families.

4.3 Project Objectives:

This project intervention has the following objectives

- To assist in creating awareness and improvement in youth- run enterprises through entrepreneurship training and other support services which would result to change in attitude and perception in youth entrepreneurship

- To help in developing more efficiently and successfully and new businesses run and managed by youth.
- To develop New generation of business leaders who are (more creative, less risk averse)
- To develop a special kind of ROSCA group and established funds for youth to have the ability to work together and access startup Capital.

Table 1: Logical framework Approach

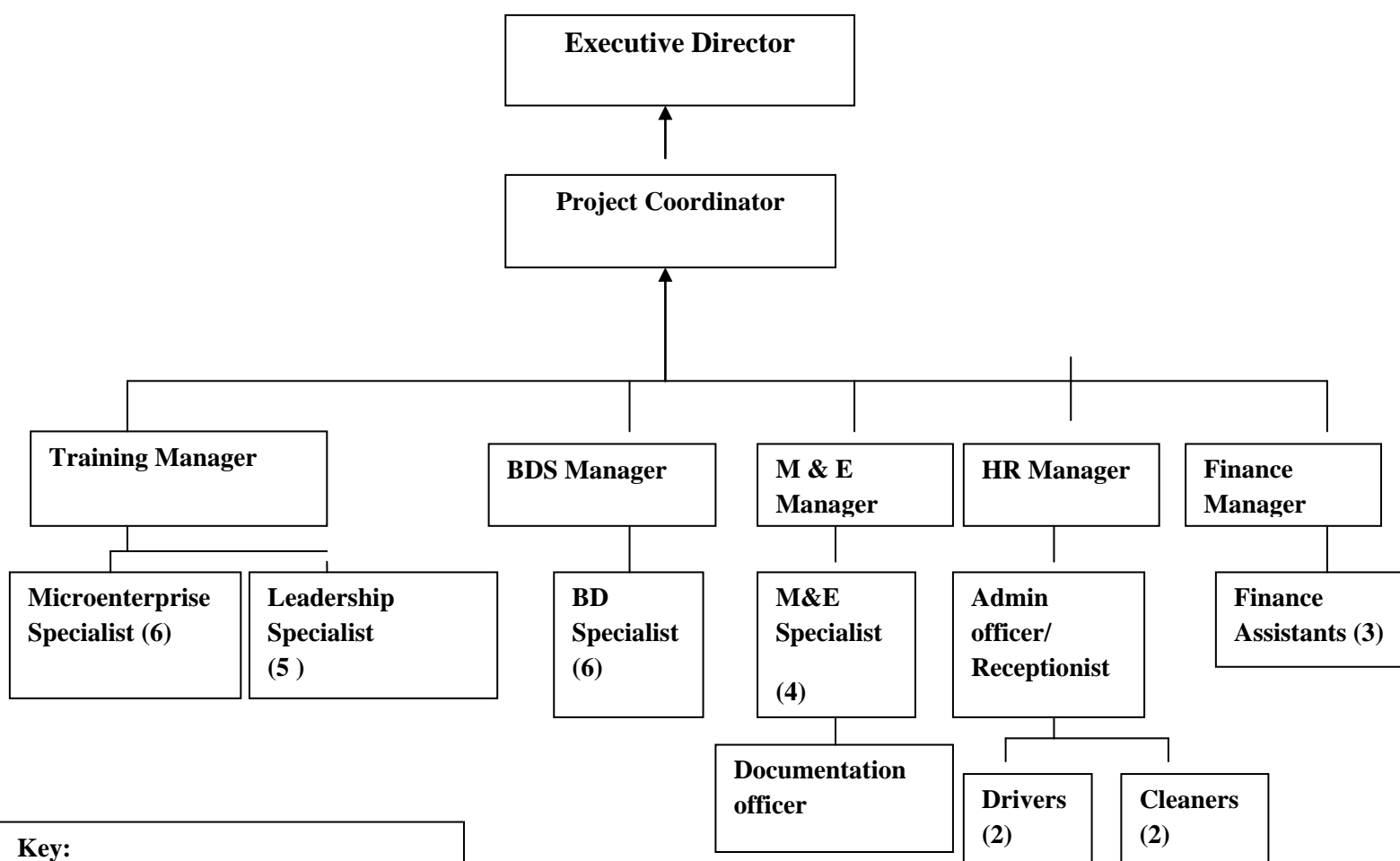
Narrative Summary	Objective Verifiable indicators	Source of Verification	
Development Objectives			
- Increased employment -Diverse economy. -Sustainable and better incomes for their employees, themselves, and their families.	No. of Youth-run Microenterprises sustained. No. of youth with increase in income, improved self esteem, change in attitude, employ other youth, and meet households needs	Baseline data and situational/trends analyses and evaluation reports	
Immediate Objective			Assumptions
- An improvement in youth run enterprises as a result of change in attitude or perception - Businesses are run more efficiently and successfully and new businesses established - New generation of business leaders	No. of Youth-run enterprises established	Base line survey, situation/trends analyses and report	Continued institutional support to youth enterprise development in Nigeria. Youth entrepreneurs have access to capital and/or knowledge to improve their product quality and marketability. Continue working together with the youth throughout the project

<p>emerged (more creative, less risk averse)</p> <ul style="list-style-type: none"> - New funds established and youth have the ability to work together - Information on the benefits of youth entrepreneurship programmes are made available and youth are sensitized 			<p>implementation.</p> <p>The risk factor here could be limited time by the project manager especially when he is outside the project location on official duties.</p> <p>Downturn in economy,</p>
Output			Assumptions
<p>2.3 Members worked together to established Savings and subsequent access to start-up finance</p>	<p>No. of Youth accessing start up finance from and outside the group to run their businesses</p>	<p>Disbursement record of the group and situation/trends analyses and quarterly report</p>	<p>If youth start saving and qualify to be supported with finance.</p> <p>Potential and existing youth entrepreneurs are able to raise funds either within the group, banks or elsewhere to start and further grow their businesses.</p>
<p>2.2 Youth learn new skills in business management training and develop interest in entrepreneurship</p> <p>Youth are able to developed bankable business plans for easy access to credit</p>	<p>No. of youth successful completing entrepreneurship and basic business management training and be able to developed a bankable business plan.</p>	<p>Attendance register and No. of business plans completed</p>	<p>Youth active participation in the group activity and be an economic member.</p> <p>Stakeholders demonstrates institutional commitments to support youth's Entrepreneurship, and actively supports project activities.</p>
<p>2.1 Youth learn new market opportunities/linkages and opportunities shared</p>	<p>No. of youth receiving business counseling and technical support</p>	<p>Counseling report</p>	<p>The project will be able to continue to enhance the skills of the youth in short-term basis when needed.</p>

Activities			Assumptions
1.7 Savings and Loan Association formed and strengthened	No. of youth signed up to be part of savings and loan association	Situation/trends analyses and Meeting reports	The Executives and members of the group demonstrate high commitment and ownership, integrate project components into their regular programme, and work towards the good of each other.
1.6 Consultative visits to key MFIs	No. of visits to MFIs	Situation analysis	Gathering all the loan conditions and the MFIs policies and procedures favoring youth issues
1.5 Provide Counseling/ Business support services to youth	No. of youth receiving counseling and technical support	Baseline data Counseling report	Member economic participation and desire to enhance business status.
1.4 Microenterprise Development Training provided to members of the Association	No. of youth receiving Microenterprise development training	Training report	Youth successful completion of the training and developed a business plan
1.3 Conduct community Needs Assessment and baseline surveys of households and youth perception of entrepreneurship	Surveys and FGD conducted	Research Report	Questionnaires completed on time and youth participation in the focus group discussion process. Training logistics completed and date finalized
1.2 Formation of individuals into a savings and Loan Association	Group formed and strengthened	Meeting report	Youth buy-in and acceptance of the project and work together in the group
1.1 Identification of qualified youth	Youth identified and recruited from Women Development center Agege, EDC Lagos by September/October and "Agree and arrange	Registration report	Youth participating in the registration and show interest and acceptance of the project .

	selection process		
1.0 Stakeholders sensitized.	No. of meetings organized	Minutes of meeting and report	Continued supportive climate for small-scale private sector development in Nigeria.
Inputs Staff Materials Time Youth	Means Budget Training space Support of EDC staff Teaching materials Transport Project Coordinator	Cost \$29, 827.77	Pre-condition Staff time and organizational support Buy-in from all stakeholders; youth, my colleagues

Figure 29: Organizational structure



Key:

BDS= Business Development Services

HR= Human Resources

M&E = Monitoring and Evaluation

4.4 Implementation Plan

4.4.1. Introduction

Implementing entrepreneurship development project focusing on youth are sometimes a complicated idea because of how complex, how mobile and issues such as social and cultural challenges surrounding these target group. One has to truly understand the mindset, orientation, overall expectations and make provision for assumptions before project design takes place. This paper discusses the plan and current implementation of the project “Promoting Youth Entrepreneurship in Lagos State of Nigeria” taking into account the specific changes, activities, and defining the future implementation to take place though May 2010.

The detailed implementation activities were Pre-project Appraisal (PPA) visit and subsequent stakeholders meeting, Develop selection criteria and commence registration sensitization Meetings and follow-up, mobilize materials and develop CNA questionnaires.

Others were to conduct CNA and prepare report ,organize entrepreneurship and basic business management training for the identified youth, organize start up businesses into a network of savings and Loan association to facilitate easy access to micro-credit, providing capacity building services and regular strengthening of the group, assist the youth secure funding for start-up capital either through the association or elsewhere, provide Business development advisory and counseling services before and after commencement of business, conduct regular monitoring and evaluation of service delivery, compile and collect data linked to performance indicators, produce and submit at minimum 3 success stories for the project, review performance and conduct the final project evaluation. The implementation table could be found on (Appendix 2)

4.4.2 Implementation Report

The project experienced slight modifications during the implementation phase. These changes were due to certain logistic factors which were beyond the control of the Project. The factors responsible for some of these changes includes: mandatory internship by the youth, change in funding plans, stakeholders, and the CNA result.

This project collaborated with Entrepreneurship Development Center (EDC) which is a Central Bank of Nigeria initiative to help in alleviating poverty and the phenomenon rise in youth unemployment. The projected targeted youth undergoing vocational training programme at Women Development Center, Lagos and are mainly residents of slump and marginalized communities. During the stakeholder analysis, the project manager met with the training manager of EDC to discuss about the project and the need for support since the project is to complement the effort of the center. This actually culminated to the release of space for the group trainings, meetings and other project activities at EDC office.

Before the commencement of training activities, the project manager held two separate meetings with the youth and intimates them with the aims and objectives of the project so that everyone would key into the overall goal. The project actually received some support from the stakeholders; the youth, EDC staff and the parents. The result of the needs assessment report highlighted the expectation of the youth and what their immediate needs in entrepreneurship are.

Some of the issues that were of great importance to mention here is change in funding plans. We thought that we could mobilize funds early enough both from internal and external sources, but we ran into some hurdles along the line. As a result, some youth who needed funds support were not able to access funds at the early stage to compliment their efforts. The youth during the post-

training phase were also involved in the mandatory internship program. This activity technically made it difficult to mobilize savings in order to qualify for external credit assistance.

The youth involvement in mandatory internship program, though it cause some delay in implementation of the project, but it was highly beneficial and a value- added to the project. This internship was able to help equip the youth with more technical skills and information to be better entrepreneurs.

The below section shows all the activities of the project's implementation, drawing attention to specific concerns and lessons learned, which lead to the project implementation.

4.4.3 Stakeholders:

The SHA was performed in October and four groups were involved with this process and were consulted throughout the project duration. They include Entrepreneurship Development Center, Youth, Parents, and Microfinance Banks. This meeting assisted the other stakeholders to sign up and key- into the overall goals.

4.4.4 Community Needs Assessment:

The CNA was performed between October- November to know key issues surrounding youth entrepreneurship; promoters, de-motivators and incentives. And since the project was to know how best to promote youth entrepreneurship, the assessment focuses on attitudes, beliefs, perception and socio economic factors. The result is highlighted on the CNA report.

4.4.5 Group Formation:

This activity took place immediately after the CNA has been performed. Youths from different vocation was brought together to form a ROSCA group so as to help each other and also to be better served by the project.

4.4.6 Curriculum Design:

After the needs assessment was concluded, the project Manager designed the curriculum based on the outcome of the needs assessment. The curriculum took into consideration; literacy level of the youth, availability and time of the project manager. The curriculum was structured in such a way to support participants on their discovery of personal and business characteristics, and implementation of their small-businesses. The project got funding support from EDC Lagos in terms of training materials such as papers, handouts e.t.c

The following courses were added to the curriculum so as to meet the needs of youth. They are: Introduction to the concept of business enterprise, small business and entrepreneurship, business plan development, decision making and creativity, interpersonal skills, time management, presentation skills, record keeping, customer loyalty, negotiation, credit management as well as market development were added to the curriculum to help participants understands the basic concept and rudiments of business management. The curriculum was designed based on Competency for Economics and Financial Education approach (CEFE).

4.4.7 Participant Signed up for Training

Training and Capacity Building on Entrepreneurship Education:

The initiation of this training was as a result of the interest shown by youth in entrepreneurship education from the results of CNA. The training which lasted three weeks focused on sensitizing the youth on entrepreneurship concepts which includes; how to run and manage a small business, entrepreneurial characteristics and traits, concept of business plan, basic business management, business development services and leadership courses. It ran from Monday- Friday's from 9.00am to 4.00pm with a one hour lunch break from 12.00-1.00pm

The methodology adopted includes simulation activities such as lecture sessions, group work, discussion sessions and presentation.

4.4.8 Group Strengthening and Dynamics:

This activity started a month after the end of the workshop. It was used to bring back the youth together and introduce to them the concept of cooperative formation, source of funding and other group dynamics courses as well as financial management. It also provided a platform to know more about individual specific needs and other personal developmental challenges. There meeting takes place every 2nd Friday's of the month.

4.4.9 Cross matching activities with Project Objectives:

This section addresses how the project activities met project objectives, concerns, and lessons learned thus far in implementation. The project objectives were initially four-fold and later extended to five as the report of CNA came out and the objectives were all specific, measurable, Achievable and Time bound (SMART)

Project Objective One: Improvements in youth run enterprises as a result of change in attitude or perception. The activities under this particular objective were business advisory services, internship program provided by the government which helped to mentor youth to have good attitudes.

Project Objective Two: Businesses are run more efficiently and successfully and new businesses established: The activities used to actualize this objective include business advisory services, counseling and mentoring which are ongoing.

Project Objective Three: New generation of business leaders emerged (more creative, less risk averse). The entrepreneurship training was design to have some activities on creativity, decision making and risk taking. The youth were exposed to real life situations and world of business management so as to help mold their minds to be better future business leaders.

Project Objective Four: New funds established and youth have the ability to work together. This objective is long term in the sense that majority of the youth were not available to start pulling funds together and if they had contributed personal funds, it could have been easier to use that as collateral to help them secure loan from Microfinance Bank. We were on this stage before the embarked on their internship programs. There is hope that they sustainability plan would tackle this concerns.

Project Object Five: Awareness are created and more youth involve in entrepreneurship

This objective was developed as a result of the report from the CNA carried out. Less emphasis was placed on micro-credit because it's not a top- most priority for youth in entrepreneurship. The youth mentioned on the needs assessment about poor information dissemination and lack of entrepreneurship training providers in their communities as the only common reason why youth

are not involved much in entrepreneurship. This part was achieved sensitizing schools and students on the benefits of entrepreneurship, lectures, talk -shows and seminars.

4.5.0 Issues of Concern:

Availability of youth – The unavailability of youth at some point of the implementation contributed to a slow pace of the project especially on the area of gathering socio-economic information and progresses made so far. Because of this threat which the project cannot manage, it has made the Project Manager to be more creative in designing other strategies in meeting the project objectives

4.5.1 Location of Youth:

The project meeting is always convened at the EDC office and this is a centralized location for our meeting. However, the distribution of the youth to different cities in Lagos for their attachment programme made it very difficult to reach out to them all. The Program Manager realizes the danger, decided to fund transport and logistics for the youth to be showing up for meetings.

4.5.2 Age factor and Youthful Exuberances:

Many of the participants are still young and have tendency to continue with academic or social pursuit instead of taking up entrepreneurship very seriously. There could be tendencies to get distracted by peers, socials or cultural.

5.0 Monitoring and Evaluation

5.1 Introduction

The M&E plan includes a table that organizes data collection by type of data, frequency of collection, collection methodology, the target population and the personnel responsible for data collection.

5.2 Performance Measurement Framework: (PMF)

For projects like this with the collaboration component, Learning (L) is added so that lessons learned are fully captured and used to make changes in implementation, or avoid mistakes when replicating or scaling-up. To meet the special needs of this project, a Learning, Monitoring and Evaluation (LME) framework will be an integral component of the project. The first steps in the LME framework are refining strategic goals for targeted beneficiaries; quantifying targets; re-defining or sharpening indicators; and linking them to the strategic objectives. The final activities for the LME will include designing data collection instruments, systematically collecting data, and operationalizing the framework. While learning and monitoring are ongoing activities, a full-scale mid-term evaluation will be conducted at the last quarter of project and a final impact evaluation at the end of the Year.

Continuous monitoring of the project implementation was applied throughout the project duration. At the start of the project a monitoring plan for implementation activities was developed based on periodicity of events (quarterly) and on decision-making (corrective action, review meetings, etc.). This plan includes a) the indicators, b) the source of data, frequency of collection and the responsibility for collection and c) the report format, and the individuals responsible for

updating/using it. Project monitoring involved a comparison of actual and planned results. The logical framework, the work plans and the budget was used as measurement of the intended results. These documents formed the basis for the monitoring progress. As the main objective for monitoring was to identify the need for corrective action, in addition to the above, the monitoring plan set out how monitoring data was used and identified, the official responsible for ensuring that action is taken.

The Project Manager prepared project progress reports every six months on operations, findings of progress monitoring, which was distributed to the stakeholders especially the Executive committee of the group.

The Project Manager provided final reporting on both financial and technical matters upon project completion. An evaluation was organized towards the end of the project. The evaluation looked at impact and lessons learned as well as sustainability (as far as possible at this stage) of the project following its completion and draw lessons for further programming and policy-making.

5.3 Monitoring

This project aimed at promoting youth entrepreneurship development through tackling the twin issue of youth unemployment and poverty through a combination of development tools, which offer linkages to training and advisory services in a manner consistent with achieving its strategic objective of improved entrepreneurial activity of youth.

Consequently, this report describes activities from the 3rd quarter of 2009 and 1st quarter of 2010 following the initial 12-month pilot phase of the programme implementation. The months under review are October, November and December, January, February and March 2010. The report covers programme activities, which include training, advisory and other support services, partnership collaboration, development of programme monitoring tools such as field visits, and reporting procedures adopted for performance and results achievement.

Programme output were measured by data analysis based on established indicators, which include, (a) number of youth participating in entrepreneurship and business management training (b) number of youth linked to credit access and the total sum disbursed; (c) income generation; (d) Number of youth counseled (e) number of youth sensitized on entrepreneurship (f) number of products developed to promote youth entrepreneurship

This report documents the activities of the project, following the implementation of activities since project inception. The baseline was collated in 2009 and the indicators for measuring performance were defined so as to periodically monitor and evaluate the impact and relevance of this project to our community. It indicates that the active involvement of targeted stakeholders in the programme has resulted in reinforcing the project objective of improved entrepreneurship culture among youth in Lagos, Nigeria.

The report assesses the performance of the project from inception till date and below is the project overview which provides the guide for measuring outcomes.

5.3.1 Performance Measurement Plan:

Below are performance plans and the indicators that were used to measure the effectiveness and relevance of the project to the target group. It also contains the intermediate results which show what was achieved within the time frame of the project implementation.

5.3.2 Performance Report:

Performance Indicator one: No. of youth receiving entrepreneurship development and business management training

Intermediate Result 1.0: A total of 20 youth; 15 females and 5 males were trained by the project. They were all trained in the key thematic areas of enterprise development, see appendix 10.6 (List of topics).

Performance Indicator two: No. of youth sustaining self employment opportunities

IR 2.1: Number of youth gainfully employed after three months of establishing businesses

A total of 5 new businesses created, and 2 new indirect jobs bringing a total of 13 new businesses with 15 jobs created. Therefore, 15 youth were gainfully employed during the accompaniment of this project. This is more than the anticipated 10 youth sustaining self employment opportunities as projected on the baseline.

IR 2.2: Number of youth engaged through internships during accompaniment phase.

A total of 13 youth out of the 20 youth trained were involved in this internship and this contributed to more practical experience acquired and enhancement of business knowledge. This result was not initially part of the monitoring plan, but the activity took place during the lifespan of the project implementation and contributed to more knowledge acquired by youth on entrepreneurship.

IR 2.3 Intermediate Result: Percentage increase in youth run enterprise.

There was a reported percentage increase in youth run enterprise. The projection at the beginning was 10 percent. But the projected recorded and increase of 16.31 percent

Performance Indicator Three: No. of youth receiving business counseling and business development / advisory services

IR 3.1: From the last quarter of 2009 until this quarter, an average of 12 youth were counseled out of 20 planned for each period and all were females indicating the project commitment to business support services to the youth who may be having business challenges.

IR 3.2: Number and percentage of youth-run small enterprises enhanced during accompaniment phase. A total of 7 old businesses were enhanced which resulted to the creation of 2 additional jobs and a total of 5 new businesses created bringing the total to 12 new businesses out of 10

IR 3.3 Number of businesses with improvement in business practices.

The number of those keeping business records increased from 2 to 5, one business was registered, and 8 have their business cards, 5 started home services and lastly 11 of the youth entrepreneurs commenced the application of customer feedbacks to improve business operations. This result also indicates that 3 of those keeping records, 4 youth with business cards have increase in income level.

Performance Indicator Four: No. of Youth accessing start up finance from or outside the group

IR 4.1: As a result of majority of youth involvement in industrial attachment, they were not able to set up a ROSCA fund for members to access or to access any microfinance outside. Initially the project planned supporting 10 youth for start- up finance.

Performance Indicator Five: Aggregate value of loan disbursed by the group

IR 5.1: No activity recorded on this aspect. The members were away for two months on internship and this affected group activities and therefore no fund were accessed by any of the members

Performance Indicator Six: Percentage increase in income level

IR 6.1: There is an increase of 28 percent increase on income level of youth compared to the projected 10 percent anticipated at the beginning of the project. Those that were earning \$0-50 reduced and majority climbed to the three middle and highest income level.

Performance Indicator Seven: No of youth sensitized on entrepreneurship

IR 6.1: Number of youth sensitized and awareness created

This is a new and CNA-informed indicator. It was included after the result of the CNA indicated that young people needs information on entrepreneurship. And From the last quarter of 2009 till present. At the end of the project, a total of 385 youth were sensitized of which 240 were female and 155 were male through one day seminar session, meetings, conferences e.t.c

IR 6.2: Number of products developed and initiated

The project introduced and initiated the student entrepreneurship foundation project, a one day business seminar just to sensitize youth on the benefits of entrepreneurship.

5.4 Evaluation

5.4.1 Conceptual Framework & Theory of Change:

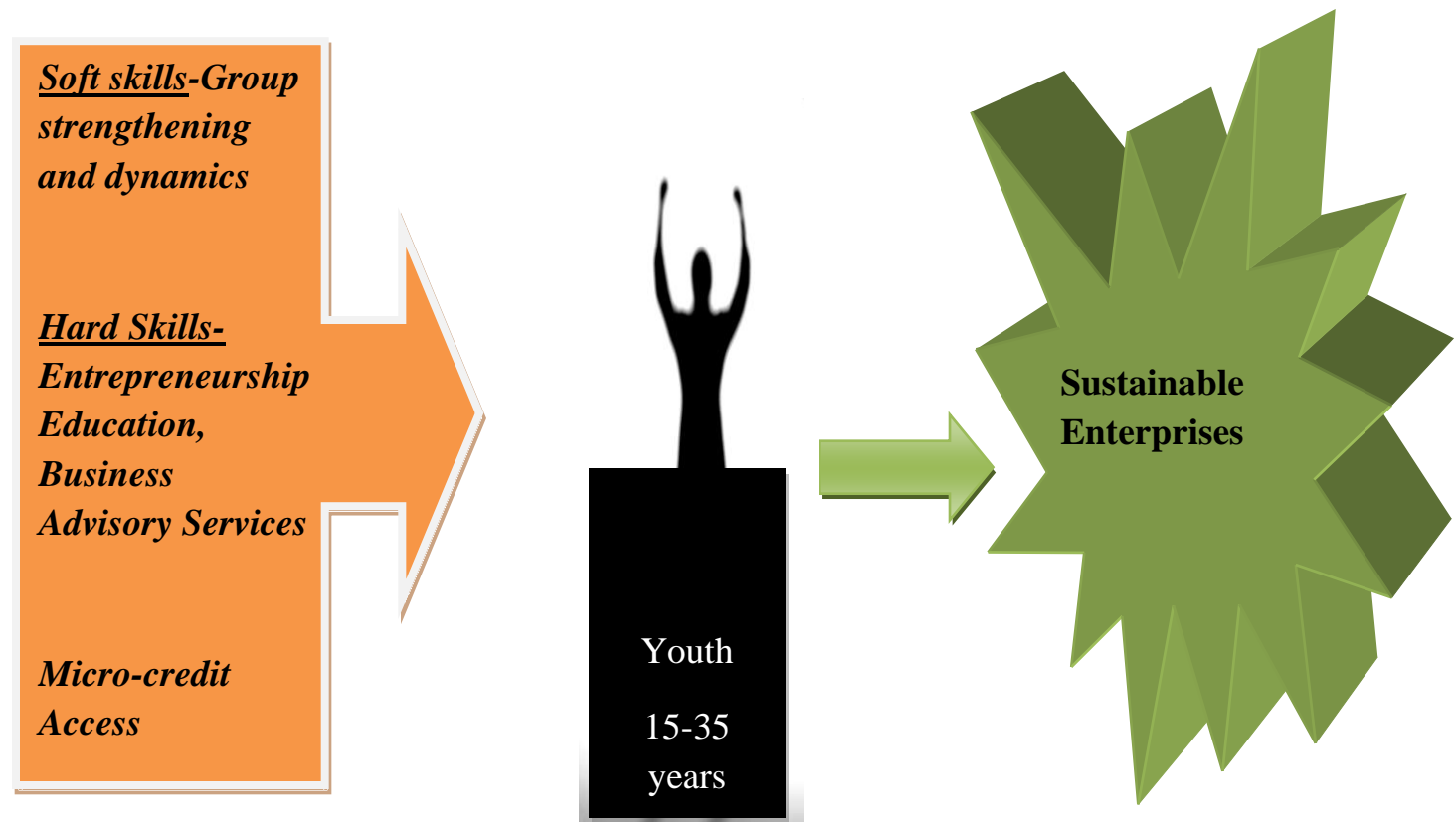


Figure 30: Theory of Change

This project has proved that it was a channel for youth to transit from adolescence to adulthood; a way to enable and empower socially-excluded youth; a training ground for building good citizens; a service delivery program to the poor and needy; a way to facilitate the transition of young people from school to work; a way to reduce the incidence of neighborhood crime, poverty, drug abuse, and unemployment; a way to counter balance the years of largely passive education received by students in the classroom; a way to yield good work habits, thereby reducing the risk of hiring young employees and a source of labour.

Youth are not well informed, motivated and educated on youth entrepreneurship. The project focused on youth who were benefiting from government owned vocational skills program and some who were not into non -vocational but have their own small businesses. The reason is simple. Youth entrepreneurship and vocational education programs are built on validated models derived from learning theory and based on the premise that education can be used as an intervention tool to influence youth attitudes toward entrepreneurship as a career option³ . Therefore, to be effective in preparing youth for a changing society, vocational education and entrepreneurship education must be complementary.

This theory of change of this project is based on the concept that entrepreneurship education, business advisory and awareness services helped youth to improve on their business practices thereby leading to improved and sustainable microenterprises. And the efficient financial services will provide the much needed access to resources that would help the poor youth gradually lead them out of poverty.

This project envisions young people as part of the solution rather than part of the problem and a major force to bring positive change in the communities. The result of this project demonstrated that once the socially-excluded, marginalized, under-served and half-educated young people are organized and provided structured opportunities to set up business enterprises, they can be changed to champions in their personal and community lives.

In order to meet the project goals, the theory of change necessitates that youth demonstrate their capacity for positive effectiveness within society. The project assisted youth through training, coaching, business advisory services and helping them to establish rotatory savings group (ROSCA) which helps in building social capital. The result of this intervention includes;

³ Rasheed, H.S. (2000). *The effects of entrepreneurial training and venture creation on youth entrepreneurial attitudes and academic performance*. University of South Florida, FL: College of Business Administration

awareness on youth entrepreneurship opportunities, self confidence and esteem, peer-support e.t.c. The project demonstrated its effectiveness by intervening into disadvantaged areas wherein the impact could be felt and result achieved (i.e; areas with high numbers of at-risk or marginalized young people, high crime, poverty or illiteracy rates of Lagos State who have been trained on vocational skills).

5.4.2 Evaluation Objectives:

The overall objectives of the evaluation are to provide accurate and detailed feedback on the impact of the project, with a view to know if the project outcomes were achieved or not.

The primary purposes were:

To verify if the project intervention contributes to

- Changes in income level (earnings), employment status and entrepreneurial activities of youth within the timeframe of the project,
- Changes in participants' knowledge and attitudes, optimism and sense of self.

5.4.3 Hypothesis:

- Entrepreneurship education and business development services will help youth start and increase employment opportunities for the youth
- Increase in business advisory services and awareness will promote new businesses established, new jobs created, more income generated which helps to promote self esteem, optimism and sense of self
- Entrepreneurial attitudes of all youth enrolled in the project will strengthen as a result of completing the program.

5.4.4 Indicators for measuring impact:

- Number of youth with gainful employment and new jobs created
- Number of youth-run microenterprises established and sustained
- Number of youth with percentage increase in income
- Number of youth with increase in business assets and inventory
- Number of youth with, improved business practices
- Number of youth with increase awareness of youth entrepreneurship

5.4.5 Methodology:

The project applied mixed methodology which provided both the quantitative and qualitative data for this project. A sample of 19 youth youths were sampled during the evaluation using all of these approaches; documentation, key informant interviews, four focus groups meeting with project representatives. A complete toolkit of data collection, coding and analysis tools was developed by the Program Manager. The focus of the data collection was on the participants of the project. Data collection tools consisted of one sets of in-depth interview schedules and two sets of self-administered survey questionnaires for use with the different categories of participants. The focus of the data collected from youth was on obtaining details on their employment status, income level, asset and inventory status, and improvement in business practices;

Ninety-five percent of the clients in the baseline survey were reached and surveyed for the evaluation. One person could not be reached at the time of conducting the evaluation exercise. The baseline and follow-up surveys included a variety of questions on the socio demographic characteristics and other general information about the client's household and business. Outcomes were divided into different categories: (1) Employment status and income level (2) business

processes, knowledge practices (i.e. testing whether the specific practices taught in the training were adopted), (3) business assets and inventories, (4) personal outcomes, including self confidence, empowerment in decision-making (5) awareness in youth entrepreneurship.

Tools used: Socio economic -administered questionnaires, Business Advisory and counseling check list. (See appendix for tools used)

5.4.6 Data Analysis & Summary of Findings:

The substantial depth and range of data that were collected over nine month period was framed in a variety of ways. In the writing of this section, purposeful efforts were made to focus on the findings that are tied most closely to the hypothesis. Below are the analyses of the project outcome:

Table 2: Employment Status (No. of youth with gainful employment and new jobs created)

	Data				
Employment status- Pre	Employment status- Pre	%	Employment status -Post	%	PCT Change
Employed full time	3	15.79	2	10.53	-0.3
Employed part time	1	5.26	1	5.26	
Operate own business	8	42.11	13	68.42	0.6
Unemployed	7	36.84	3	15.79	-.0.6
Grand Total	19	100.00	19	100.00	

Figure 31: Percentage increase in microenterprises

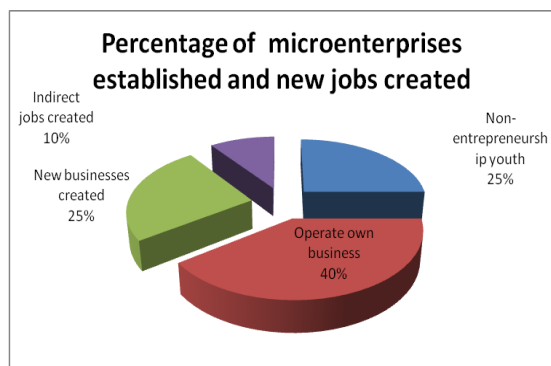
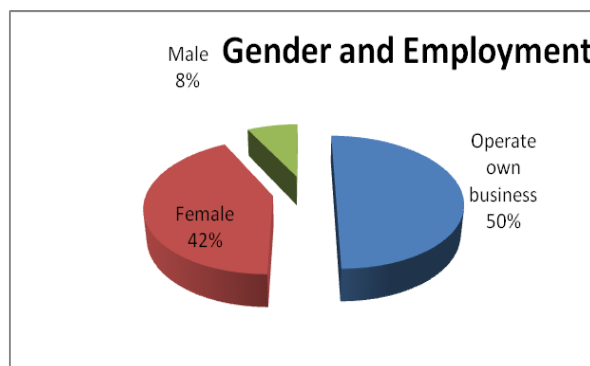


Figure 32: Gender and Employment



Despite the constraints faced by the project during implementation, there was an increase in new businesses with 5 more direct businesses created which surpassed the baseline of 2 businesses projected at the beginning of the project. Unemployment level decreased at 15.8 percent and those that own their own businesses increased from 42 percent to 68 percent. The female entrepreneurs increased to 42 percent while the male make-up the remaining 8 percent. At the time of this report, 8 existing businesses were expanded which resulted to two more additional jobs were created because one of the youth engaged two other youth as employees of the business. Cumulatively, the total numbers of new jobs created are now 7; both direct and indirect jobs making it a total of 15. Below is the summary of employment distribution in percentage at the end of the project.

Table 3: Income status- pre/post (Number of youth with increase in income): This session covers the income status of youth and the relationship to determine the linkage between income and education, income, asset and Inventory.

Monthly Income (\$) Pre	Frequency (\$) –Pre	%	Frequency- Post	%	PCT Change
0-50	4	21.05	1	5.56	-0.7
51-101	5	26.32	4	22.22	-0.2
102-151	3	15.79	1	5.56	-0.6
152-201	6	31.58	5	27.78	-0.2
202-251			5	27.8	27.8
352-401			1	5.56	5.56
502-551	1	5.26	1	5.56	5.56
Grand Total	19	100.00	18	100.00	

The income of a youth is not only a measure of the youth's well being (among other measures), it also represents the value of the marginal product of that youth, if labor markets

are efficient. We hypothesized that a youth monthly income would be dependent on: whether or not a he/she participated in the entrepreneurship program; other education that the youth may have received before; the type of business selected, such as if the business is more viable than others and the location; their work effort; and personal characteristics such as age, gender and the number of years since the youth has been exposed to enterprise activity.

From the table above, seven youth moved from low income level to a higher income at the end of the project intervention. Those that were earning income from \$0-201 had an income increase with a positive PCT change between 6- 28 percent. Six youth migrated to new income level from \$152-551 showing innovation, ability to take risk and improvement in business practices. Analyzing from the percentage changes, you could see that from \$0-50 USD have a reduction in PCT value and its all negative showing changes in income status at the end of the project.

Table 4: Educational level and Income:

Dependent variable	Monthly Income (\$)	Monthly Income (\$)	Monthly Income (\$)	Monthly Income (\$)	Monthly Income (\$)	Monthly Income (\$)	Monthly Income (\$)
Education Level	0-50	102-151	152-201	202-251	502-551	51-101	Grand Total
College- Pre	3	2	5				10
Post	1	1	3	3	1		9
High Sch- Pre	1	1	1			4	7
Post			2		2	3	7
Post graduate- Pre					1		1
Post					1		1
Tech college- Pre						1	1
Post						1	1

According to the result of this report, there is strong evidence that higher education level contributes to risk-taking and the formation of new ventures which leads to higher income level. On average, college graduates are more likely than non-college graduates to start new business ventures. The report shows some movement from low income to higher income level based on

educational background. As substantial as this difference is, it is impossible at this point to tell whether it is due to entrepreneurship training and education or other characteristics associated with youth entrepreneur such as prior business experience. Because entrepreneurship education emphasizes risk taking and the identification of new products, services, markets, and other opportunities, we anticipate that businesses owned by college graduates will have greater growth than will those owned by high school graduates. Similarly, we anticipate that college graduates would contribute more significantly to the growth of a small business in which they are employed.

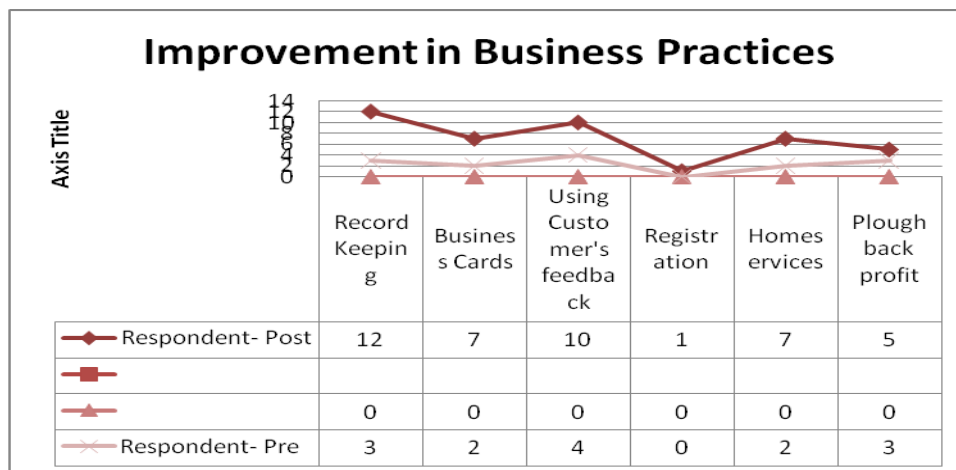
Table 5: Value of Asset and Inventory for the period of November 2009- April 2010

Dependent variable	Pre- data		Post – data	%	Pre- data		Post- data	%
Monthly Income (\$)	Asset Value (\$)	%	Asset Value (\$)		Inventory Value (\$)	%	Inventory Value (\$)	
0-50	2	25.00	1	7.69	2	25.00	1	7.69
51-101	2	25.00			2	25.00		
102-151	2	25.00	1	7.69	2	25.00	1	7.69
152-201	2	25.00	3	23.08	2	25.00	3	23.08
202-251			5	38.46			5	38.46
352-401			1	7.69			1	7.69
502-552				0.00				0.00
51-101			2	15.38			2	15.38
Grand Total			13	100.00	8	100.00	13	100.00

This table shows the distribution of reported assets and inventory of the youth entrepreneurs. The survey question regarding assets asked individuals to report only assets that were associated with their work effort; they were asked to exclude non-work related assets such as inheritance, lottery winnings, and so forth. As shown in the table above, those with the income level of \$0-151 with a weighted average of 15.38 percent didn't experience any increase in both asset and inventory. But youth with the income limit from \$152- 401 had rise in asset and inventory showing the

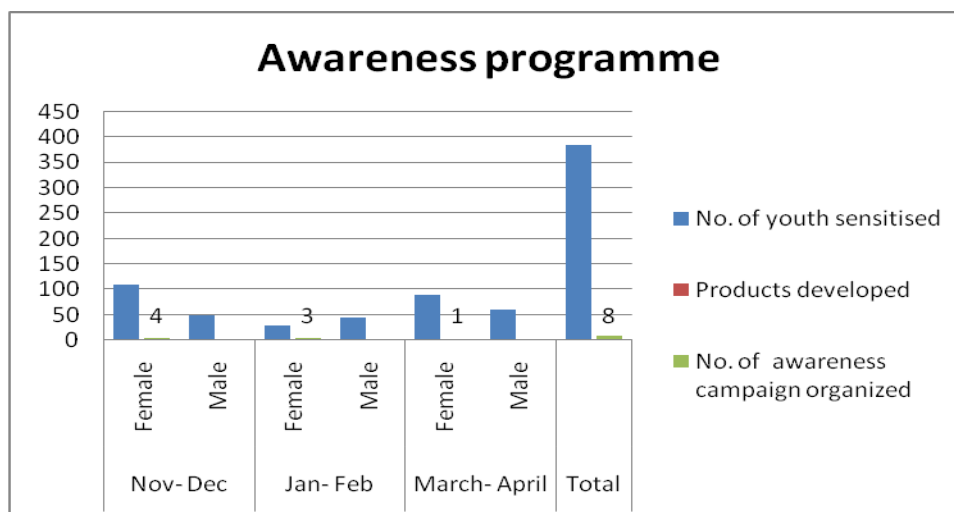
relationship with the income level. These results indicate that increase in income results to increase in asset and inventory.

Figure 33: Impact of project on business practice



The information on figure 33 indicates improvement in business practices. Out of 8 youth who operates their own business before the implementation of the project, 37.5 percent were kept record of their transactions, 25 percent have business card, 50 percent using customer's feedbacks, no business registered, 25 percent were providing home services and the remaining 37.5 percent ploughed back their profit back to the business. At the time of project evaluation, 92 percent kept records of their transactions, 54 percent have business cards, 76 percent provides home services, and 38.4 percent ploughed back their business profit back to the business. This improvement could be attributed to the business advisory and counseling services provided by the project manager during the course of project implementation.

Figure 34: Awareness program



This indicator emanated as a result of responses from youth at the end of community needs assessment. Most youth were complaining of lack of information and awareness as well as knowledge on entrepreneurship. This among them was the main reason why youth are not involved in entrepreneurship. This resulted in development of some strategies. Awareness programs such as seminars, talk shows and workshop were organized. At the end of the project, a total of 385 youth were sensitized of which 240 were female and 155 were male. And from the EDC Lagos evaluation monitoring tool, a total of 50 youth who participated in the awareness program later came back to participate in the full training. A total of two different products were designed for promotion of youth entrepreneurship and they include; one day business sensitization, student entrepreneurship foundation program.

Figure 35: Youth perception on awareness which led to altitudinal change, optimism and sense of self

Osonuga Oluwatobi (owner, Snail Farms)

“I was never a business person with my background in science, now I want to be an entrepreneur”

Adubi Samuel (owner, Block Moulding Business)

“I never knew that I could still do something with my life considering my age... the training and information I received from Jerry is really working in my block industry as you can see”

Okotie Samuel George (owner, Sword Global Pure Water)

“Business is not all about money, but skills and wisdom... God bless the convener and facilitator”

Abiodun Funmi (owner, Racho Chalk)

“I am seriously not doing well in business. I love the business plan orientation session, it is practical. My church members would hear this “

Priscillia Okon (owner, Mac hair dressing)

“I would make sure all my family members attend this workshop next time because of the qualities of the training and information. It is really beneficial”

Olasupo Ajibola Grace (owner Poultry Farms)

“The facilitator is too superb even in counseling and training”

Titus Ajimisogbe

“Special thanks to the facilitator of this program. It has helped me to know how to develop business ideas”

6.0 Sustainability Plans

The sustainability framework for this project is designed on 3S, which are share resources, shared expertise and lastly to share successes. The project believes in synergy and to work with other stakeholders who could play an important role in the project. And the most important, is ownership and buy-in from the youth of which they have exhibited throughout the implementation phase. They developed their bye-laws, and came up with business plan, made decision on their meeting dates and also choose their executive committee members. As part of winding up of the project, a sustainability plan was developed as strategy of growth and development so that the project continues to function indefinitely.

6.1 Partnering With Existing Entrepreneurship Development Centers:

The project is partnering with EDC Lagos to continue with providing business advisory services to the group. The project coordinator has been briefed and therefore, they should be accorded with the same services received by EDC clients. This would help the youth to benefit from other value added services of EDC Lagos,

6.2 Group Meeting and Social Gathering:

The group were strengthened and trained in cooperative formation and management. They have executive committee to drive the group forward. They have been mandated to organize meetings monthly and mobilize members to pay their monthly contribution and attend to members need. Some of the business strategies initiated to promote social capital and networking includes; outsourcing of business services to members, marketing of member services and products, and recommending the group to other youth and stakeholders.

6.3 Business Sensitization Workshop:

The group has also agreed to start an entrepreneurship sensitization workshop for local youth as part of their business plan and also to sensitize other youth on the benefits of entrepreneurship. They planned to invite experts for a one day session on business topics. Funds generated would be used to run the affairs of the group

7.0 Lesson Learnt

7.1 Relevance

- This evaluation assessed the current needs of young entrepreneurs. Although capital is perceived as a major need for young aspiring and existing entrepreneurs, interview respondents report that lack of awareness about the entrepreneurship opportunities, access to capital and a more coordinated approach to business-related guidance and training are major needs for youth.
- Evidence shows that there is a need to develop awareness of business creation opportunities and focused skill development mechanisms for youth entrepreneurs of which the project was able to fill such gap.
- While some of the products being developed by Entrepreneurship Development Center, Lagos addresses some of these needs, but the foundation program for student is not part of and this current project was able to introduce to EDC Lagos this foundation program as a unique product to develop the mindset of youth on entrepreneurship at the high school level.

7.2 Design and Delivery

- The curriculum used were customized for all groups of people, but it would have been better to provide training of trainers program for community youth representatives who speak the local languages and applies that during training sessions.
- The selection process was effective. There was flexibility in the process, which has been appreciated by applicants because there were combination of different youth from different backgrounds to share experiences and skills. The selection process is adequate overall.
- The mandatory internship program embarked by the project target group almost made this exercise inconclusive. It was so difficult reaching youth for project monitoring during this period which lasted for months. Greater effort could be made to include this internship program in subsequent program design.
- Another barrier to the program has been the age limit used to define youth entrepreneurs. Many find that the upper age limit should be expanded (e.g. from 29 to 35 years) to better

reflect the reality of youth entrepreneurship. The evaluation also brought to light the fact that the program is involved in activities for youth well below age 15.

7.3 Results and Impacts

- Survey results indicate that many youth start businesses after participating in the project activity. Participants are highly satisfied with project activities and many intend to use what they have learned. Most aspiring entrepreneurs have positive attitudes about entrepreneurship after participation in all project activities. While many believe that these activities and strategies applied help to change perceptions among aspiring and emerging entrepreneurs.
- Formation of ROSCA group appears to have helped foster partnerships between youth at the community level, but clear successes are difficult to demonstrate at this time because of their engagement in internship program.
- Some clear successes are reported among existing entrepreneurs, although widespread evidence of increased business start-ups, survival and growth as a result of the project intervention is difficult to establish this early in the initiative. According to the survey findings, 72 percent and 100 percent of 7 existing businesses surveyed reported growth in their businesses (in terms of increase in asset and inventories). A strong majority of respondents also agreed that participating in PEP is helping them to improve their financial management of their business, increase their abilities to sustain their businesses, improve their abilities to sell their products and services, and help them to grow their businesses.

8.0 RECOMMENDATIONS

The findings suggest that promotion of entrepreneurship program is a vital tool in tackling youth unemployment. While reemphasizing that entrepreneurship education is not the cure for youth unemployment problems alone. I therefore posit several recommendations that, if pursued, might help the program productively address some of its ongoing challenges.

8.1 Creating Awareness through Entrepreneurship Development Centers:

The need for youth entrepreneurship activity is evident in many communities in Nigeria. There is latent entrepreneurial talent, lack of information and access to capital, systematic corruption and an absence of small to medium size enterprise models (SME). There is an abundance of young adults who have completed secondary school or even college/trade school but are unable to obtain gainful employment. In order to move young adults forward to gainful self employment opportunities, where they have high readiness and high intention; a great deal of activity must occur. They must gain entrepreneurial education, be well informed on entrepreneurial opportunities, be introduced to role models, gain access to capital, and for many, learn to change their cultural mindset. While this is a daunting task, it is not only conceivable; it is believable that the solution for holistic youth entrepreneurship support may be found in the local communities. This responsibility is for everyone to be part of. Communities should set up entrepreneurship centers as well as Microfinance banks, churches and mosques should create awareness as well as open up entrepreneurship centers and MFI. This would go a long way in bridging the gap.

8.2 Partnership in Promoting Youth Entrepreneurship:

Partnership approach should be encourage and supported in promoting youth entrepreneurship because this would help in leveraging resources and sharing knowledge on best practices on how to deal with youth unemployment. This is very vital in the sense that if youth problems are not addressed today, may result in much higher social costs of tomorrow. Each social agent has his own stake in supporting entrepreneurial activities among youth. For the private sector, the main reason of being involved is that its support for youth entrepreneurship and other youth programmes would bring a more secure future, but also healthier, more skilful and entrepreneurial labour force. For Governments, the benefits of youth entrepreneurship programmes are: broadening of revenue base, reducing youth unemployment, cutting public expenditure on welfare benefits and law enforcement, ensuring cooperative and constructive behavior patterns among youth, and etc. For many other civil groups, their involvement in youth affairs brings moral satisfaction, but also a guarantee of a better and safer future. For the international community at large, promoting youth entrepreneurship and youth employment means mitigating risks of conflict, which are often rooted in social marginality and the frustration of the marginalized.

8.3 Microcredit Access:

Financing is the key role of the MFI, as well as where the MFI adds value to the process of supporting Young Entrepreneurs. Whether or not an MFI chooses to provide entrepreneurial services for youth, or outsource them, all will finance youth in the end. Lack of credit scheme targeting youth has been a major impediment facing youth in entrepreneurship in securing funds. MFI should design a product that understands the peculiarities of youth and try as much to remove all bottle necks attached with it such as collaterals, complex documentations, reduction in requested loan size and other stringent conditions should be waived for youth who are qualified

and are passionate to start businesses. Most commercial banks find it difficult dealing with youth especially the start-ups. A special guarantee funds should be created specifically for youth entrepreneurs. Therefore, a tailor-made, holistic approach that responds to different economic, social and cultural situations as well as to particular entrepreneurial framework conditions is required.

8.4 Learning Entrepreneurial Skills at School:

Without doubt, most people venture into business or self employment when formal employment opportunities fail to materialize. Research indicates that most of those who succeed in entrepreneurship are either trained on the kind of businesses they venture into or continue business training as they progress

Introducing entrepreneurship in schools helps young people to start on time to make up their mind if entrepreneurship is a viable option for them or not. It will also help to discourage drop out as a result of lack of support and choices. When young people are exposed and train in entrepreneurship, this helps to prepare their mindset and help to provide the needed foundation. Introducing entrepreneurship experiences will enable youth to develop the insight needed to discover and create entrepreneurial opportunities; and the expertise to successfully start and manage their own businesses to take advantage of these opportunities.

8.5 Policies and Program:

Over the last decade, policies and programmes promoting youth entrepreneurship have become rather widespread. To some extent, this was a response to persistently high youth unemployment in all the countries.. Effective youth entrepreneurship programs will require that local, state, and

Federal policymakers embrace youth entrepreneurship as an effective tool for engaging youth and building the next generation of world-class entrepreneurs and a stronger more entrepreneurial workforce. Minimizing and simplifying regulatory and administrative procedures, as well as maximizing the support needed to comply with them, will make it easier for young people to start-up and run their business. So, it is of paramount importance to develop policies and policy instruments, which would be flexible and selective enough to ensure that the majority of young people would be provided with an enabling environment and appropriate skills and relevant experience prior to their entry to the real world of business.

8.6 Community Mentorship:

Mentorship programs done well may make up for what may be lacking in the other two programs (Training and technical assistance); on call troubleshooting. These programs also provide a valuable service, at a very low monetary cost, as the mentors should be volunteers acting as local counterparts, involving the local business community in the development of its own future. The community has the unique role of mentoring and empowering young adults in their journey to adulthood. It has been found that there is a strong relationship between having a role model and expecting to own a business in the future. In particular, the more significant relationship a young adult has with a successful entrepreneur, the more likely they will become an entrepreneur themselves (Urich, 2006). In 2006, a study was conducted at two Midwestern universities regarding the influence of their role models on career decisions. It was found that between 35-70 percent of entrepreneurs had an entrepreneurial role model (Scherer, 1989). It was especially inspiring if the young adult was able to actively participate in the work of the business.

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10.0 APPENDICES

Appendix 10.1: Stakeholder Matrix

Stakeholder	Characteristics	Main Interests	Impact on situation	Interest, fears, expectations	Relationship to the project	Potential impact	Recommendation	Priority
<i>Identity of group or organization</i>	<i>What sort of person or organization are they?</i>	<i>what are their main interests or motivations?</i>	<i>what impact do they currently have on the situation the project is interested in?</i>	<i>What is their reaction to the Project and likely to be?</i>	<i>What is most likely position that they will adopt vis-à-vis the project?</i>	<i>How important or Serious consequences might Be for the project? (low, med, high, critical)</i>	<i>Implications of this for the project plan</i>	<i>Rank importance of stakeholder to project success (high, med, low)</i>
EDC Staff	Development organization with a mandate to train young people on entrepreneurial skills. They have wide knowledge of development issues, Wide contacts, strong influence	Development organization youth empowerment and poverty Alleviation	Positive impact	Positive, but fear that the project might take a lot of my time	Potential partner and host	High	Keep informed, convince of benefits if in doubt	High
Beneficiaries (EDC)								
Youth (target)	Existing and emerging entrepreneurs	To be empowered and have means of livelihood	Have been trained and are positive	Positive, but still fear about the outcome especially in the area of start-up capital	Project beneficiary	Critical	Involve closely at all stages of planning and implementation	High
Families (Benefit)	Parents and guardians of the project target audience and they have some influence on providing moral support	Income generating activities for their children	Have been supportive	Very high expectation on the outcome	Potential partner	High	Involve closely at all stages of planning and implementation	Med

	for the youth							
MFI (Stakeholder)	They have Some influence on shaping the project by providing the needed fund, under-funded	Increase in client base and profit	No major impact	Still undecided	Potential supporter	Medium	Involve closely at all stages of planning and implementation	High

Appendix 10. 2: Implementation plan (September 2009- April 2010)

Activities	Who	4 th Quarter -2009				1 st Quarter- 2010				Results/output
		Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	
Programme Services										
Intermediate Result: Microenterprise Development										
Pre-project Appraisal (PPA) visit and subsequent stakeholders meeting	Jerry	X	x							Stakeholders meeting organized and youth mobilized
Develop selection criteria and commence registration	Jerry	X	x							Selection criteria developed and registration completed
Sensitization Meetings and follow-up	Jerry	X	x							Follow up meetings organized
Mobilize materials and develop CNA questionnaires	Jerry	X	x							Materials mobilized and CNA questionnaires developed and distributed
Conduct CNA and prepare report	Jerry		x							CNA conducted and report prepared
Organize entrepreneurship and basic business management training for the identified youth	Jerry, EDC staff		x							Entrepreneurship development training for the youth organized
Organize start up	Jerry, Group		x	x	x	x	x	x	x	Network of

businesses into a network of savings and Loan association to facilitate easy access to micro-credit, and capacity building services and regular strengthening of the group	Executives & Youth									businesses established
Assist the youth secure funding for start-up capital either through the association or elsewhere	Jerry & Youth entrepreneur, MFI						x	x	x	Funds mobilized and Youth assisted
Provide Business development advisory and counseling services before and after commencement of business.	Jerry, EDC staff					x	x	x	x	Business advisory services provided on regular basis to members of Saving and Loans group
Monitoring and Evaluation										
Conduct regular monitoring and evaluation of service delivery	Jerry					x	x	x	x	Monitoring and Evaluation of delivery approach conducted
Compile and collect data linked to performance indicators	Jerry					x	x	x	x	Data collected, compiled and analyzed for measurement of project impact
Produce and submit at minimum 3 success stories for the project	Jerry						x	x	x	Three (3) beneficiaries success stories produced
Review performance and conduct the final project evaluation	Jerry & Youth Entrepreneurs								x	Project performance reviewed and final evaluation conducted

Appendix 10.3: Detailed Budget

S/N	Expenses	Unit	No. of Units	Units rate(\$)	Cost (s)
1	Human Resource				
1.1	Training allowance	2	2	30	60
1.2	Consultancy	1	10	50	500
2	Travel				
2.1	Local travels		10	20	200
3	Entertainment				
3.1	Lunch for participants	15	20	75	1,500
4	Stationeries and Supplies				
4.1	Xerox Papers	2	2	6	12
4.2	Printing	20	20	0.67	13.4
5	Sub-total of Direct eligible cost of action				2285.4
6	Provision for contingency reserve (maximum 5% of 5, subtotal of direct eligible costs of the Action)				1142.7
7	Total Direct cost of Action				3428.1
8	Administrative cost 7% of Total Direct cost of Action				2399.67
9	Total cost				5,827.77
10	Indirect cost				
10.1	Expected Group contribution	20	20	200	4000
10.2	Expected funds from MFI	20	20	1000	20,000
	Sub- total of Direct eligible cost of action				24,000
11	Grand Total				29, 827.77

Appendix 10.4: Performance Measurement Plan (PMP)

Performance indicator	Indicator definition and unit of measurement	Data source	Six months target	Method of data collection	Data acquisition		Analysis and Reporting	
					Schedule frequency	Responsible	Schedule frequency	Responsible
No. of youth receiving Entrepreneurship development and business management training	Definition: No. of youth successfully completing entrepreneurship development training	Attendance register	20	Situation/trends analysis, reports based on M&E data	Quarterly	Project Manager	Internal review, report	PM
No. of youth sustaining self employment opportunities .	Definition: No. of youth gainfully employed after three months of establishing businesses	Baseline	10	Situation/trends analysis, reports based on M&E data	Periodic	PM	Reviews; report	PM
Percentage increase in Youth-run enterprises	Definition: No. of Microenterprises established	Baseline, situational analysis, database on the no. of businesses established	10 % 2	Situation/trends analysis, reports based on M&E data	Quarterly, periodic	PM	Reviews; report	PM
No. of Youth accessing start up finance from or outside the group	Definition: No. of youth accessing business start up	Baseline, situation analysis; database on youth benefiting from micro business loans	10	Situation/trends analysis, reports based on M&E data	Periodic	PM	Review; report	PM

Percentage increase in income level of clients	Definition: No. of youth with increase in income, improved self esteem, employ other youth, and meet households needs	Baseline, situation analysis; database on business income of youth	10	Situation/tr ends analysis, reports based on M&E data	End of the program	PM	Review; report	PM
Aggregate value of loan disbursed by the group	Definition: Total amount disbursed	Disbursement record	TBD	Situation/tr ends analysis, reports based on M&E data, periodic disbursement record	Periodic	PM	Review; report	PM
No. of youth receiving business counseling and BDS	Definition: No. of youth receiving counseling and business development support services	Baseline, situation analysis; database on youth receiving counseling	20	Situation/tr ends analysis, reports based on M&E data, periodic disbursement record	Quarterly	PM	Review; reports	PM

Appendix 10.5: Performance Management Result (PMR)

Performance indicator	Indicator definition and unit of measurement	Data source	Set target	Method of data collection	Data acquisition		Analysis and Reporting		Output	Status			Explanation	Timeliness
					Schedule frequency	Responsible	Schedule frequency	Responsible		Completed	Partly Completed	Not started		
Youth sustaining self employment opportunities.	Definition: No. of youth gainfully employed after three months of establishing businesses	Baseline	10	Situation/ trends analysis, reports based on M&E data	Periodic	PM	Reviews; report	PM	13		X		Youth involvement in internship and Inability to access start-up capital were the reasons for delay	As planned
	No. of indirect jobs created			Situation/ trends analysis, reports based on M&E	Periodic	PM	Reviews; report	PM	2		X			

				data										
Percentage increase in Youth-run enterprises	Definition: No. of Microenterprises established	Baseline , situational analysis, database on the no. of businesses established	42 %	Situation/ trends analysis, reports based on M&E data	Quarterly, periodic	PM	Reviews; report	PM	68% 16.31%	X	X			Delayed
Youth accessing start up finance from or outside the group	Definition: No. of youth accessing business start up	Baseline , situational analysis; database on youth benefiting from micro business loans	10	Situation/ trends analysis, reports based on M&E data	Periodic	PM	Review; report	PM	-			X	Youth involvement in internship and Inability to access start-up capital were the reasons for delay	Delayed
Percentage	Definition:	Baseline	10	Situation/	End of	PM	Review	PM	22		X			Delayed

increase in income level of clients	No. of youth with increase in income, improved self esteem, employ other youth, and meet households needs	, situation analysis; database on business income of youth		trends analysis, reports based on M&E data	the program		w; report		%					d
Aggregate value of loan disbursed by the group	Definition: Total amount disbursed	Disbursement record	TBD	Situation/ trends analysis, reports based on M&E data, periodic disbursement record	Periodic	PM	Review; report	PM	-			X	Youth involvement in internship and Inability to access start-up capital were the reasons for delay	Delayed
Business Developm	Definition: No. of	Baseline ,	20	Situation/ trends	Quarter	PM	Review;	PM	12	X	X		Did not go as	Delayed

ent Services and Counselin g	youth receiving counseling and business developme nt support services	situation analysis; database on youth receivin g counseli ng		analysis, reports based on M&E data, periodic disbursem ent record	rly		reports						planned because Youth involve ment in internsh ip	d
Awareness creation on Youth Entreprene urship	No of youth sensitized on entreprene urship								500	X				As planne d
	No. of programs developed to promote youth Entreprene urship								2	X				As planne

***PM= Project Manager (Jerry) Youth= Project target audience

Appendix 10. 6: Contents of Manuals Used in Training the Participant

The project utilized prepared modules, which were basically designed for a 3 week entrepreneurship and basic business management training. The contents of the modules used for the implementation of the training are as outlined below:

Leadership Training

- a) Introduction To Leadership
- b) Leadership Style And Development
- c) Decision Making And Creativity In Work Place
- d) Interpersonal Skill
- e) Presentation Techniques

Micro/Growth Enterprise training

- a) Introduction To Business Enterprise
- b) Introduction To Small/Growth Business Enterprise
- c) Introduction To Entrepreneurship
- d) Unlocking Entrepreneurship Competencies
- e) Business Orientation
- f) Marketing Plan
- g) Production Plan
- h) Organization And Management Plan
- i) Financial Plan

Basic Business Management Skills Training

- a) Basic Business Management
- b) Credit Management
- c) Negotiation Skills
- d) Customer Loyalty
- e) Time Management

Business Development Services Training

Business Development Services

Appendix 10. 7: Community Needs Assessment Tool

This questionnaire is designed to obtain more information about your perceptions, opinions, experiences and particular knowledge regarding the challenges and successes you have faced in starting and maintaining your business. Your business story and your particular experiences while setting up your own enterprise are highly valuable to us. They will help us to better understand constraints and needs of young people who are engaging in business and to develop policies and recommendations that will effectively improve the entrepreneurial framework for youth. So please tell us your story, tell us how you succeed and what held you back. As entrepreneurship is seen as one crucial factor in driving economic development and employment creation for young people, your assistance is an important contribution to this fight.

This survey would take about 20 minutes of your time and we will appreciate your sincere response and in case you don't want your name to be mentioned, please tick question 1b, but we're assuring you that your name and all of your answers are completely confidential and your name will not be given with your answers.

This questionnaire is divided into three different sessions;

Session one: Business information and basic statistics of the youth

Session two: Existing Entrepreneurs

Session three: Would be Entrepreneurs

Session one

Date of Assessment: _____

A. Basic Statistics of the (youth/entrepreneur) and business information

1. Name (of entrepreneur) _____ Ib. Anonymous ☐
2. Age _____ years
3. Gender _____ Male ☐ Female ☐
4. Education:
☐ Below high school
☐ Secondary school
☐ Technical & vocational education
☐ University or higher education
5. Address _____
6. Email _____
7. Phone : _____
8. Name of Business (if any) _____
9. Business focus (if any) _____
(Either planned to do or currently doing)
10. Address of the business (if any) _____
11. Website: (if any) _____

Session two

- Existing Entrepreneurs
1. Sector of activity:
☐ Extraction
☐ Manufacturing
☐ Wholesale trade
☐ Retail distribution
☐ Transport, communication
☐ Producer services (financial intermediation, real estate, renting and business activities)
☐ Personal services (hotels and restaurants, health and social work, other services)
☐ Agriculture
Other.....
 2. Enterprise based in a community:
☐ Less than 10 000 inhabitants (rural)
☐ Between 10 000 and 100 000 (urban)
☐ More than 100 000 inhabitants (large city)
 3. Legal status:
☐ Sole proprietor
☐ Private limited enterprise
☐ Public limited enterprise
☐ Partnership
☐ Informal
☐ Other: (explain) _____

7. Current situation of enterprise:

☐ Critical: Struggle to survive

☐ Consolidation, Aim to continue this

☐ Growth

- *What is your business about?*
- *Is this your first business?*
- *What was the situation like (before starting your business)?*
- *How did you come up with the idea of your business?*
- *What have been your major successes (or failures) so far?*

[illegible]

Rank _____: a) Social/ Cultural attitude towards (youth) entrepreneurship.
e.g. Youth Entrepreneurship is not appreciated and promoted enough by society!

Rank: _____ b) Access to finance
e.g. There is a clear lack of access to start-up financing or seed funding for young people!

Rank: _____ c) Government regulations
e.g. Excessive administrative and bureaucratic burdens impede youth entrepreneurship!

Rank: _____ d) Education, skills and training
e.g. Education and training do not promote/encourage young people to engage in business and to develop good business ideas. Education & training does not match market opportunities appropriately!

Rank: _____ e) Business support (& physical infrastructure)
e.g. There is clear lack of business support in terms of mentoring, business counseling and access to working space as well as to business networks!

Rank: _____ f) other: (please explain)

9.1. Social/Cultural attitude towards youth entrepreneurship:

1. Why did you engage in business? What has been your main incentive/motivation to start-up your own business?
(Can they select more than one answer?)

- ☐ Earn more money and become rich
- ☐ to be your own boss
- ☐ to seek the challenge (to compete with others)
- ☐ to be respected
- ☐ to do something new
- ☐ to realize your ideas/vision
- ☐ to connect your job/business with your passion/hobby....

Others

.....
.....

10. Was starting a business your only option or did you have other options?

- ☐ I did not have another choice!
- ☐ I had other options, but I recognized a business opportunity!

11. How have you, as a young entrepreneur, been perceived by your social environment (in terms of encouragement, support, role-modeling, acceptance of failure e.t.c)?

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.....
.....
.....
.....

12. Who encouraged, discouraged, influenced you to start-up a business?

Influencers	essential Influence	mainly positive	mainly negative	no influence	don't know
1. Parents & family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Teachers or lectures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Career advisers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Entrepreneurs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Media (TV, Radio, Internet) coverage of businesses and business people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13. In your opinion, what measures could improve the acceptance and appreciation of entrepreneurship in society and in particular among young people of your country?

(e.g. better media coverage, entrepreneurial education in schools, etc.)

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13. What have been important de-motivators (fears) for you to engage in business?

Fear or de-motivators don't	strongly disagree	disagree	neither agree or disagree know	agree	strongly agree
1. Financial risks: <i>I was worried by the possibility of losing my (invested) money</i> <i>I was afraid of not being able to pay back my loan, credit or borrowed money</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Access to finance- Capital to invest <i>I was afraid of not being able to get enough money to start my own business</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Social(protection) risks or costs: <i>I was worried by the possibility of having no social safety net/security</i> <i>Health insurance ,pension, e.t.c)</i> <i>I was afraid of the high costs for social protection</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Lack of skills (confidence in my skills & experience) <i>I was afraid of not having the right skills and experience</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Administrative hurdles <i>I was worried by the possibility of not meeting licensing and regulatory requirement</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Gender: <i>I was worried by the possibility of being disadvantaged because of being a woman</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

7. **Stigma associated failing:**
I was worried about what my family or other people would think of me if I failed

☐☐☐

8. **Workload:**
I was afraid of not being able to handle all the workload

☐☐☐☐☐☐

9. **Corruption:**
I was de-motivated from the level of corruption in business (or society in general)

☐☐☐☐☐☐

10. **Competition:**
I was afraid of the strong competition in my line of business

☐☐☐☐☐☐

11. **Market Demand**
I was worried by the possibility that people would not have a need for my product Or services.

☐☐☐☐☐☐

12. **Other: (please explain)**

☐☐☐☐☐☐

14.0 Government regulations and policies

What were your (positive and negative) experiences with regulations, administrative procedures? bureaucracy while starting your business?

- *What regulations have been administrative hurdles in registering/licensing your business? (e.g. registration costs/ duration/ complex procedures)*
- *What regulation(s) did you find most onerous/helpful in setting up your business? Please give some details and explain why!*

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a. Taxation regulations (unsupportive, too complex or arbitrary)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Tax level (far too high for young people)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Bankruptcy laws (very/disproportionately punitive to business failure)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Property, copyright and patent regulations (poorly enforced or too strict)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Competition law (e.g. restricted market access)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Subsidy policy (e.g. disadvantaged through subsidies for competitors)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. National trade policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[illegible][illegible]

15.0. Start-up financing

15.1. What kind of start-up financing, if any, did you obtain?

a) money (borrowed) from family or friends or personal contacts

b) credit, loan, leasing, insurance(s), seed funding or subsidies (from the government, banks, micro-credit institutions, cooperatives, NGOs or other financiers?)

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15.2 What are your negatives and positive experiences regarding the access to start-up financing?

- *Was it rather easy or difficult to obtain financing?*
- *What have been the major impediments to obtaining start-up funding? (e.g.: no collaterals/assets/guarantees – strict credit-scoring methodologies/regulations – high interest rates and fees – complex documentation procedures – no legal status of enterprise (informal sector), etc.*

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15.3. In your opinion, what measures could improve the access to finance for young entrepreneurs?

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16.0. Education, skills and training

16.1. How has education influenced your entrepreneurial career?

The educational institutions I attended:

- | | |
|--------------------------|---|
| <input type="checkbox"/> | strongly supported my entrepreneurial career |
| <input type="checkbox"/> | influenced my entrepreneurial career positively |
| <input type="checkbox"/> | had a negative influence on my entrepreneurial career |
| <input type="checkbox"/> | impeded my entrepreneurial career |
| <input type="checkbox"/> | had no influence on my entrepreneurial career |

16.2. Looking back to your education, which experiences have been particular useful/valuable or worthless for your business career?

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16.3. What kind of educational support would have been valuable for you? How could the educational system in your country be made more supportive for young entrepreneurs (e.g. courses. internships. company visit programmes)?

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17.0 Business Support (Workshops, Trainings, Advice, Business Counseling, etc.)

17.1. Did you receive any business support (workshops, trainings, advise, business counseling, mentoring, etc.) before or during the start-up phase of your business?

Yes ☐ No ☐

17.2. On which particular subjects have you been trained, mentored or counseled? (e.g. management and business skills like marketing, accounting, customer service e.t.c.).....

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17.3.. Which institution provided these services? (e.g. chamber of commerce – employers` organization – young entrepreneurs club – bank – private training company – NGO – government)

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17.4.. Have these support services been helpful and particular valuable or rather worthless for you and your business? Please tell us why!

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17.5.. What kind of business support services/ which kind of skills would have been highly valuable for you?

- a).....
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- b).....
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-
-

- Was it worth-while to start a business?
- What would you do differently?
- Would you recommend entrepreneurship to young people (aged between 18-35 years)? What would you advise them?

ENVIRONMENT/ CONDITIONS

- Rank _____: a) Social/ Cultural attitude towards (youth) entrepreneurship.
e.g. Entrepreneurship is not appreciated and promoted enough by society!
- Rank: _____ b) Access to finance
e.g. There is a clear lack of access to start-up financing or seed funding for young people!
- Rank: _____ c) Government regulations
e.g. Excessive administrative and bureaucratic burdens impede youth entrepreneurship!
- Rank: _____ d) Education, skills and training
e.g. Education and training do not promote/encourage young people to engage in business and to develop good business ideas. Education & training does not match market opportunities appropriately!
- Rank: _____ e) Business support (& physical infrastructure)
e.g. There is clear lack of business support in terms of mentoring, business counseling and access to working space as well as to business networks!
- Rank: _____ f) other: (please explain)

☐ to be your own boss

- ☐ to seek the challenge (to compete with others)
☐ to be respected
☐ to do something new
☐ to realize your ideas/vision
☐ to connect your job/business with your passion/hobby....

Others.....

2. Is starting a business your only option or did you have other options?

☐ I don't have another choice!

☐ I had other options, but I recognized a business opportunity!

3. Has your social, cultural environment encouraged or discouraged you to start a business?

- What is/was your perception regarding the attitude of (young) people towards entrepreneurship? Is it seen as a too risky or rather respectable career?

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4. Who is encouraging, discouraging, influenced you to start-up a business?

Influencers	essential Influence influence	mainly positive know	mainly negative	no	don't
1. Parents & family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Teachers or lectures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Career advisers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Entrepreneurs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Media (TV, Radio, Internet) coverage of businesses and business people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. In your opinion, what measures could improve the acceptance and appreciation of entrepreneurship in society and in particular among young people of your country?

(e.g. better media coverage, entrepreneurial education in schools, etc.)

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6. What have been important de-motivators (fears) for you to engage in business?

Fear or de-motivators don't know	strongly Disagree	disagree	neither agree or Disagree	agree	agree strongly	
1. Financial risks: <i>I am worried by the possibility of losing my (invested) money I am afraid of not being able to pay back my loan, credit or borrowed money</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Access to finance- Capital to invest <i>I am afraid of not being able to get enough money to start my own business</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Social(protection) risks or costs: <i>I am worried by the possibility of having no social safety net/security Health insurance ,pension, e.t.c) I was afraid of the high costs for social protection</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Lack of skills (confidence in my skills & experience) <i>I am afraid of not having the right skills and experience</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Administrative hurdles <i>I am worried by the possibility of not meeting licensing and regulatory requirement</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Gender: <i>I am worried by the possibility of being disadvantaged because of being a woman</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Stigma associated failing: <i>I am worried about what my family or other people would think of me if I failed</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

8. Workload:

I am afraid of not being able to handle all the workload

☐**9. Corruption:**

I am de-motivated from the level of corruption in business (or society in general)

☐☐☐☐☐☐**10. Competition:**

I am afraid of the strong competition in my line of business

☐☐☐☐☐☐**11. Market Demand**

I am worried by the possibility that people would not have a need for my product Or services.

☐☐☐☐☐☐**12. Other: (please explain)**☐☐☐☐☐☐**7.0. Government regulations and policies**

7.1 What is your (positive and negative) perception with regulations, administrative procedures? bureaucracy while starting a business?

- *What regulations is an administrative hurdles in registering/licensing a business? (e.g. registration costs/ duration/ complex procedures)*
- *What regulation(s) did you find most onerous/helpful in trying to set up your business? Please give some details and explain why!*

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6.2. Other regulative barriers: The following regulations have been serious barriers to set up my business:

very serious serious less serious No barrier don't know

a. Taxation regulations

(Unsupportive, too complex or arbitrary)

☐☐☐☐☐**b. Tax level (far too high for young people)**☐☐☐☐☐

c. Bankruptcy laws (very/disproportionately Punitive to business failure)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Property, copyright and patent regulations (poorly enforced or too strict)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Competition law (e.g. restricted market access)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Subsidy policy (e.g. disadvantaged through subsidies for competitors)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. National trade policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Other:					

6.3. Have you benefited from any government promotional programme/policy supporting business ventures (of young people)? What have been the advantages and the drawbacks of the programme?

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6.4. How should the regulatory framework in your country be improved in favour of young entrepreneurs? Which kind of government support would be valuable for you?

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8.0 Start-up financing

8.1. What kind of start-up financing, if any, did you need?

a) money (borrowed) from family or friends or personal contacts

b) credit, loan, leasing, insurance(s), seed funding or subsidies (from the government, banks, micro-credit institutions, cooperatives, NGOs or other financiers?)

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8.2. What are your negatives and positive experiences regarding the access to start-up financing?

- *Was it rather easy or difficult to obtain financing?*

- *What have been the major impediments to obtaining start-up funding? (e.g.: no collaterals/assets/guarantees – strict credit-scoring methodologies/regulations – high interest rates and fees – complex documentation procedures – no legal status of enterprise (informal sector), etc.*

8.3. In your opinion, what measures could improve the access to finance for young entrepreneurs?

9.0. Education, skills and training

9.1 How has education influenced your entrepreneurial career?

The educational institutions I attended:

- ☐ strongly supported my entrepreneurial aspiration
☐ influenced my entrepreneurial career positively
☐ had a negative influence on my entrepreneurial aspiration
☐ impeded my entrepreneurial aspiration
☐ had no influence on my entrepreneurial aspiration

9.2. Looking back to your education, which experiences have been particular useful/valuable or worthless for your aspiration to be an entrepreneur?

9.3. What kind of educational support would have been valuable for you? How could the educational system be made more supportive for young entrepreneurs (e.g. courses. internships. Company visit programmes)?

10.0. Business Support (Workshops, Trainings, Advice, Business Counseling, etc.)

10.1. Have you received any business support (*workshops, trainings, advice, business counseling, mentoring, etc.*) before?

Yes ☐ No ☐

10.2. On which particular subjects have you been trained, mentored or counseled? (e.g. management and business skills like marketing, accountancy customer service, ,

export).....
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10.3.. Which institution provided these services? (e.g. chamber of commerce – employers` organization – young entrepreneurs club – bank – private training company – NGO – government)

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10.4. Have these support services been helpful and particular valuable or rather worthless for you and your Business aspiration? Please tell us why!

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10.5. What kind of business support services/ which kind of skills would you find valuable?

a) During the start-up phase of your business

b) As your business is/was growing

a).....
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b).....
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THANK YOU FOR YOUR ASSISTANCE AND YOUR PRECIOUS TIME!

Appendix 10. 8: Socio –Economic Survey Questionnaire

Part I

Section A: Personal Data

Q1. Name: ----- Q2. Sex: A. Male ☐ B. Female ☐

Q3. Contact Address: -----

Q4. E-mail: ----- Q5. Tel: -----

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Q6. Age: below 20 20-29 30-39 40-49 50-59 60-69

Q7. Marital Status:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A Single	B. Married	C. widowed	D. divorced

Q8. Religion:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A. Christianity	B. Islam	C. Others:

Q9. State of Origin: ----- Q10. State of Residence:

Q11. Residential Status:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a. Landlord	b Landlady.	c. Dependant	d. Tenant	e. Others -----

Q12. Languages Spoken:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a. English	b. Yoruba	c. Igbo	d. Hausa	e. Others-----

Section B: Educational Background

Q13. What is your highest qualification: a. FSLC ☐ b. SSCE ☐ c. OND/NCE ☐ d. B.Sc/HND ☐ e. M.Sc ☐ f. Ph.D ☐

Section C: Family Background

Q14. Type of Family: A. Monogamous ☐ B. Polygamous ☐

Q15. Father's Status: A. Alive ☐ B. Deceased ☐ Q19. If alive, Father's Occupation -----

Q16. Father's monthly Income (Naira):

- a. Below20,000 b. 20,000-49,000 c. 50,000-100,000 d. above 100,000

Q17. Mother's Status: A. Alive ☐ B. Deceased ☐ Q22. If alive, Mother's Occupation -----

Q 18. Mother's monthly Income (Naira):

- a. Below20,000 b. 20,000-49,000 c. 50,000-100,000 d. above 100,000

Q19. No. of children in household/Family: ----- Q24. Position in Household: -----

Q20. Status in the Family: A. Bread Winner ☐ B. Dependant ☐ C. Independent ☐ D. Others (**Please specify**)

Section D: Employment Status

Q21. Are you

☐☐☐

- A. Unemployed c. Paid Employed d. Self Employed

Q22. Monthly Income (Naira):

- a. Below20,000 b. 20,000-49,000 c. 50,000-100,000 d. above 100,000

Q23. How much fund do you have access to currently to start/expand your intended business?

Above 500,000 300,000– 500,000 below 300,000 None

A

B

C

D

Part II

Q24. What kind of business(es) do you think you can engage in?

Q 25. What is the main source of your income? **Please tick one.**

☐☐☐☐☐☐☐

- a. Spouse b. Parents c. Family members/relations d. Neighbors e. Friends f. Salary g. Business income

Appendix 10. 9: Business Advisory and Counseling Tool

Name of Interviewer: _____ **Position:** _____

Project location: _____ **Date of Assessment:** _____

A. Basic Statistics

1. Name : _____
2. Gender: Female: _____ Male _____
3. Age _____
4. Year of operation: _____
5. Location of shop _____
6. Contact Information: _____
(Name/ Telephone no. of the youth or representatives)

7. Educational qualification: High school _____ College _____ Technical College _____ Post graduate _____
8. Local Government Area _____
9. Have you registered your business: Yes _____ No.: _____

10. Business focus _____
(Either planned to do or currently doing)

11. Types of goods and services handled in the past: _____

12. How long have they done this business _____

13. Asset and inventory acquired most recent year (tons and \$ value):
Year: _____ (chose appropriately)

Asset		\$	Inventory		\$
Volume	Value		Volume	Value	
		0- 50.00			0- 50.00
		51.00- 101.00			51.00- 101.00
		102.00 - 151.00			102.00 -151.00
		152.00 -			152.00 -201.00

		201.00			
		202.00- 251.00			202.00-251.00
		252.00 - 301.00			252.00 -301.00
		302.00 - 351.00			302.00 -351.00
		352.00 - 401.00			352.00 - 401.00
		402.00- 451.00			402.00-451.00
		452.00 - 501.00			452.00 -501.00
		502.00 - 551.00			502.00 -551.00

14. Which Bank do you bank with_____

15. How much do you have in the bank_____

16. Types of service cooperative offers to members:

<u>Type Service</u>	<u>Yes</u> <u>No</u>	<u>Comments</u>
- Credit	() ()	_____
- Training support	() ()	_____
- information	() ()	_____
- farm inputs	() ()	_____
- spraying	() ()	_____
- processing	() ()	_____
- marketing	() ()	_____
- storage	() ()	_____
- transport	() ()	_____
- other (s) _____	() ()	_____

18. Are members satisfied with the present services / benefits they are receiving from their cooperatives? Yes () no ()

If no, what do they expect the cooperative to achieve in 1-2 years time?_____

19. What problems/constraints is preventing the cooperative from meeting member expectations?

20. What is (are) the main source of problems/constraints to your business and the cooperative/association?.

☐ Cooperative/Association itself

☐ Members

☐ Operating regulatory environment

☐ Federal Government

☐ State Government

☐ Local Government

☐ Customers/Clients

☐ Others, specify_____

21. Assess the following aspects of your business operations in terms of strengths and weaknesses and state improvement required.

Description	Strengths	Weaknesses	Improvement/Needs required
1. Quality of management and administration			
2 . Current Organizational structure			
3. Existence and adherence to By-laws & Policies			
4. Knowledge of Basic cooperative			

Description	Strengths	Weaknesses	Improvement/Needs required
principles and practices			
5. Degree of Internal Communication			
6. Level of participation of members in group activities			
7. Level of Business planning & implementation			
8. Records keeping / Business Accounting			
9. Meeting attendance and Work organizations			
10. Level of Financial reporting			
11. Availability of human, financial, and physical resources.			
12. Knowledge in Customer preferences/ identification and using feedbacks.			
13. Knowledge in product development			(
14. Access to financial services (micro-credit)			
15. Marketing linkages/Access			
16. Market information sources			
17. Market driven programs			
18. Relations with host communities			
19. Level of Collaboration and networking with other associations, international organizations, and research institutes			

Description	Strengths	Weaknesses	Improvement/Needs required
20. Relations with government institutions/officials			
21. Which product marketing strategy do you use? –(Business cards. Home services			
22. Processing/Value addition strategies			
23. Long term financial sustainability – Do you plough back profit into the business Yes or No			

22. What barriers to entry do you face in entering the market with your product?

- High capital costs ☐
- High production costs ☐
- High marketing costs ☐
- Consumer acceptance and brand recognition ☐
- Training and skills ☐
- Unions ☐
- Transportation costs ☐
- Taxes ☐

24. Type of Training Received

Training Type	Number of Members Trained	Training Provider	Relevancy to group operations		Cost	Follow up Required
			Yes	No		

25. What are the training areas that you can also train others in?

Training Area	Level (Tick as appropriate)		
	Beginner	Intermediate	Advanced

26. Tick and comment on your training needs

1. Enterprise Development training () _____

2. Business Development Services () _____

3. Micro finance linkages () _____

4. Cooperative group strengthening () _____

5. Short- term vocational skills () _____

Job creation ☐ Job Placement ☐

For Official Use Only

Recommendation _____

Officer/ interviewer _____

Date _____

Appendix 10.0: Stakeholder Analysis

Objectives: <ul style="list-style-type: none"> - To list and characterize the major stakeholders - To understand their present and potential roles and responsibilities - To understand their interests, fears, problems and potentials - To draw conclusions for the planning of the project. - To determine who can contribute or hinder the project's success. (Other relevant stakeholders) 					
Stakeholders	Attitude		Influence		Actions
	E	C	E	C	
EDC Staff (Beneficiaries)	++	4	H	4	Discuss with management about project activities, build confidence about project (buy in)
Youth (target)	++	3	M	3	Involve youth at every level of the project and organize them for discussion group
Families (Benefit)	++	3	H	4	Provide project information for the youth to contact their parent
MFI (Stakeholder)	+/-0	2	M	2	Arrange a meeting with MFI to understand their loan conditions and procedures
Government (Stakeholder)	0	1	M	1	This goes with the present vision of the Federal government.
Community	+	3	M	3	

E = Estimate

C = Confidence

Weight estimate of Stakeholder's Attitude is from

- ++ Strongly in favor
- + Weakly in favor
- O Indifferent or undecided
- Weakly opposed
- Strongly opposed

Weight confidence level of Stakeholder's Attitude is from 1 – 4

- 4 fully confident
- 3 Reasonably confident
- 2 Informed guess
- 1 Wild guess or sheer fantasy

Estimate of Stakeholder's confidence

- H High
- M Medium
- L Low

Appendix 10.0.1: SWOT ANALYSIS

STRENGTH	WEAKNESSES
<ul style="list-style-type: none"> - Focused on the specific concerns of a relatively homogenous group - Energetic young men and women both represented - The group ability to source for credit internally and provide moral and technical support to each - The project Manager has extensive technical expertise working with youth. 	<ul style="list-style-type: none"> - Inadequate start-up business capital - Weaknesses of past programs to build entrepreneurship capacity of youth have not made enough success with youth and this affects their perceptions on project of this nature. - Lack of formal constitutions and unclear legal Status of the group - Weak linkages with other organizations - Internal disagreements on different vocations or industry - Inability to gather all group members regularly together for meetings because of distance and logistics
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> - Youth interest and acceptance of the project - Technical assistance available - Low interest on loan by members - Adequate training opportunities - Members of this group are in the same line of business 	<ul style="list-style-type: none"> - Lack of government support - Poor infrastructures - Low level acceptance of entrepreneurship by the general public - Lack of trust by youth and wrong perception of the project - Economic downturn - Cultural and societal pressure (Get rich quick syndrome)