

# Moderating Role of Youth Empowerment towards Small and Medium Enterprises and Multidimensional Poverty Index

Musa Mohammed <sup>1</sup>, Rossazana Ab-Rahim\*<sup>2</sup>

<sup>1</sup>*Department of Project Management Technology, Federal University of Technology, Minna, Niger State, 920, Nigeria*

<sup>2</sup>*Faculty of Economics and Business, Universiti Malaysia Sarawak, Kota Samarahan, Sarawak, 94300, Malaysia*

\*[arrossazana@unimas.my](mailto:arrossazana@unimas.my)

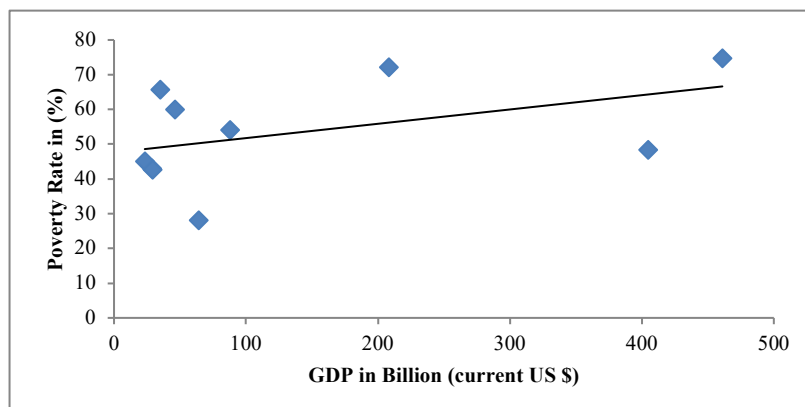
## Abstract

The aim of this study is to investigate the moderating effect of youth empowerment on the nexus between small medium enterprises (SMEs) and multidimensional poverty index (MPI) in Niger State, Nigeria. Statistical Package for Social Science is employed for descriptive analysis whereas Partial Least Square-Structural Equation Modelling (PLS-SEM) is used for hypotheses inference. Theoretically, participation of youth in SMEs activities if well harness; will foster economic, social and political values of a society. Hence, youth empowerment was employed as the moderator on the relationship between SMEs owners and MPI. The results show the moderating effect of youth empowerment denotes a positive effect on the relationship between SMEs and MPI; hence, it implies an increase in the empowerment of youth hampers poverty in Niger State and Nigeria at large.

**Keywords:** Small and Medium Enterprises; Multidimensional Poverty Index; Youth Empowerment, Nigeria; PLS-SEM

## 1. Introduction

It is alarming that despite being the largest economy in Africa in terms of nominal GDP ranking as depicted in Figure 1; the economic achievement has not been translated to the wellbeing of people as the country could not generate stable power supply and inadequate job opportunities in the market (1). Hence, the positive nexus between economic growth and poverty has sparked interesting platform for this study to embark.



**Figure 1. Relationship between GDP and Poverty Rate in Nigeria**

**Source:** National Bureau of Statistics (2012, 2014); World Bank (2016, 2018)

Empirically, a stream of studies such as Ebong and Ogwumike (2); Garza-Rodriguez (3); Oyewale and Musiliu (4) and Mellor and Malik (5) offer the contention that economic growth

fosters national income and export of goods and services growth; as a result, it dampens poverty. Notwithstanding the increasing trend of economic growth, the rate of poverty in Nigeria has also increases, an increase of 65.8% poverty rate between 1999 and 2013 (6, 7). Specifically, despite the progress in economic growth in Nigeria, the poverty situation in the country is still growing at worrying rate which affect the attainment of 2015 MDGs target; about 112 million Nigerians representing 67.1% of the country's population live in hard core poverty (8).

The poverty alleviation programmes consist of microfinance and governance reforms employ income-consumption approach, however, there has been an increasing recognition that small and medium enterprises (SMEs) development could be put forward to act as a tool for poverty alleviation (9). In this vein, Nigerian SMEs have been recognised as engine of economic growth owing to its vast contributions to development process and poverty alleviation (9-14).

SMEs thrive industrial and economic development in Nigeria by transforming rural technology, utilizing local resources and creating intermediate goods and services (9, 11, 15-17). SMEs have good potentials for improving domestic economy through creation of goods and services that boost the economy of Nigeria (16-19); provide credits sales (20); provide market for repairs of second handed products (21) and above all generate reasonable high standard of living to the citizenry (22). Past studies have tended to measure the relationship between SMEs and poverty alleviation (23, 24) and little is known on multidimensional poverty.

It is interesting to highlight that the paramount economic attributes of the poverty and poor is that they are identified as young and not aged people (25). (26) suggested youth empowerment as the tool for poverty reduction in order to make them self-reliance through SMEs activities It was brought to light that youths possess the aptitudes which if well harness fosters economic, social, political and cultural values of a society (27). Youths are the young individuals in the society being typified by energy, ample ideas and novel ways to seek life and confront problems (28). The theory of critical youth empowerment is built on the framework of youth empowerment and participatory research with community youth organisations (29).

Hence, this study aims to investigate the nexus between SMEs and multidimensional poverty index and the moderating role of youth empowerment. The theoretical and empirical studies have been discussed in this section hence; the following section presents the Data and Methodology. The subsequent section presents the Results and the Discussion of the Results while the Conclusion section offers summary of the results as well the policy implications.

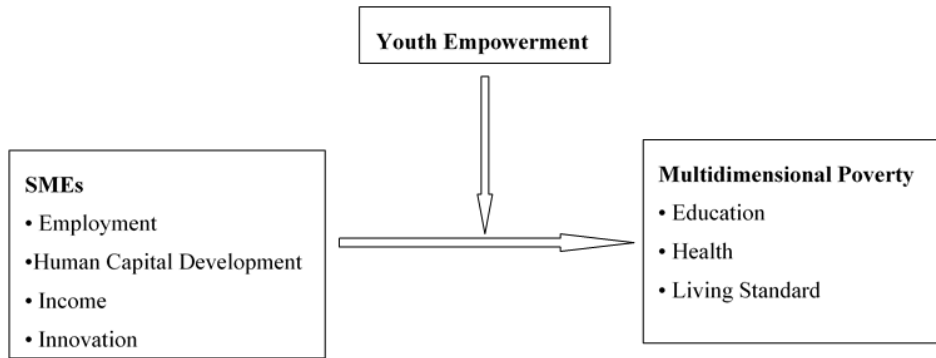
## **2. Methodology/Materials**

### **2.1. Sampling**

The study employed a quantitative survey approach to gather data from SMEs households in Niger State of Nigeria. Niger State records the highest rate of poverty in Nigeria which is about 61.20% and follows by Benue State (59.20%). A non-probability sampling of cluster sampling is employed in the selection of the respondents. The simplified statistical is used to determine the sample size for the study which is 520 samples (30). The respondent's background information is described using the Statistical Package for Social Science (SPSS) version 23; whereas, Partial Least Square-Structural Equation Modelling 3.0 (PLS-SEM) is employed to evaluate both the measurement and structural model. PLS-SEM is appropriate since the model contained a mixture of formative and reflective items. SMEs items are formative and youth empowerment and multidimensional poverty are reflective.

### **2.2. Conceptual Framework**

Figure 2 depicts a link between SMEs and multidimensional poverty reduction through youth empowerment.



**Figure 2. Conceptual Framework**

### 2.3. Hypotheses Development

In developing economies, SMEs have been recognised as the engine of economic growth, owing to his immense contribution to development process and poverty reduction (9-11, 23). In Nigeria, larger proportion of SMEs are found in informal sector, they provide mass jobs to the unemployed youth, earn income daily or monthly to make a living. Sizable proportion of SMEs in Nigeria engaged in service industry and most adult were into self-employment providing series of services (31). To conclude this section, hypothesis H1 is defined;

**H1:** There is a positive relationship between SMEs and multidimensional poverty reduction.

Universally, youth have been recognised as the prime mover of SMEs owing to their inspired ability, strength and the urge to achieve. The study conducted on the investigation of the relationship between government entrepreneurial programme and youth SMEs participation in Nigeria, the positive relationship between SMEs and poverty alleviation is strengthened with government’s youth empowerment programmes (32). In the ascertaining the contribution of SMEs in their capabilities to eradicate poverty, it was established that the development of SMEs which reduces poverty depends on youth empowerment (33). H2 hypothesis is structured as follows.

**H2:** Youth empowerment moderates the relationship between SMEs and multidimensional poverty reduction.

### 2.4. Questionnaire items and their Source

To determine the relationship between SMEs and multidimensional poverty and as well the moderating effect of youth empowerment on this relationship, a given set of questionnaire derived from the literature were used as shown in Table 1.

**Table 1: Items of Questionnaire and Its Sources**

Employment Generation	Source
<b>EMP1</b>	SMEs are the major source of employment Emerole and Edeoga (34), Etuk, Etuk (35), Motilewa, Ogbari (36).
<b>EMP2</b>	SMEs use more of labour than larger firms Ali, Rashid (37), Hassan and Ahmad (38), Katua (39).
<b>EMP3</b>	SMEs are the largest source of domestic employment Syed, Ahmadani (40), Vijayakumar (41), Woldeyohanes (42).
<b>EMP4</b>	SMEs have reduced unemployment in the country Ali, Rashid (37), Agyapong (43), Akugri, Bagah (44), Eniola, Entebang (45).
<b>EMP5</b>	SMEs provide employment for those who cannot find formal job Akugri, Bagah (44), Mamman, Kanu (46), Sokoto and Abdullahi (47).
<b>EMP6</b>	SMEs provides job for those who lose Akugri, Bagah (44), Mamman, Kanu (46).

	formal job	
<b>EMP7</b>	SMEs absorb more labour force than larger firms	Ali, Rashid (37), Syed, Ahmadani (40), Oyelana and Adu (48), Vijayakumar (49).
<b>EMP8</b>	SMEs provide employment to people with little capital.	Motilewa, Ogbari (36), Katua (39), Mamman, Kanu (46), Oboniye (50).
<b>EMP9</b>	SMEs create employment for people with low education	Sokoto and Abdullahi (47), Aremu and Adeyemi (51).
<b>Innovation Activities</b>		<b>Source</b>
<b>INN1</b>	SMEs adapt to new methods better than large firm	Isaiás (52), Matin (53).
<b>INN2</b>	The use of new method of production lowers the cost of production	Akugri, Bagah (44), Boachie-Mensah and Acquah (54), Osei, Yunfei (55).
<b>INN3</b>	The introduction of new quality product increases the demand and business profit	Motilewa, Ogbari (36), Ndesaulwa and Kikula (56).
<b>INN4</b>	Innovation enables SMEs to meet up with market needs	Ndesaulwa and Kikula (56), Olughor (57).
<b>INN5</b>	Innovation increases specialisation among the SMEs owners	Boachie-Mensah and Acquah (54), Ndesaulwa and Kikula (56).
<b>INN6</b>	Product and process innovation increases SMEs performance.	Agyapong (43), Ndesaulwa and Kikula (56).
<b>INN7</b>	SMEs reduce rural-urban migration	Abdullahi, Tahir (17), Edom, Inah (58), Ogbo and Nwachukwu (59).
<b>Human Capital Development</b>		<b>Source</b>
<b>HCD1</b>	Young entrepreneurs receive their training at SMEs.	Adebayo (32), Agyapong (43).
<b>HCD2</b>	SMEs provide comprehensive learning	Oyelana and Adu (48), Augustine (60).
<b>HCD3</b>	SMEs enable people to acquire skills	Okoli and Okoli (61), Udu (62).
<b>HCD4</b>	SMEs provide free training opportunities	Udu (62).
<b>HCD5</b>	Training increases workers' productivity	Lee (63).
<b>HCD6</b>	Entrepreneurship and management skills acquired through SMEs activities	Augustine (60), Ediagbonya (64), OECD (65).
<b>HCD7</b>	SMEs train their employees to become better managers	Oyelana and Adu (48), Racheal and Uju (66).
<b>Income Generation</b>		<b>Source</b>
<b>INC1</b>	SMEs help reduces income inequality	Terungwa (18), Downes (67).
<b>ICN2</b>	SMEs provide income for disadvantaged people	Mamman, Kanu (46), Audu and Okpe (68).
<b>ICN3</b>	SMEs are the major source of income	Syed, Ahmadani (40), Oyelana and Adu (48).
<b>ICN4</b>	SMEs enable people to meet up with their basic needs	Oyelana and Adu (48), Aremu and Adeyemi (51).
<b>ICN5</b>	Small businesses provide income generating opportunities	Ali, Rashid (37), Hassan and Ahmad (38), Akugri, Bagah (44).
<b>ICN6</b>	Income generated from SMEs enable people to obtain better schooling, health facilities and empower them	Hassan and Ahmad (38), Agyapong (43), Samwel (69).
<b>ICN7</b>	SMEs provide additional income to low income in formal job	Munoz, Welsh (70).
<b>ICN8</b>	SMEs provide income for people who lose white collar jobs	Motilewa, Ogbari (36), Munoz, Welsh (70).
<b>ICN9</b>	SMEs provide a mean of survival	Akinwale and Ogundiran (71), Thapa (72).
<b>Poverty</b>		<b>Source</b>
<b>POV1</b>	Making affordable goods and services	Iorun (11), Asikhia (73).

	hampers poverty	
POV2	Increase in disposable income improves standard of living	Motilewa, Ogbari (36), Zindiye, Chiliya (74).
POV3	Intermediary goods which are used by industries to produce further goods leads to increase income	Bowale (15), Afande (75).
POV4	Increase in the production leads to rise of entrepreneurs	Akugri, Bagah (44), Fosu (76).
POV5	Increase in the production leads to job creation	Motilewa, Ogbari (36), Inam (77), Sofoluwe, Shokunbi (78).
POV6	Purchasing power of people which result from establishment of many enterprises reduce poverty	Thapa (72), Sofoluwe, Shokunbi (78), World Development Report (79).
<b>Youth Empowerment</b>		<b>Source</b>
YE1	SMEs increase youth employment opportunities	Sawaya and Bhero (80), Babalola and Tiamiyu (81).
YE2	Innovative tendencies of youth can be translated into useful venture	Ibbih, Anthony (82).
YE3	Youths participation in SMEs increases skill acquisitions	Ibbih, Anthony (82), Ledford, Lucas (83).
YE4	Empowering youth enable them to establish small businesses and generate income	Ndamu (84), Sam (85).
YE5	Empowering youth increases the establishment of SMEs	Akugri, Bagah (44), Aliogo and Onoja (86), Akpan (87).
YE6	Empowering youth assures quality of life	Sam (85), Shefiu (88).
YE7	Empowerment enables human capital of youth to be utilized	Sawaya and Bhero (80), Todorovic, Komazec (89).

### 3. Results and Findings

#### 3.1. Descriptive Statistics

**Table 2: Respondents Background Information**

Demographic	Frequency	Percentage	Demographic	Frequency	Percentage
<b>Gender</b>			<b>Number of Childs</b>		
Male	246	56.9	1-3	106	24.5
Female	186	43.1	4-8	243	56.3
			9-13	49	11.3
<b>Age</b>			14 and above	26	6
21-28	79	18.3			
29-36	88	20.4	<b>Household size</b>		
37- 44	135	31.3	1-3	83	19.2
45 and above	130	30.1	4-6	151	35.0
			7-10	148	34.3
<b>Marital status</b>			11-14	43	10.0
Single	20	4.6	15 and above	7	1.6
Married	333	77.1			
Divorce	10	2.3	<b>Personal monthly income (N)</b>		
Separated	8	1.9	Less than 50,000	406	94.0
Widow	61	14.1	51,000 – 100,000	22	5.1
			101,000 – 150,000	4	0.9

Education Status					
No school	116	26.9	Monthly savings (N)		
Primary education	8	1.6	Less than 50,000	425	98.4
Secondary education	122	28.2	51,000 – 100,000	7	2.8
Tertiary education	186	43.1			
<b>Respondents (432)</b>					

Based on Table 2, the larger proportion of respondents are male (56.9), mostly young and adult between the age of 21 and above, married (77.1%) and predominantly educated having at least first school leaving certificate. The majority of the respondents have children ranging between 4 and 8 (56.3%) with an average household size of between 4 and 10 (68.3%). Based on the respondents’ personal monthly income, 94% earns less than 50,000, which makes majority (88.4%) of them to save less.

### 3.2. Measurement Model

The indicators loadings, CR and AVE of both formative and reflective constructs are described in Table 3.

**Table 3: Result of Measurement Model**

Variable	Item	Loading / Weight	CR	AVE	Measure
SMEs	Employment	0.648	0.993	0.954	Formative
	Human Capital Dev.	0.379			
	Income	0.679			
	Innovation	-0.281			
Youth Empowerment	YE4	0.983	0.993	0.954	Reflective
	YE5	0.987			
	YE6	0.975			
	YE7	0.973			
Multidimensional Poverty	POV1	0.932	0.982	0.901	Reflective
	POV2	0.952			
	POV3	0.955			
	POV4	0.95			
	POV6	0.964			

Note: YE1, YE2, YE3 and POV5 are deleted due to low loadings

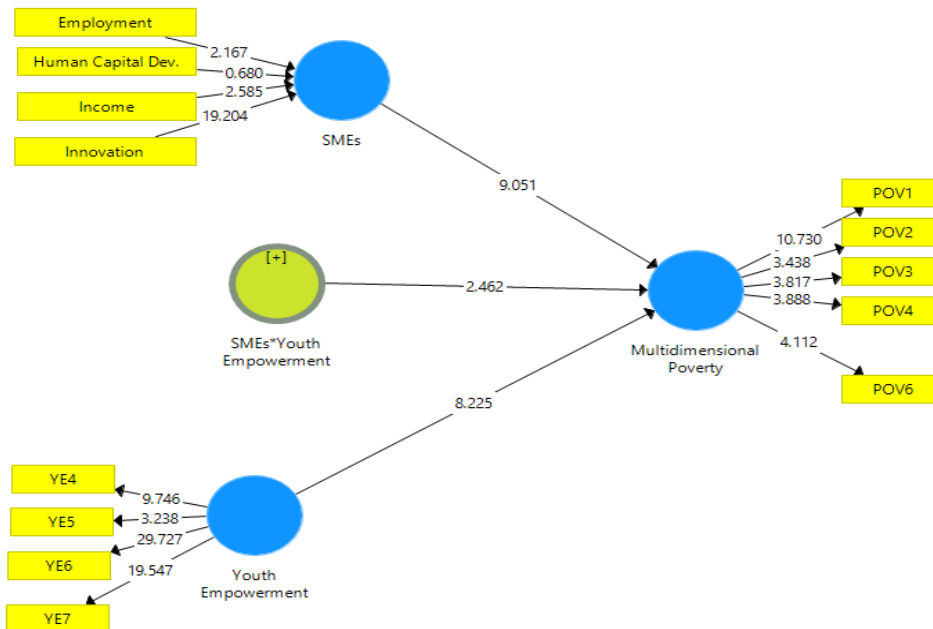
It was suggested that the convergent validity, the loadings value and composite reliability should exceed 0.7 and average variance extracted should exceed 0.5 (90). Table 5 depicts the value of loading for the youth empowerment (0.952–0.987) and multidimensional poverty (0.932–0.964) which exceeded the validated value of 0.7. This study used a total number of 45 items constructed to determine the research model. The measures of formative items for SMEs variable portray the weight which vary between (-0.281–0.679). The CR values are exceedingly reliable for youth empowerment (0.993) and multidimensional poverty (0.982). At the same time, the average variance extracted (AVE) for youth empowerment (0.954) and multidimensional poverty (0.901).

### 3.3. Discriminant Validity

Table 4 depicts the comparison of the indicators loadings with cross loading. Indicators loadings should be higher than cross loadings (91). The results show the indicator loading for multidimensional poverty (0.701) and youth empowerment (0.606) are higher than the cross loadings.

**Table 4: Discriminant Validity Measurement Model**

	Poverty	SMEs	Youth Empowerment
Poverty	0.701		
SMEs	0.357	N/A	
Youth Empowerment	0.635	0.456	0.606



**Figure 3. Structural Model with Moderation**

Figure 3 shows the results support relationship of SMEs on multidimensional poverty reduction (H1). Moreover, the moderator interaction indicates a stronger relationship on youth empowerment between SMEs and poverty reduction (H2).

### 3.4. Discussion of Results

**H1:** There is positive relationship between SMEs and multidimensional poverty reduction

Hypothesis 1 indicated the positive relationship between SMEs and multidimensional poverty reduction. Table 5 demonstrates that, there is a positive nexus between SMEs and multidimensional poverty reduction ( $\beta=0.451$ ,  $t\text{-value}=9.051$ ) and as well the  $t\text{-value}$  is greater than 1.645 ( $<0.05$ ). The result established the inference of the earlier studies such as Iorun (11), Asikhia (23), Garba (31), Agyapong (43) who agrees that SMEs enable households to have access to quality education, good health and improving standard of living. Fittingly, this is also in line with critical youth empowerment theory which advocates that engagement of people particularly young in SMEs activities improves their household member’s access to quality education, good health and better living standard. In addition, their involvement in these activities enable them not only create income, but also build their human capital which increase their productivity, earnings and above all reduces poverty.

**H2:** Youth Empowerment moderates the relationship between SMEs and multidimensional poverty reduction.

Hypothesis 2 confirmed the moderating effect of youth empowerment between SMEs and multidimensional poverty reduction. Table 5 depicts that youth empowerment has a robust relationship between SMEs and multidimensional poverty reduction ( $\beta=0.314$ ,  $t\text{-value}=2.462$ ). The findings from the study is in line with the critical youth empowerment theory which describe that the creation of an enabling environment for the youth to have access to resources and to transform their awareness through their values, beliefs and attitudes makes them to be business



owners and job creators, and for which it changes the poverty status of the youth. Additionally, the provision of adequate and qualitative education to the youth grooms them with skills which enhances their entrepreneurial management process, innovation management, thus leads to the increase of SMEs based on innovation and creativity thereby providing employment to oneself and others (84, 88, 89).

**Table 5: Path Coefficient and Hypotheses Testing**

Hypotheses	Relationship	Beta	t-value	Supported
H1	SMEs → Multidimensional Poverty	0.451	9.051**	Yes
H2	SMEs*Youth Empowerment → Multidimensional Poverty	0.314	2.462**	Yes

Note: \*p<0.05, t-value greater than 1.645-2.32 (1 tailed)  
 \*\*p<0.01, t-value greater than 2.33 (1 tailed)

### 3.5. Coefficient of Determination (R<sup>2</sup>) of the Moderating Effect

Table 6 shows that the model foretold accuracy has rose from 0.407 to 0.586 with youth empowerment. Based on the path model of PLS, the coefficient of determination values of 0.19, 0.33 and 0.67 are considered as weak, moderate and substantial respectively (92). Hence, the strength of the framework is perhaps at the moderate level and satisfactory.

**Table 6: R<sup>2</sup> on Multidimensional Poverty with and without interaction effect**

Endogenous Construct	R <sup>2</sup> Variance	
	Without Interaction Effect	With Interaction effect
Multidimensional Poverty	0.407	0.586

## 4. Conclusion

Critical youth empowerment theory applied in SMEs development and multidimensional poverty reduction to hold up the betterment of life among the unemployed and peoples' entitlement in income creation. In spite of this, critical youth empowerment theory has never been applied to study the SMEs and multidimensional poverty reduction. However, this study looks at the influence of SMEs on multidimensional poverty reduction and the moderating effect of youth empowerment on SMEs and multidimensional poverty reduction. H1 and H2 outcomes are buttressed in this study by critical youth empowerment theory. Hence, much emphasis on various categories of youth empowerments such as skill, educational, business, moral and financial shall improve peoples' welfare.

### Acknowledgement:

This work was supported by Ministry of Higher Education and Universiti Malaysia Sarawak [grant numbers F01/FRGS/1607/2017].

## References

- [1] Terwase IT, Abdul-Talib A, Zengeni KT. Nigeria, Africa's Largest Economy: International business perspective. *International Journal of Management Sciences*. 2014;3(7):534-43.
- [2] Ebong FS, Ogwumike FO. Economic growth and poverty reduction in Nigeria: An empirical investigation. *Journal of Economics and Sustainable Development*. 2013;4(7):177-30.
- [3] Garza-Rodriguez J. Poverty and Economic Growth in Mexico. *Social Sciences*. 2018;1(183):1-9.
- [4] Oyewale F, Musiliu BA. Empirical assessment of economic growth on poverty reduction in Nigeria. *American Journal of Economics*. 2015;5(6):565-73.



- [5] Mellor JW, Malik SJ. The impact of growth in small commercial farm productivity on rural poverty reduction. *World Development*. 2017;91:1-10.
- [6] National Bureau of Statistics (NBS). *The Nigeria Poverty Profile 2014*. Abuja, Nigeria; 2014.
- [7] World Bank. *Nigeria: macro poverty outlook indicators 2018* [Available from: <http://pubdocs.worldbank.org/en/848651492188167743/mpo-nga.pdf>].
- [8] Aidelunuoghene OS. The paradox of poverty in Nigeria: What an irony. *Research Journal of Finance and Accounting*. 2014;5(4):116-22.
- [9] Oba UO, Onuoha BC. The role of small and medium scale enterprises in poverty reduction in Nigeria: 2001 – 2011. *An International Multidisciplinary Journal, Ethiopia*. 2013;7(4):1-25.
- [10] Nkwe N. Role of SMEs in Botswana. *American International Journal of Contemporary Research*. 2012;2(8):29-37.
- [11] Iorun JI. Evaluation of survival strategies of small and medium enterprises in Benue State, Nigeria. *International Journal of Academic Research in Accounting, Finance and Management Sciences*. 2014;4(2):255-63.
- [12] Abdullahi MS, Abubakar A, Aliyu RL, Umar K, Umar MB, Sabiu IT, et al. The nature of small and medium scale enterprises (SMEs): Government and financial institutions support in Nigeria. *International Journal of Academic Research in Business and Social Sciences*. 2015a;5(3):525-37.
- [13] Asikhia OU. SMEs, wealth creation and poverty alleviation in Nigeria *Journal of Economics and Behavioral Studies* 2016;8(4):17-31.
- [14] Esiebugie UM, Hembadon D, Loveday E. Small scale industries and poverty reduction in Benue State, Nigeria. *Imperial Journal of Interdisciplinary Research*. 2016;2(8):1347-55.
- [15] Bowale EK. Small and medium enterprises (SMEs) development and poverty alleviation in developing countries: evidence from Ekiti State, Nigeria. 2nd International Scientific Conference on Economic and Social Development; April 5; Paris2013.
- [16] Anigbogu TU, Onwuteaka CI, Edodo TD, Okoli MI. Roles of small and medium scale enterprises in community development: Evidence from Anambra south senatorial zone, Anambra State. *International Journal of Academic Research in Business and Social Sciences*. 2014;4(8):302-15.
- [17] Abdullahi MS, Tahir IM, Aliyu RL, Abubakar A. Strengthening small and medium scale enterprises (SMEs) for poverty alleviation in Nigeria. *IOSR Journal of Humanities and Social Science*. 2015b;20(6):101-10.
- [18] Terungwa T. Risk Management and Insurance of Small and Medium Scale Enterprises (SMEs) in Nigeria. *International Journal of Finance and Accounting*. 2012;1(1):8-17.
- [19] Shehu AM, Mahmood R. An empirical analysis of market orientation and business performance relationship in the context of developing economy. *International Journal of Academic Research in Business and Social Sciences*. 2014;4(9):457-70.
- [20] Ifurueze MSK. The impact of effective management of credit sales on profitability and liquidity of food and beverage industries in Nigeria. *Global Journal of Management and Business Research*. 2013;13(2):28-38.
- [21] Pardo RH, T. B, Bhamra R. Sustainable product service systems in small and medium enterprises (SMEs): Opportunities in the leather manufacturing industry. *Sustainability*. 2012;4:173-92.
- [22] Tom EE, Glory B, Alfred UJ. An appraisal of Nigeria's micro, small and medium enterprises (MSMEs): Growth, challenges and prospects. *International Journal of Small Business and Entrepreneurship Research*. 2016;4(4):1-15.
- [23] Asikhia. SMEs, wealth creation and poverty alleviation in Nigeria *Journal of Economics and Behavioral Studies*. 2016;8(4):17-31.
- [24] Shariff MNM, Peou C, Ali J. Moderating effect of government policy on entrepreneurship and growth performance of small and medium enterprises in Cambodia. *International Journal of Business Science and applied management* 2010;3(1):57-72.
- [25] Abdussalam OA. Impact of youth empowerment scheme on poverty alleviation in Nigeria *International Journal of Business, Economics and Law* 2015;8(3):35-9.
- [26] Kolade TT, Towobola WL, Oresanya TO, Ayeni JO, Omodewu OS. Youth empowerment for sustainable development: The role of entrepreneurship education for out-of-school youth. *Journal of Poverty, Investment and Development*. 2014;5:172-8.
- [27] Billimoria J. Why Young People are Key to Achieving the SDGs 2016 [Available from: <https://www.weforum.org/agenda/2016/09/why-young-people-are-key-to-achieving-the-sdgs/>].

- [28] Gwary MM, Kwaghe PV, Ja'afar-Furo MR, Dennis A. Analysis of entrepreneurial agricultural activities of youths in Michika Local Government Area of Adamawa State, Nigeria. *Journal of Development and Agricultural Economics*. 2011;3(3):91-7.
- [29] Jennings LB, Parra-Medina D, Messias DKH, McLoughlin K. Toward a critical social theory of youth empowerment. *Journal of Community Practice*. 2006;14(1/2):31-55.
- [30] Yamane T. *Statistics, an introductory analysis*. 2nd ed. New York: Harper and Row; 1967.
- [31] Garba AS. Entrepreneurship, public policy and poverty reduction in Nigeria. *International Journal of Business and Social Research*. 2012;2(2):158-69.
- [32] Adebayo PO. Impact of government entrepreneurial programmes on youth SMEs participation in Nigeria. *Journal of Business and African Economy*. 2015;1(8):17-30.
- [33] Hussain MD, Bhuiyan AB, Said J. Eradicating poverty through evolving micro, small, & medium enterprises: An empirical exploration. *International Conference on Islamic Economics, Governance and Social Enterprise (ICONIGS); Melaka, Malaysia 2015*.
- [34] Emerole GA, Edeoga GI. Analysis of employment creation and income generation potentials of small and medium scale enterprise in Abia State, Nigeria. *Singaporean Journal of Business Economics, and Management Studies*. 2015;3(11):9-17.
- [35] Etuk RU, Etuk GR, Baghebo M. Small and medium scale enterprises (SMEs) and Nigeria's economic development. *Mediterranean Journal of Social Sciences*. 2014;5(7):656-62.
- [36] Motilewa BD, Ogbari M, Aka DO. A review of the impacts of SMEs as social agents of economic liberations in developing economies. *International Review of Management and Business Research*. 2015;4(3):903-14.
- [37] Ali S, Rashid H, Khan MA. The role of small and medium enterprises and poverty alleviation in Pakistan: An empirical analysis. *Theoretical and Applied Economics*. 2014;21(4):67-80.
- [38] Hassan T, Ahmad B. The role of micro enterprises in employment and income generation: A case study of Timergara city Dir (L) Pakistan. *International Journal of Economics & Management Sciences*. 2016;5(2):1-5.
- [39] Katua NT. The role of SMEs in employment creation and economic growth in selected countries. *International Journal of Education and Research*. 2014;2(12):461-72.
- [40] Syed AASG, Ahmadani MM, Shaikh N, Shaikh FM. Impact analysis of SMEs sector in economic development of Pakistan: A case of Sindh. *Journal of Asian Business Strategy*. 2012;2(2):44-53.
- [41] Vijayakumar S. The trend and impact of small and medium enterprises on economic growth in Sri Lanka. *International Journal of Global Business Management and Research*. 2013a;2(1):30-47.
- [42] Woldeyohanes HT. Dimensions and determinants of growth in micro and small enterprises: Empirical evidence from Mekelle City, Ethiopia. *AGRIS on-Line Papers in Economics and Informatics*. 2014;6(3):104-15.
- [43] Agyapong D. Micro, small and medium enterprises' activities, income level and poverty reduction in Ghana – A synthesis of related literature. *International Journal of Business and Management*. 2010;5(12):196-205.
- [44] Akugri MS, Bagah DA, Wulifan JK. The contribution of small and medium scale enterprises to economic growth: Across-sectional study of Zebilla in the Bawku west district of Northern Ghana. *European Journal of Business and Management*. 2015;7(9):262-74.
- [45] Eniola AA, Entebang H, Sakariyau OB. Small and medium scale business performance in Nigeria: Challenges faced from an intellectual capital perspective. *International Journal of Research Studies in Management* 2015;4(1):59-71.
- [46] Mamman A, Kanu AM, Alharbi A, Baydoun N. *Small and medium-sized enterprises (SMEs) and poverty reduction in Africa: Strategic management perspective*. Newcastle: Cambridge Scholars Publishing; 2015.
- [47] Sokoto AA, Abdullahi YZ. Strengthening small and medium enterprises (SMEs) as a strategy for poverty reduction in north western Nigeria. *American Journal of Humanities and Social Sciences*. 2013;1(3):189-201.
- [48] Oyelana AA, Adu EO. Small and medium enterprises (SMEs) as a means of creating employment and poverty reduction in Fort Beaufort, Eastern Cape Province of South Africa. *Journal of Social Sciences*. 2015;45(1):8-15.
- [49] Vijayakumar S. Small and medium enterprise promotions for their growth in Srilanka. *International Journal on Global Business Management & Research*. 2013b;1(2):46-56.
- [50] Oboniye JA. Small scale industries and rural development in Edo State, Nigeria. *Journal of Educational and Social Research*. 2013;3(9):25-33.
- [51] Aremu MA, Adeyemi SL. Small and medium scale enterprises as a survival strategy for employment generation in Nigeria *Journal of Sustainable Development* 2011;4(1):200-6.

- [52] Isaías P. Human-computer interfaces and interactivity: Emergent research and applications, advances in human and social aspects of technology. USA: IGI Global; 2014.
- [53] Matin MS. Influence of innovation on small and medium enterprise (SME) growth - A case of garment manufacturing industries in Nakuru County. *International Journal for Innovation Education and Research* 2014;2(6):102-12.
- [54] Boachie-Mensah F, Acquah ISK. The effect of innovation types on the performance small and medium size enterprises in the Sekondi-Takoradi metropolis. *Archives of Business Research*. 2015;3(3):77-98.
- [55] Osei A, Yunfei S, Appienti WA, Forkuoh SK. The antecedents of process innovation and SMEs growth: Empirical evidence from shoe manufacturing sector in the Ashanti Region of Ghana. *European Scientific Journal*. 2016;Special Edition:163-73.
- [56] Ndesaulwa AP, Kikula J. The impact of innovation on performance of small and medium enterprises (SMEs) in Tanzania: A Review of Empirical Evidence. *Journal of Business and Management Sciences*. 2016;4(1):1-6.
- [57] Olughor RJ. Effect of innovation on the performance of SMEs organizations in Nigeria *Management* 2015;5(3):90-5.
- [58] Edom GO, Inah EU, Emori EG. Small and medium enterprises financing and poverty reduction in Nigeria: An empirical analysis. *Journal of Economics and Sustainable Development*. 2015;6(11):91-100.
- [59] Ogbo A, Nwachukwu AC. The Role of Entrepreneurship in Economic Development: The Nigerian Perspective. *European Journal of Business and Management*. 2012;4(8):95-105.
- [60] Augustine A. UNDP, SMEDAN train women on small business. *Leadership*. 2014 July 12.
- [61] Okoli DI, Okoli EI. Youth empowerment through entrepreneurial development in Nigeria. *Journal of Educational and Social Research*. 2013;3(9):147-53.
- [62] Udu AA. Apprenticeship orientation and performance of micro businesses in Ebonyi State, Nigeria. *International Journal of Business and Management Review*. 2015;3(5):30-40.
- [63] Lee KW. Skills training by small and medium-sized enterprises: Innovative cases and the consortium approach in the Republic of Korea. Tokyo: Asian Development Bank Institute; 2016.
- [64] Ediagbonya K. The roles of entrepreneurship education in ensuring economic empowerment and development. *Journal of Business Administration and Education*. 2013;4(1):35-46.
- [65] OECD. Skills development and training in SMEs, local economic and employment development (LEED): OECD publishing; 2013 [Available from: <http://dx.doi.org/10.1787/9789264169425-en>].
- [66] Racheal JC, Uju MU. Role of small and medium enterprises in poverty eradication in Nigeria. *European Journal of Research and Reflection in Management Sciences*. 2018;6(2):33-49.
- [67] Downes AS. Poverty and its reduction in the small developing countries of the Caribbean. Conference on Ten Years of War against Poverty; September 8-10; Chronic Poverty Research Centre, University of Manchester, UK2010.
- [68] Audu HO, Okpe IJ. Women in small scale enterprises and poverty reduction in Dekina local government area of Kogi State: A logistic regression approach. A logistic regression approach IOSR *Journal of Economics and Finance*. 2018;9(3):64-71.
- [69] Samwel P. The role of women's micro-enterprises in enhancing rural households' access to basic needs and services: Evidence from fish selling micro-enterprises in Kilwa District, Tanzania. *Journal of Education and Practice*. 2014;5(39):131-42.
- [70] Munoz JM, Welsh DHB, Chan SH, Raven PV. Microenterprises in Malaysia: A preliminary study of the factors for management success. *International Entrepreneurship Management Journal*. 2015;11:673-94.
- [71] Akinwale O, Ogundiran O. The impacts of small business on poverty reduction in Eastern Cape Province, South Africa. *Mediterranean Journal of Social Sciences*. 2014;5(15):154-64.
- [72] Thapa A. Determinants of microenterprise performance in Nepal. *Small Business Economics*. 2015;45(3):581-94.
- [73] Asikhia OU. SMEs and poverty alleviation in Nigeria: Marketing resources and capabilities implications. *New England Journal of Entrepreneurship*. 2010;13(2):57-70.
- [74] Zindiye S, Chiliya N, Masocha R. The impact of government and other institutions' support on the performance of small and medium enterprises in the manufacturing sector in Harare, Zimbabwe. *International Journal of Business Management Economic Research*. 2012;3(6):655-67.
- [75] Afande FO. Factors influencing growth of small and microenterprises in Nairobi central business district *Journal of Poverty, Investment and Development* 2015;9:104-37.

- [76] Fosu AK. Growth, Inequality, and Poverty Reduction in Developing Countries: Recent Global Evidence. *Research in Economics*. 2017;71:306-36.
- [77] Inam US. Poverty alleviation strategies in Nigeria: A call for an inclusive growth approach. *Journal of poverty, Investment and Development*. 2015;15:110-8.
- [78] Sofoluwe AO, Shokunbi MO, Raini L, Ajewole T. Entrepreneurship education as a strategy for boosting human capital development and employability in Nigeria: Issues, prospects, Challenges and solution. *Journal of Business Administration and Education*. 2013;3(1):25-50.
- [79] World Development Report. Jobs and standard of living 2013 [Available from: <http://siteresources.worldbank.org/EXTNWDR2013/Resources/8258024-1320950747192/8260293-1322665883147/Chapter-2.pdf>.
- [80] Sawaya A, Bhero S. Start-up SMEs potency in employment creation for youth in Mozambique. *International Journal of Recent Scientific Research*. 2017;8(9):19944-9.
- [81] Ali, M., Qureshi, M. I., & Mustapha, I. (2019). SROI in Social Enterprises: A Systematic Literature Review of Recent Trends and Future Agenda. *Societal Entrepreneurship and Competitiveness*, Emerald Publishing Limited, 203-226.
- [82] Ibbih JM, Anthony M, Itari A. Youth empowerment and productivity: An imperative for economic development in Nigeria. *International Journal of Innovative Social Sciences and Humanities Research*. 2015;3(2):86-99.
- [83] Ledford MK, Lucas B, Dairaghi J, Ravelli P. Youth empowerment: The theory and its implementation 2013 [Available from: [http://www.youthempoweredolutions.org/wp-content/uploads/2013/11/Youth\\_Empowerment\\_The\\_Theory\\_and\\_Its\\_Implementation\\_Summary-11-13-13.pdf](http://www.youthempoweredolutions.org/wp-content/uploads/2013/11/Youth_Empowerment_The_Theory_and_Its_Implementation_Summary-11-13-13.pdf).
- [84] Ndamu RK. Impact assessment of government empowerment programmes on youths participation in entrepreneurial activities in Adamawa State-Nigeria. *International Journal of Advanced Studies in Economics and Public Sector Management*. 2017;5(2):66-80.
- [85] Sam IO. Achieving sustainable poverty reduction and rural development in Nigeria through local economic development strategies. *American Journal of Rural Development*. 2014;2(1):13-9.
- [86] Aliogo U, Onoja G. Utomi: Increased investment in youth entrepreneurship will boost SMEs. *This Day*. 2017 February 27.
- [87] Akpan GE. Empowering women and youth in micro- and small-scale enterprises (MSSEs) for wealth creation. *International Journal of Asian Social Science*. 2015;5(2):52-63.
- [88] Shefiu R. Youth empowerment leveraging on entrepreneurship. *Continental Journal of Sustainable Development*. 2016;7(1):45-60.
- [89] Todorovic I, Komazec S, Jevtic M, Obradovic V, Maric M. Strategic management in development of youth and women entrepreneurship - Case of Serbia. *Organizacija*. 2016;49(4):197-207.
- [90] Ramayah T, Yeap JAL, Ahmad NH, Halim HA, Rahman SA. Testing a confirmatory model of facebook usage in smartPLS using consistent PLS. *International Journal of Business and Innovation*, 3(2), 01-14 2017;3(2):1-14.
- [91] Henseler J, Chin WW. A comparison of approaches for the analysis of interaction effects between latent variables using partial least squares path modelling. *Structural Equation Modelling*. 2010;17(1):82-109.
- [92] Chin WW. How to write up and report PLS analyses. In: Vinzi VE, Chin WW, Henseler J, H. Wang, editors. *Handbook of Partial Least Squares*. Berlin, Heidelberg Springer. ; 2010. p. 655-90