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Exploring the Determinants of Entrepreneurship in Yobe State, Nigeria: An Empirical Investigation

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Abstract **Review Article**

Entrepreneurship plays a crucial role in economic development through employment creation, innovation, poverty reduction, and income generation. Despite the growing number of entrepreneurs in Yobe State, Nigeria, many businesses experience failure due to insufficient access to finance, poor infrastructure, regulatory challenges, and limited entrepreneurial skills. Studies on the determinants of entrepreneurial choices have been widely researched, but the determinants among small and medium scale enterprises (SMSEs) have not been fully explored in Yobe state, Nigeria. This study attempts to explore the determinants of entrepreneurship among entrepreneurs in Yobe state, Nigeria. To achieve the objectives of this study, we employ logit regression and a sample of 270 entrepreneurs was selected from the three geo political zones in the state using random sampling method. Findings from the study reveal that start-up capital, access to finance, age, level of education, family background and government support and policies to have significantly influenced entrepreneurship among small and medium scale enterprises in Yobe state. Based on these findings, the study recommends that a coordinated policy approach that incorporate financial support, entrepreneurship education, government interventions and family based mentoring will help increase the number of entrepreneurs in Yobe state and Nigeria at large.

Keywords: Exploring, Determinants, Entrepreneurship, SMEs Yobe State. Economic Development.

1. INTRODUCTION

Entrepreneurship has become an important driver of economic growth and development in both developed and developing economies. Entrepreneurs contribute to economic transformation by introducing new products, creating employment opportunities, and promoting innovation. In Yobe state and Nigeria at large, small and medium enterprises (SMEs) constitute a major part of economic activities and provide livelihoods for millions of citizens. An entrepreneur is regarded as a person who starts a business, or businesses, taking on financial risk with the motive of making a profit. Entrepreneurship is an activity that concerns with discovering, evaluating and exploiting opportunities in order to introduce products, services, methods, processes, and new materials (Sabuhilaki, 2016). Entrepreneurship is the application of energy for initiating and building an enterprise (Mishra, El-Osta & Shaik 2010). The term entrepreneurship is used to describe the dynamic process of creating incremental wealth

(Shailesh, Gyanendra & Yadav 2013). Entrepreneurship is actually concerned with creating opportunities and meeting the needs of individuals or customers.

Economic theory reveals a number of factors affect entrepreneurship and they include demography, politics, culture, geography, and economics. These factors affect the individual characteristics of the entrepreneur in different ways: economic characteristics of the area where an individual lives may affect the income from entrepreneurial activity; cultural values of the community where an individual lives may affect the utility of the entrepreneurial activity, for instance, by influencing the prestige that is attributed to being an entrepreneur. The decision of individuals to become entrepreneurs is generally modelled in terms of utility maximization, where the economic returns from entrepreneurship are compared to returns of wage employment (Jovanovic, 1994). Individual-specific characteristics such as risk aversion (Kihlstrom & Laffont, 1979), prior self-employment experience (Evans and Leighton, 1989), education, human capital, age and personality traits such as drive for achievement (Blanchflower & Meyer, 1994) are found to have an impact on an individual's entrepreneurship choice.

Entrepreneurship is linked to individual's behaviour which can occur over time and space. The decision to partake in entrepreneurship depends upon the individual's ability to identify and mobilize needed resources. Enterprise success is not limited to entrepreneur's ability alone but also determine by other factors.

However, entrepreneurial activities in Nigeria are confronted by several challenges. Many potential entrepreneurs are constrained by limited access to credit, inadequate managerial skills, poor power supply, unstable government policies, and weak business environments or support systems. These factors influence the ability of individuals to start and successfully operate businesses.

Understanding the factors that determine entrepreneurship such as socio-demographic, economic, cultural environment and personality characteristics of the people are essential ingredients for formulating suitable policies for entrepreneurship development, business growth and economic development (Giannetti and Simonov, 2004 & Martin, 2007). Therefore, this study aims at exploring the determinants of entrepreneurship in Yobe state, Nigeria.

Entrepreneurship has been regarded as one of the driving forces for market competitiveness and economic growth and undoubtedly, the determinants of entrepreneurial choice have been widely researched (Sena et al., 2010) but the determinants of such with particular reference to Yobe state, Nigeria among micro, small and medium scales enterprises are not empirically fully explored. This study attempts to fill this gap broadly, the objective of the study was to explore the determinants of entrepreneurship in Yobe state, Nigeria. Specifically, these objectives are;

i. Analyse the identified determinants of entrepreneurship among small and medium scale enterprises owners in Yobe state
ii. To determine the effect of various determinants of entrepreneurship among small and medium scale enterprises owners in Yobe state.

2. LITERATURE REVIEW

2.1 Concept of Entrepreneurship

Entrepreneurship is discipline (Croci, 2016). Entrepreneurship is a distinct, being a discipline by its own right. Croci (2016) also defined entrepreneurship with autonomous discipline that can operate independently as well as interdisciplinary. Other study defines entrepreneurship as "practice begins with action and creation of new organization" (Barot, 2015). Barot (2015) also stated that entrepreneurship is a key to success and every individual that creates a new organization of business means enter into a new paradigm of entrepreneurship. Nevertheless, the entrepreneurship is an activity that shifted the old habits into the new one with fully discipline and independent. Entrepreneurship is an art (Chang et al, 2015). Chang (2015) stated that "art entrepreneurship is relatively new topic of research

and the focus area are exploring the management process of entrepreneurship such as creativity and autonomy, capacity for adaptability, and create artistic as well as economic and social value". There are many definition of entrepreneurship, some of them are seeing entrepreneurship as a process of successful organization, and other define entrepreneurship as building mind set and skills. However, the final destination of entrepreneurship definition is generating jobs opportunities and lead to economic development (Barot, 2015, Hessels, 2019). In a nutshell, Entrepreneurship refers to the process of identifying opportunities, organizing resources, and creating businesses to provide goods and services. Entrepreneurs take risks and introduce innovations that contribute to economic progress.

2.2 Determinants of Entrepreneurship

There are a number of factors that motivate individuals to partake in entrepreneurial activity which could help in explaining the pattern and nature of entrepreneurship. The decision of the people to engage in entrepreneurship depends on their individual's ability to identify and mobilize necessary resources. The success of the enterprise is not solely dependent on the entrepreneur's ability and personal attributes but also being influenced by other factors (Verheul et al., 2001). The determinants of entrepreneurship such as personality characteristics, socio economic and cultural environment are essential ingredients for formulating suitable policies for entrepreneurial development (Giannetti & Simonov, 2004 & Martin & Paula, 2007).

One of the major impediments for business formation is lack of start-up capital. Previous studies found that lack of start-up capital prevents many people to become entrepreneurs (Evans & Jovanovic, 1989; Irwin & Scott, 2010 & Fonseca, Micland & Sopraseuth, 2007).

Liquidity constraint prevents individuals from fully optimizing their entrepreneurial behaviour. Similarly, there are people with entrepreneurial potentials but fail to secure fund because they have already lost confidence and were discouraged on how the fund is being processed and disbursed. The former reflect the theory of liquidity constraint and the later points at the theory of discouraged borrower (Kon & Storey, 2003).

Access to finance is another determinant of entrepreneurship which include country credit rating (An evaluation of the credit risk of a prospective debtor an individual, a business company or a government), predicting their ability to pay back the debt), domestic credit to private sector(which refers to financial recourses provided to households and businesses by financial corporations in the form of loans, purchases of non-equity securities, trade credit and other account receivable), access to loans,(the ability of individual or enterprises to obtain financial services), lack of financial access limits the range of services and credits for household and enterprises. Another determinant is the interest rate spread (which is the percentage that a bank or other financial company charges when borrowing money) and collateral (which is a form of secondary protection sometimes require by a bank and intended to guarantee a borrower's performance on a debt obligation). Lower income levels in developing countries are also generally accompanied by lack of funding (both due to lack of personal savings and reduced access to external capital). In particular, firms in developing countries have less access to credit and have to deal with a more limited financial system (Carla et al., 2015).

2.3 Empirical Literature

The theory further suggests that personal attributes, social influences, and environmental conditions jointly determine entrepreneurial action. Consequently, empirical studies have increasingly focused on identifying the factors that encourage or constrain entrepreneurship, particularly in developing economies where entrepreneurship is regarded as a critical instrument for employment generation, innovation, and economic development.

Ohanu and Ogbuanya (2018) in their study examined the determinant factors of entrepreneurial intentions among Electronic Technology Education students in Nigerian universities. The study covered 18 government-owned universities offering

Electronic Technology Education programmes and used primary data collected from 366 undergraduate students through questionnaires. Entrepreneurial intention served as the dependent variable, while entrepreneurial learning experiences, career choice, age, gender, parental occupation, risk-taking propensity, and entrepreneurial attitudes constituted the explanatory variables. Using descriptive statistics and multiple regression analysis, the study revealed that entrepreneurial learning experiences significantly enhanced entrepreneurial intentions among students, while demographic characteristics such as age, gender, career choice, and parents' occupation were positively associated with entrepreneurial intentions. The authors concluded that practical entrepreneurship education strengthens entrepreneurial aspirations and recommended increased exposure of students to entrepreneurial activities and real-world business experiences.

In another study by Ojiaku, Nkamnebe, & Nwaizugbo (2018), investigated the determinants of entrepreneurial intentions among young graduates in Nigeria using the Push-Pull-Mooring framework. The study focused on National Youth Service Corps members in Anambra State and employed survey data collected from 288 respondents. Entrepreneurial intention was measured against perceived opportunities, expected rewards, environmental conditions, and fear of failure. Applying Structural Equation Modelling (SEM), the study revealed that perceived opportunities and expected rewards significantly increased entrepreneurial intentions, whereas fear of failure reduced entrepreneurial willingness to engage in business activities. The authors recommended policies aimed at improving entrepreneurial opportunities and reducing the uncertainty associated with business start-ups.

Aladejebi (2018) conducted a study to examine the effect of entrepreneurship education on entrepreneurial intentions among students of tertiary institutions in Nigeria. Using questionnaire-based data and regression analysis, the study found that entrepreneurship education positively influenced students' intentions to become entrepreneurs. The author concluded that entrepreneurship education enhances self-employment aspirations and recommended strengthening entrepreneurship curricula through practical and skill-based training.

Faloye and Olatunji (2018) explored the influence of entrepreneurship education on self-employment intentions among fresh graduates in Nigeria. The study utilized primary survey data and examined the effects of entrepreneurship education, family background, and risk-taking behaviour on entrepreneurial intentions. The findings found that entrepreneurship education and supportive family environments significantly enhanced graduates' willingness to establish businesses. The study therefore recommended closer collaboration between educational institutions and entrepreneurship support agencies.

Asenge (2018), in his study investigated the relationship between entrepreneurial competencies and SME performance in Nigeria. Using survey data from SME operators, the study measured enterprise performance by employing indicators such as profitability, growth, and sustainability, while leadership, innovation, networking, and strategic management served as explanatory variables. The findings revealed that entrepreneurial competencies significantly enhanced enterprise performance. The study concluded that entrepreneurial success depends largely on the acquisition and application of relevant entrepreneurial skills and recommended continuous entrepreneurial capacity-building programmes.

Ifabiyi et al (2020), investigated the factors affecting entrepreneurship development among Food Marketers in Ilorin Metropolis, Kwara State, Nigeria. One hundred and ten respondents were randomly selected in four markets in Ilorin. The data was analyzed using frequency count, percentage, mean and Pearson Product Moment Correlation. The result reveals that mean age of the respondents was 30.5 years and about 58.2% were female. Record keeping skills (mean score =2.42) was the highest ranked entrepreneurial information needs of the respondents while lack of start-up capital (mean score =2.40) was the most severe factor affecting entrepreneurial activities of food

marketers. There is a weak positive significant relationship between the entrepreneurial information needs and factors affecting entrepreneurial development of the respondents (r=0.407, p=0.0001).

Shettima, Sulaiman, and Gemu (2023) in their study examined entrepreneurial competencies and SME performance in Yobe State. The study utilized primary data collected from SME operators and employed Partial Least Squares Structural Equation Modelling (PLS-SEM) for analysis. Enterprise performance was measured against networking competence, opportunity competence, strategic competence, and entrepreneurial commitment. The findings revealed that entrepreneurial competencies significantly enhanced SME performance, while entrepreneurial commitment strengthened the relationship between competencies and performance. The study recommended entrepreneurship development programmes designed to improve entrepreneurial capabilities among business owners in Yobe State.

Similarly, Idris, Shettima, and Ardo (2024) investigated entrepreneurial competencies and SME performance among entrepreneurs in Yobe State. Using survey data and regression analysis, the study examined the effects of managerial capability, entrepreneurial knowledge, innovation, and business planning skills on enterprise performance. The findings indicated that entrepreneurial competencies significantly influenced business sustainability and growth. The authors therefore recommended regular entrepreneurial training and business support services to improve enterprise performance.

Nwibe and Ogbuanya (2024) assessed the relationship between emotional intelligence and entrepreneurial intention among university undergraduates in Nigeria. The study focused on Electrical/Electronic Technology Education students and employed Structural Equation Modelling to analyse the mediating role of self-efficacy. The findings showed that emotional intelligence positively influenced entrepreneurial intentions through self-efficacy dimensions. The study concluded that emotional competencies contribute significantly to entrepreneurial development and recommended integrating emotional intelligence training into entrepreneurship education programmes.

3. METHODOLOGY

3.1 Study Area

Yobe state was created on the 27th, August 1991 by the military administration of President Ibrahim Badamasi Babangida. It was carved from old Borno State (Yobe Geographic Information Service, 2021). The study was conducted in Yobe state, which involved the selection of three local governments from three senatorial zones i.e zone A, B, and C making it nine local governments. In order to reach the target population of the study, random sampling technique is employed. Thus, in order to attain the objectives of the research and answer the research questions, both quantitative and qualitative data was used. Structured questionnaire was used to collect information on various determinants of entrepreneurship in Yobe State.

3.2. Model Specification

From the empirical literature reviewed, studies such as Ibrahim & Mohammed (2022), Ohanu & Ogbuanya (2018), Ojiaku, Nkamebe & Nwaizubo (2018), Ifabiyi et al (2020), Shettima, Suleiman & Gemu (2023) adopted the use of the Ordinary Least Square Multiple regression Model, Partial Least Square Structural Equation Modelling, Pearson Product Moment Correlation, Structural Equation Modelling as well as Logit and Probit model. However, this research study applied Logit Regression Analysis to analyse the determinants of entrepreneurship in Yobe state, Nigeria.

The logit specification is designed to analyse qualitative data reflecting a choice between two alternatives, which in this case are entrepreneur and non-entrepreneur. The choice of the logit model is premised on the fact that ordinary least squares assumes a continuous dependent variable while in this case the response is a binomial process taking the values of 1 for being an entrepreneur and 0 for

non-entrepreneur.

Further, the study employed logistic regression model to investigate the factors that influence entrepreneurship in Yobe state. This econometric model enables us to predict the possibilities of the different possible outcomes of a categorically distributed dependent variable given a set of explanatory variables.

The model is specified in implicit form as

$$\text{Log}\left(\frac{P(ENTi=1/}{1-p(ENTi=1}\right) = \beta 0 + \beta 1\text{SCi} + \beta 2\text{AFi} + \beta 3\text{AGEi} + \beta 4\text{EDUi} + \beta 5\text{FBi} + \beta 6\text{GSi} + \epsilon$$

A logit regression model is appropriate because the dependent variable entrepreneurship status is binary (for example, 1 = entrepreneur, 0 = non-entrepreneur).

Let:

ENT = Entrepreneurship status (Dependent Variable)
ENT = 1 if individual is an entrepreneur
ENT = 0 if individual is not an entrepreneur

The logit model is specified as:

$$P(ENTi=1) = \frac{1}{1+e^{-zi}} \ldots\ldots\ldots\ldots\ldots (1)$$

Where:

$$Z_i=\beta 0 + \beta_1 SC_i + \beta_2 AF_i + \beta_3 A_i + \beta_4 EDU_i + \beta_5 FB_i + \beta_6 GS_i + \epsilon_i \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots (2)$$

Expanded Logit Regression Equation

$$In\left(\frac{P(ENTi=1}{1-P(ENTi=1}\right) = \beta 0 + \beta 1\text{SCi} + \beta 2\text{AFi} + \beta 3\text{AGEi} + \beta 4\text{EDUi} + \beta 5\text{FBi} + \beta 6\text{GSi} + \epsilon \ldots\ldots (3)$$

Table 1: Definitions and Variables Measurement

Definition of Variables		
Variable	**Description**	**Measurement**
ENT	Entrepreneurial status	1 = Entrepreneur, 0 = otherwise
SC	Start-up capital	Amount of initial business capital
AF	Access to Finance	1 = Access to finance, 0 = No access to finance
AGE	Age	Respondent's age in years
EDU	Education	Years of schooling or education level
FB	Family background	1 = Family with business background, 0 = otherwise
GS	Government support	1 = Received government support, 0 = no support

Source: Authors Computation

A priori Expectations (Expected Signs)

Start-up Capital: More capital is expected to increase the probability of becoming an

entrepreneur. $\beta_1>0$

Access to Finance: $\beta_2 >0$

Age: Experience and maturity may increase entrepreneurial likelihood. $\beta_3>0$

Education: Higher education may improve skills, knowledge, and entrepreneurial decision-making. $\beta_4>0$

Family Background: Individuals from entrepreneurial families are expected to have higher entrepreneurial participation. $\beta_5>0$

Government Support: Access to grants, training, and policies is expected to increase entrepreneurship. $\beta_6>0$

The estimated model can be written as:

$$Z_i=\beta_0 + \beta_1 SC_i + \beta_2 AF_i + \beta_3 AGE_i + \beta_4 EDU_i + \beta_5 FB_i + \beta_6 GS_i + \epsilon_i$$

4.0 RESULT AND DISCUSSIONS

Table 2: Logit Regression Results

Variables	Coefficient	Standard Error	P-Values
Start-up Capital (SCi)	0.087	0.240	0.001***
Access to Finance (AFi)	0.055	0.025	0.021**
Age (AGEi)	0.065	0.052	0.036**
Education (EDUi)	0.567	0.075	0.042**
Family Background (FBi)	0.072	0.005	0.021**
Government Support (GSi)	0.632	0.242	0.001***
Constant	1.247** (.426)		
No of Obs = 270 LR ch2 (7) = 59.40 Prob>chi2 = 0.0000 Pseudo R^2 = .3512			

Source: Author's Computation, Field Survey Data (2026) using STATA Version 17.
The asterisk *** and ** are P-values at 1% and 5% significance levels .

In estimating the factors (determinants) associated with poverty among the respondent households in the study area, logit regression model was fitted to the study data. The poverty status of the household (1 = poor, 0= otherwise) served as dependent variable while a number of independent variables were employed. The results of the logit regression of the determinants of entrepreneurship in Yobe State is presented in table 2, the specified model is found to be statistically significant at 1 percent level, implying that the model produces a good fit for the research. The analysis shows that all the estimated parameters have the expected signs. It reveals that start-up capital, access to finance, age,

education, family background and government support have positive relationship with the entrepreneurship status, that is the probability of the household becoming entrepreneur increases as these variables increase, and are all found to be statistically significant. Start-up capital and government support are found to have significant relationship with entrepreneurship at 1% level of significance while access to finance, age, education and family background are found to have positive relationship with entrepreneurship at 5% level of significance.

The finding indicates that as start-up capital rises, there is likelihood of becoming entrepreneurs. The coefficient suggests a unit increase in start-up capital increases the probability of becoming an entrepreneur by 0.087% while entrepreneurs who receive government support have 0.63% higher likelihood of starting a business compared with those without support. Further, a one-year increase in age increases the probability of becoming entrepreneur by 0.06% while an access to finance has a positive and significant relationship with individual becoming an entrepreneur compared with individuals without access to finance by 0.055% as shown in table 2.

Family background has a positive and significant relationship with entrepreneurship. Individuals with an entrepreneurial family background are 0.072% more likely to become entrepreneurs compared with those without such exposure while an additional level/year of education increases the likelihood of becoming an entrepreneur by 0.56%. This findings are in line with studies conducted by Abubakar S. G.,, Shazali M, Fariastuti D., (2013), Asenge (2018), & Ohanu and Ogbuanya (2018).

5. CONCLUSION AND RECOMMENDATIONS

Entrepreneurship remains a key strategy for achieving economic growth and reducing unemployment in Yobe state and Nigeria at large. The study concludes that entrepreneurial activities are influenced by initial capital, age, financial accessibility, education, government policies and support and family background. Improving these factors will enhance business creation and sustainability in Yobe state among small and medium scale enterprises.

Based on the findings of the study, we recommend the following;

i. Improve Access to Start-up Capital. Since start-up capital significantly increases entrepreneurial participation, financial institutions and development agencies should intensify efforts to provide affordable start-up financing schemes such as low-interest loans, seed funds, and grants to potential entrepreneurs. This will assist to reduce financial barriers to business creation
ii. Strengthen Access to Finance. Government and financial institutions should expand credit facilities for entrepreneurs through microfinance institutions, entrepreneurship funds, and simplified loan application procedures. Improved access to finance will encourage more individuals to establish and grow businesses.
iii. Promote Entrepreneurship Education and Training. Given the significant effect of education, universities, colleges, and training institutions should integrate entrepreneurship education, business management skills, financial literacy, and innovation training into academic programmes to enhance entrepreneurial capacity.
iv. Encourage Family-Based Entrepreneurial Support. Since family background positively influences entrepreneurship, policies should encourage family business development, mentorship programmes, and intergenerational transfer of business knowledge to motivate potential entrepreneurs.
v. Expand Government Entrepreneurship Support Programmes. Government should strengthen entrepreneurship support through business grants, training programmes, incubation centres, tax incentives, and advisory services. Existing programmes

should also be properly monitored to ensure that support reaches genuine entrepreneurs.

vi. Support Youth and Experienced Entrepreneurs. Because age has a significant positive effect, entrepreneurship policies should consider different age groups by providing targeted programmes that combine youth innovation with the experience and skills of older potential entrepreneurs.

vii. Creation of Conducive Business Environment. The government should improve infrastructure, reduce unnecessary regulations, and promote policies that make it easier to start and operate businesses, thereby increasing entrepreneurial activities.

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