



EXPLORATORY STUDY OF INTERVENTIONS AND CHALLENGES FACED

BY

**INDIGENOUS NGOs SUPPORTING START-UP BUSINESSES (ESTABLISHED
BY YOUNG ENTREPRENEURS) IN NIGERIA'S NIGER-DELTA REGION.**

A DISSERTATION

SUBMITTED TO THE SCHOOL OF BUSINESS

OF UNIVERSITY OF WALES TRINITY SAINT DAVID

IN PARTIAL FULFILMENT OF THE REQUIREMENTS

FOR THE DEGREE OF DOCTOR OF BUSINESS ADMINISTRATION

BY

MACKSON SHEYI EJEJIGBE

January, 2020.



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I Certify that I have read this dissertation and that, in my opinion, it is fully adequate in scope and quality as a dissertation for the Degree of Doctor of Business Administration.

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LIST OF ABBREVIATIONS AND MEANING

S/N	ABBREVIATION	MEANING
1.	NGOs	Non-Governmental Organisations
2.	YOUNGO	Youth & NGO
3.	CAC	Corporate Affairs Commission
4.	SDG	Sustainable Development Goals
5.	NUC	National University Commission
6.	GDPR	General Data Protection Regulation
7.	LEAP	Leadership, Effectiveness, Accountability & Professionalism
8.	GDP	Gross Domestic Product
9.	NAFDAC	National Agency for Food and Drug Administration and Control
10.	UN	United Nations
11.	M&E	Monitoring & Evaluation
12.	GEM	Global Education Monitor
13.	NYSC	National Youth Service Corps
14.	CBN	Central Bank of Nigeria
15.	BOI	Bank of Industry
16.	SMEDAN	Small and Medium Enterprises Development Agency of Nigeria
17.	ICA	Investment Climate Assessment
18.	OECD	Organisation for Economic Cooperation and Development
19.	SME	Small-to-Medium Enterprise
20.	CSR	Corporate Social Responsibility
21.	NNGOs	Nigeria Network of NGOs
22.	IOC	International Oil Company
23.	EDS	Entrepreneurship Development System
24.	CFED	Corporation for Enterprise Development
25.	DESOPADEC	Delta State Oil Producing Areas Development Commission
26.	EDSOGPADEC	Edo State Oil and Gas Producing Areas Development Commission
27.	OSOPADEC	Ondo State Oil Producing Areas Development Commission

ABSTRACT

The interventions and contributions of indigenous NGOs in various sectors (Education, Health, Entrepreneurship/Business, Economy, Justice, and others) in Africa are visible for all to see. Over the years, International NGOs have partnered with Indigenous NGOs to bring succour to the downtrodden, empower youths with entrepreneurial skills, build the capacity of young people, promote peace, provide relief materials and boost the economic fortunes of people in rural communities, specifically in the Niger-Delta and across cities in Nigeria. The Non-Profit Sector in Nigeria is unique because of the daunting challenges Indigenous NGOs go through to execute their entrepreneurial support programmes and projects.

The incessant kidnappings, vandalization, pollution and youth restiveness in the Niger-Delta region were the main necessitating factors that gave birth to this research. The motivation behind this study is to exploratorily study how indigenous NGOs can use their entrepreneurial programmes and projects to engage the youths and support young entrepreneurs in Nigeria's Niger-Delta region.

This research was undertaken to critically review areas of intervention of indigenous NGOs supporting start-up businesses established by young entrepreneurs, highlight the challenges they faced and the outcomes of their entrepreneurial interventions in communities across the Niger-Delta. Semi-structured interviews were conducted, and participants were drawn from seven (7) Indigenous NGOs (NGO-L, NGO-F, NGO-AL, NGO-D, NGO-AO, NGO-U and NGO-M) supporting young entrepreneurs. A Thematic Analytical Approach was used to analyse data collected with Nvivo software supporting the analysis of data.

The theoretical framework that underpinned this research was anchored on the Stakeholders theory and the Evolutionary Theory of Business Growth. From reviewed literatures and findings of this research, it was discovered that indigenous NGOs supports young entrepreneurs through mentorship, provision of consultancy and branding services, awareness creation, marketing platforms and I.T facilities. Young entrepreneurs mostly cannot afford the services mentioned above.

The selection criteria indigenous NGOs used to pick beneficiaries of their entrepreneurial programmes and challenges faced by indigenous NGOs and young entrepreneurs (i.e. Gap between knowledge and Application of knowledge, shortage of trainers and inability to pay them, Difficulty accessing coastal communities, resistance from youths in communities, corruption, slow assimilation pace, lack of market and Unstable Government Policies) were exploratorily discussed in this study. The researcher develops an App called the 'Youngo App' to help Young Entrepreneurs and Indigenous NGOs tackle some challenges they faced daily.

The findings of this study emphasised greatly on the need for collaboration and synergy between stakeholders in the Non-Profit Sector since Indigenous NGOs are commonly referred to as the hope of the masses in Africa, and they play a critical role in making life better for the masses. The need for indigenous NGOs and community engagements is pivotal to the successful execution of entrepreneurial interventions in the Niger Delta. Responses from participants of this study revealed that the activities and operations of indigenous and International NGOs must be regulated and monitored to align with international best practices.

Key Words: Youths, Entrepreneurship, Indigenous, Non-Governmental Organisations (NGOs), Exploratory, Niger-Delta, Nigeria, Africa, Interventions, Support, Start-Ups, and Business.

CHAPTER ONE

1.0 INTRODUCTION

The Niger-Delta is the Oil and Gas producing region in the southern part of Nigeria. (Oviasuyi & Jim, 2010). This region has one of the highest levels of youth's unemployment, and there have been so many agitations coming from youths in that region because they feel the Government and multinational companies are only interested in oil and gas production with no consideration for human capital and community development (Ogege, 2011).

The neglect from Government and multinational companies operating in the Niger-Delta led to youths' restiveness in the region in the past and recently. This constitutes a significant challenge to which the Nigerian Government, NGOs and other stakeholders are eagerly looking for a permanent solution (Ejumudo, 2014). To create jobs and stimulate the Niger-Delta economy, there is a need to support innovative youth entrepreneurs and encourage more youths to be involved in activities that encourage entrepreneurship at the grassroots. According to Schumpeter (1934), the concept of 'Entrepreneurship' goes beyond starting a business. It is primarily concerned with stimulating economic progress via the instrumentality of innovation and swift action.

Therefore, to revitalize the local economy and address the daunting challenge of youth restiveness in the Niger-Delta, there is a need for Government and NGOs to support start-up businesses established by young entrepreneurs (Karimi, 2011). To adequately build the Niger-Delta region and grow the economy, there is need for collaboration and a robust stakeholders engagements among key players (stakeholders) carrying out entrepreneurial interventions in the Niger-Delta region. This is imperative because scholars suggest that failures and difficulty to manage stakeholders and inter-organisational collaboration arise due to managerial complexity (Park and Ungson, 2001), and the complex, dynamic, and ambiguous nature of collaborations (Huxham, 2003).

Scholars of business alliances and entrepreneurial interventions estimate that more than 50% of alliances fail due to lack of stakeholders' engagements (Kelly, Schaan, and Jonacas 2002; Park and Ungson, 2001). It is important to engage with stakeholders and meaningfully build network across public and non-profit sector through collaborations. Popular mechanisms of inter-organisational governance. This popularity and need for

networking, collaboration and stakeholders' world, which demands an organisational form of individuation and dispersed power but also unification, participation and stakeholders' cooperation in the successful and efficient management of organisation and entrepreneurial interventions (Agranoff and McGuire, 2001; Mendoza, 1991).

Therefore, NGOs, Government, Multinational Companies operating in the Niger-Delta and Community leaders and indigenes must be carried along in the decision-making process. NGOs executing entrepreneurial programmes and projects in the Niger-Delta must work with all stakeholders in the region for speedy and successful completion of entrepreneurial programmes and projects. NGOs are commended for their strategic and unique ability to promote participatory development initiatives and entrepreneurial ventures (United Nations, 2014). Youth Business International (2009) recommends that businesses, governments, NGOs and other stakeholders in society must as a matter of urgency support young entrepreneurs because youth entrepreneurship fosters employment opportunities, boost economic competitiveness and promote regional development. The Niger-Delta region urgently needs development and economic stability (Okojie, 2009).

This research work is crucial because it will focus on the interventions and challenges faced by NGOs supporting start-up businesses (established by young entrepreneurs) in the Niger-Delta region. This research primarily focuses on the pragmatic approach indigenous NGOs apply in their interventions in communities across the Niger-Delta. The research is unique because it investigates the entrepreneurial interventions from the standpoint of impact and contributions of indigenous NGOs in the social entrepreneurship niche. The study also succinctly elucidates the role played by indigenous NGOs in the creation of awareness and acceleration of youth entrepreneurship in communities in the Niger-Delta region which in the past have not been solidly researched. The study further encapsulate literature review and academic discourse from both the non-profit sector (NGO interventions) and for-profit sector (youth entrepreneurship development and incubation of new businesses by young entrepreneurs). This unique feel of the for profit and non-profit creates a balance and further integrate two significant but disconnected research streams (for profit and non-profit) which makes it a unique or an outstanding piece of research (Rikki & Natalie, 1999; Nicoleta, 2009).

The research re-echoes active participation of NGOs and other stakeholders in supporting young entrepreneurs and promote entrepreneurial knowledge and awareness among young

people in the Niger-Delta (Nzeadibe et al., 2015). The research positioned indigenous NGOs as major drivers of entrepreneurial development at the grassroots (communities) and among young people. The body of academic literature dealing with indigenous NGOs interventions in the Niger-Delta is developing in its depth and sophistication. The aim of this thesis is to bridge this gap in knowledge, and critically examine indigenous NGOs interventions across communities in the Niger-Delta (Nwigwe, 2010).

The paucity of a robust research that encapsulates indigenous NGOs entrepreneurial intervention, challenges faced by indigenous NGOs, stakeholder's engagement, entrepreneurship as a panacea and mitigating solution to unemployment and youth restiveness necessitated the need for this piece of research.

1.1 Problem Statement

The level of youth restiveness and agitations increased tremendously in recent times in the Niger-Delta due to the high level of youth unemployment, poverty, economic instability, frustrations and hopelessness of the Niger-Delta people as a result of years of neglect by the Government and multinational companies (Inyang, 2009).

Since NGOs are stakeholders and development partners complementing Government's efforts, they have traditionally taken on the role of 'gap-filling' (Uileberg, 2009; Lewis & Kanji, 2009). Considering the difficult terrain of the Niger-Delta region and the current economic recession in Nigeria, NGOs encountered several challenges in their quest to support start-up businesses established by young entrepreneurs. Therefore, there is a need to conduct an exploratory study on the interventions and challenges faced by NGOs supporting start-up businesses established by young entrepreneurs in the Niger-Delta region.

Recently, the role of indigenous NGOs has continued to draw huge interest from organisational practice and academia (Ogula, et al., 2012, Uduji et al., 2019). Others such as Elum, et al., (2016) highlighted the socio-economic impacts of oil exploration in the Niger-Delta and asked for a change in approach. It has to be said that this is an exploratory research, the first of its kind to give an account of interventions and challenges faced by

Indigenous NGOs supporting start-up businesses. In doing this, this research would make an original contribution to the indigenous NGOs entrepreneurial intervention literature, and in particular to youth Entrepreneurship literature. It does so by exploring indigenous NGOs challenges, interventions and Impact of their Youth Entrepreneurship Programmes in communities in the Niger-Delta region. In doing this makes a case for ‘particularising’ the phenomena (Yin 2014) while validating the role indigenous NGOs play in youth entrepreneurship in Nigeria’s Niger-Delta.

The Niger-Delta region is synonymous with crisis and tensions but as Bouchikti (1998) rightly puts it, business and management research are not about negating paradoxical tensions, but asking questions about how stakeholders and tensions are better managed and carried along both in business and in the environment (host communities) where entrepreneurial or business activities take place and where businesses are domiciled.

1.2 Aims

The aim of the research is to critically evaluate interventions by indigenous NGOs supporting young entrepreneurs and the challenges they face when supporting (while carrying out entrepreneurial interventions) small businesses (established by young entrepreneurs) in the Niger-Delta region and give substantive recommendations that would be implementable and result-oriented.

1.3 Objectives

- i. To critically review the areas of intervention by indigenous NGOs supporting start-up businesses (established by young entrepreneurs) in Nigeria’s Niger-Delta region.
- ii. To evaluate challenges faced by indigenous NGOs supporting start-up businesses (established by young entrepreneurs) in Nigeria’s Niger-Delta region.
- iii. To critically evaluate outcome as a result of indigenous NGO intervention on start-up businesses (established by young entrepreneurs).
- iv. To propose recommendations that will address challenges faced by indigenous NGOs involved in supporting businesses established by young entrepreneurs in the Niger-Delta region.

- v. To examine the level of engagement between indigenous NGOs and stakeholders' in the Niger-Delta?

1.4 Research Questions

- i. What strategies and practical processes have indigenous NGOs adopted to provide interventions that support start-up businesses?
- ii. What are the challenges encountered by indigenous NGOs when developing strategies and delivering interventions that support start-up businesses (established by young entrepreneurs) in Nigeria's Niger-Delta region?
- iii. How do indigenous NGOs overcome these challenges?
- iv. What are the factors affecting young entrepreneurs in Nigeria?
- v. How can community stakeholders engage and support Indigenous NGOs Operating in the Niger-Delta?

1.5 Researcher's Motivation

The researcher was born in a small community in the Niger-Delta - growing up in an environment where people can barely feed themselves. The predominant occupation in the Niger-Delta is fishing. Oil spillage made it extremely difficult for the people of the Niger-Delta to fish. Economic activities were on a standstill due to massive unemployment among the young population and oil exploration in the region.

Growing up in this harsh economic condition made the researcher have a deep passion for helping young people in the Niger-Delta region to be self-reliant. The researcher sees Non-Governmental Organisations as a vehicle to reach out to young people who are dejected due to the lack of support from successive Governments. The frustration of youths in the Niger-Delta led to agitations and violence, which in turn disrupted oil and gas production by Multinational Companies operating in the region and the Federal Government of Nigeria (Ejumudo, 2014; Abraham, 2011).

The motivation to embark on this study was borne out of the need to fill the research gap of indigenous NGOs entrepreneurial interventions and operations in volatile region such as the Niger-Delta. The literature reviewed in this piece of research would further equip the scholars with various perspectives on youth entrepreneurship and indigenous NGOs

entrepreneurial interventions in communities located in difficult terrains in the Niger-Delta.

Indigenous NGOs have been at the forefront of promoting entrepreneurial interventions for young entrepreneurs in communities across the Niger-Delta region with very little publicity and reportage about their activities and interventions. The willingness to investigate stakeholders' engagement and support to indigenous NGOs carrying out entrepreneurial interventions in communities in the Niger-Delta region and critically examine factors affecting young entrepreneurs and the challenges faced by indigenous NGOs operating in the Niger-Delta. The passion to come up with a detailed and comprehensive doctoral study that adequately merge the concept of youth entrepreneurship which is mainly a for-profit venture with non-profit venture that covers NGO entrepreneurial interventions and support to young entrepreneurs so as to have a balanced and robust perspectives that cut across the for-profit and non-profit niches makes this piece of research necessary.

As an indigene of the Niger-Delta, the need to provide an alternative solution other than the usual government interventionist agencies (like the Niger-Delta Development Commission (**NDDC**), Ministry of the Niger-Delta, State Interventionist Agencies e.g. Delta State Oil Producing Commission (**DESOPADEC**), Edo State Oil and Gas Producing Areas Development Commission (**EDSOGPADEC**) and Ondo State Oil Producing Areas Development Commission (**OSOPADEC**) necessitated the need to use this piece of research to shine the spotlight on entrepreneurial activities/interventions of indigenous NGOs.

The researcher is passionate about Indigenous NGOs entrepreneurial interventions and believes they can play critical role in assisting young entrepreneurs in the Niger-Delta region and developing countries at large. This influenced his decisions to embark on this piece of research. Over the years, the researcher has volunteered for several NGOs in the UK and in Africa, the experience gathered executing projects and programmes would further equip him with the knowledge and practical experience to critically analyse data from respondents. The researcher intends to be a major player in the non-profit niche and also use NGO as a vehicle to promote entrepreneurial renaissance for job and wealth creation by young people in the Niger-Delta region.

This research is about the participation of indigenous NGOs and highlights through an indigenous perspective the practices which contextualises the social situation in the Niger-Delta. The perspectives that inspired this research stems from a personal level as well as

the need to present the findings to the indigenous organisations, to awaken the need to the situation-specific challenges that confront interventions within the Niger-Delta which in turn will address the complexities of the youth entrepreneurship in the Niger-Delta of Nigeria. This research can count as an interface of best fit in the context that study has been carried out.

1.6 Academic Benefits of Research

There is an overriding debate that start-up businesses established by young entrepreneurs in OECD countries with little support from stakeholders, experience rapid growth. It is also known that entrepreneurship programs by NGOs produce real progress for start-up businesses which in turn leads to socio-economic growth (Blanchflower et al., 2014; Bennel, 2000; White & Kenyon, 2001). The basis for the application of theoretical frameworks used for this research as explained in the literature review chapter is drawn on the indigenous nature of the environment that this research focused on. This would bridge the gap in knowledge that will shed insights into some of the interplay of varied interests among the stakeholders which socio-culturally gleans from the collaborative way things are done in the Niger-Delta. This is important to fully understand the impact of stakeholders' engagement and support on start-up businesses established by young entrepreneurs. As such, findings from this research will help to ascertain if what is applicable in these OECD countries (which has some very unique factors like the Niger-Delta region) is the same or contrary to the reality in the Niger-Delta.

Furthermore, a critical review of literature from this research will enable scholars and researchers to have in-depth insights into indigenous NGOs interventions and operations in the Niger-Delta region. The perspectives examined from various literature reviewed and unbiased analysis would further fill the research gap and shape academic discourse on indigenous NGOs entrepreneurial interventions and stakeholders' engagements in the research context. The study would further investigate and address salient issues affecting indigenous NGOs entrepreneurial interventions and operations from a scholarly perspective.

1.7 Applied Benefits of Research

Findings and recommendations from this research will enhance Indigenous NGOs' delivery and help them develop strategies on how to reach out to more young entrepreneurs, boost

the local economy and overcome all challenges impeding their interventions in communities in the Niger-Delta region.

Also, the research will enable researchers in the non-profit sector, Governments NGO regulatory agencies, local and international donor agencies to have a broad knowledge of NGOs' areas of interventions (in terms of support) and challenges they faced supporting small start-up businesses operating in crisis-prone areas like the Niger-Delta region. This will make local and international donors decide as regards reducing or increasing funding to indigenous NGOs.

Although indigenous NGOs differ in terms of their modus operandi, programme and projects executed. The debate whether to increase or reduce entrepreneurial support given to them (i.e. indigenous NGOs) will be based on the performance (impacts and service delivery) of each organisation towards ensuring young entrepreneurs are maximally supported and equipped to succeed in a challenging business environment like Nigeria.

Considering the critical role indigenous NGOs play in supporting young entrepreneurs, there is a need to explicatively review and analyse the level of support, interventions and challenges they encounter while organising entrepreneurial programmes in a restive environment like the Niger-Delta region.

A critical review of literature will give proper insight into past research conducted on indigenous NGOs' support for young entrepreneurs, the challenges indigenous NGOs and young entrepreneurs face operating and doing business in the Niger-Delta region. The literature will further probe research findings to ascertain the gap the research intends to fill to come up with possible recommendations.

1.8 The Nigerian Context

Nigeria is in West Africa with Benin republic on its West, the Niger Republic in the North, Chad in the North East and Cameroon in the South-South region. Nigeria has an area of 923,768 square kilometres, including 13,000 square kilometres of water. The landmass between Nigeria and Cameroon is 1,690 Kilometres in the East, Chad (87 Kilometres in the North East, Niger (1,497 Kilometres, in the North, and Benin (773 Kilometres) in the West. Nigeria coastline along the Gulf of Guinea totalled to be 853 kilometres. The territorial sea of Nigeria is 12 nautical miles and comprises of an exclusive economic zone of 200 nautical miles, and a continental shelf of a depth of 200 meters or to the depth of

exploitation (Nigeria High Commission London, 2019; Embassy of the Federal Republic of Nigeria Bucharest-Romania, 2015).

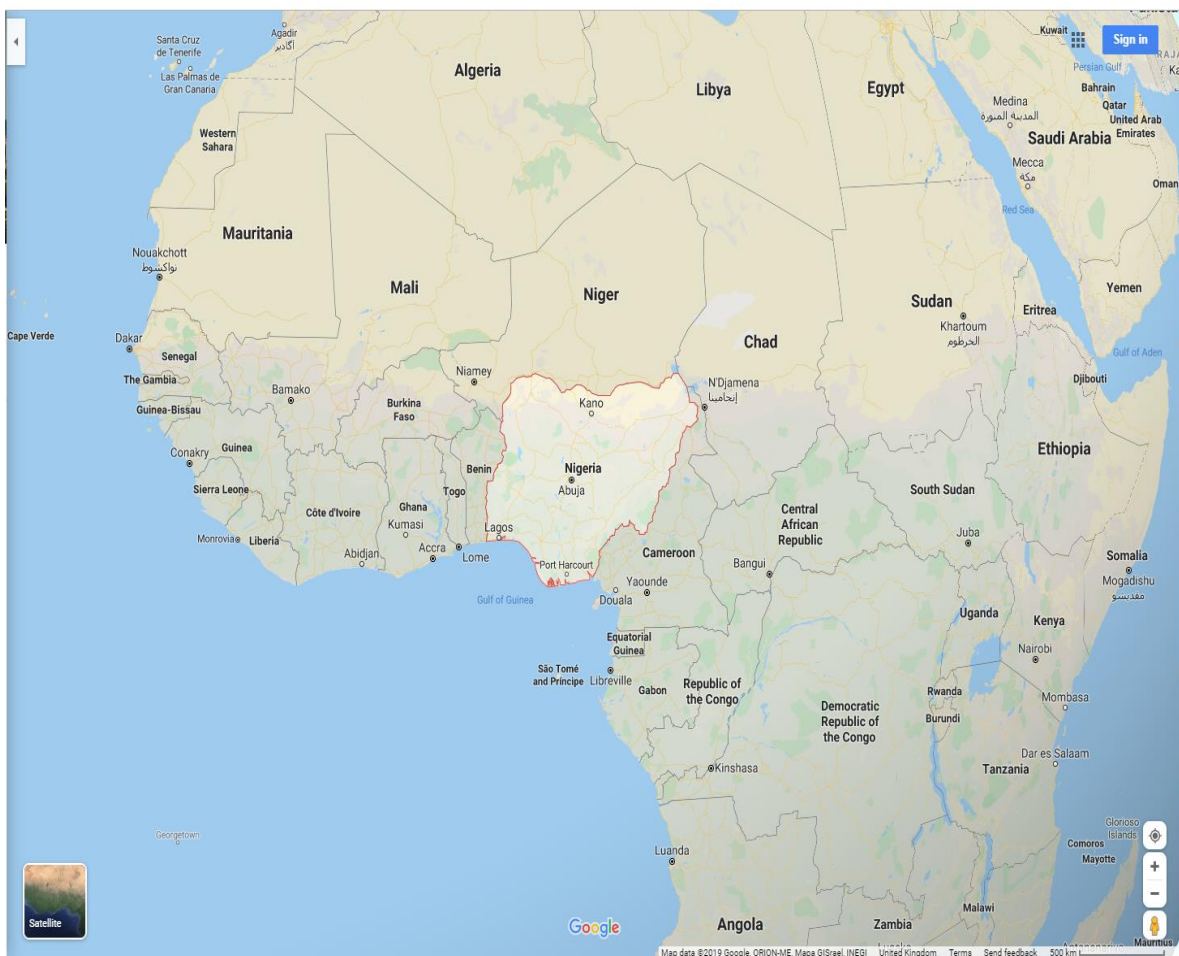


Figure 1: Showing the map of Africa with Nigeria as the subject of study

Source: Google

The age distribution of citizens is estimated as follows: 0-14 years - 42.2%, 15-64 years - 54.7%, and 65 years and older - 3.1%. The birth-rate is 39.98 births and death rate, 16.41 deaths per 1,000 people. The infant mortality rate is 93.93 deaths per 1,000 live births. Nigeria has more than 250 ethnic groups. The most significant groups are Hausa and Fulani (29%), Yoruba (21%) and Igbo (18%). The official language spoken in Nigeria is English (Library of Congress, 2008).

Nigeria achieved independence on October 1, 1960. Abuja has been the capital of Nigeria since December 12, 1991. Before that, Lagos was the capital. The most populated cities in Nigeria according to preliminary results of the 2006 census are Lagos (about 8 million), Kaduna (1.7 million), Port-Harcourt (1.3 million) and Benin City (1.1 million). The

National flag is made up of an equal vertical band of green, white and green (Library of Congress, 2008).

Nigeria is Africa's largest producer of oil and its largest economy, which is among the most important on the continent. 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 57-60 percent of its population (Mwai & Goodman, 2019; Adebayo, 2018). 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.

Reportedly, 80% of Nigeria's energy revenues flow to the Government, 16% cover operational costs, and the remaining 4% go to investors. However, the World Bank has estimated that as a result of corruption, 80% of energy revenues benefit only 1% of the population. The over-concentration on oil and gas by the Federal Government of Nigeria has drastically reduced interest in other sectors of the economy (like solid minerals, agriculture, tourism). This led to an acute rise in the rate of unemployment and youth restiveness because the oil and gas sector alone cannot generate the number of jobs needed in a country with a high youth population (Chukwuma, 2018; John, 2005).

Nigeria is the most populous African nation with a population of 190-200 million people, which are evenly and uniquely divided between Christians and Muslims. Nigeria is one of the largest trading partners in Africa with the USA, U.K., China, Japan. It is also the third-largest beneficiary of the U.S. foreign direct investment on the continent. It is a unique country with a huge diaspora community. Nigeria's population is forecasted to increase by 2050 to 410 million and overtake the U.S. to become the world's 3rd most populous country (The World Bank, 2019; Punchng, 2019; John, 2005).

the country, its human development indicators are among the world's lowest, and most of the population faces extreme poverty. In the past, in the south-south popularly called 'The Niger-Delta' region, there has been social unrest, crime (kidnapping) and corruption; this hindered oil production and contributed to the Gulf of Guinea. These social vices are as a result of government neglect and economic marginalization of the Niger-Delta people. This led to resentment, which has extended to the Northern part of the country. Furthermore, communal grievances and competition over land and other resources sometimes subject to political manipulation drive conflict in the Middle Belt (Brechenmacher, 2019; UK Home Office, 2019; Ajibola, 2015; John, 2005).

The Government of Nigeria have been able, through the Amnesty Programme, and creation of the Ministry of Niger-Delta and the Niger-Delta Development Commission, to restore peace, calm and normalcy to the Niger-Delta region. They are currently tackling Boko-Haram extremists in the North and other acts of criminality in the country (Felter, 2018; Tobor & Odubo, 2017; Ajibola, 2015).

1.8.1 Nigeria Business Environment

The business environment is critical to the smooth running of a business and determines how buoyant a business is financially and otherwise to compete with other businesses in the same market favourably. Essia (2012) posits that "business environment is the set of norms and values, legal and regulatory frameworks, trade and investment rules, governance and institutions, and the overall policy milieu that set rules for conduct of business, and influence (positively and negatively) the performance of markets, flow of investments, factor of productivity, and the cost of doing business" (Mckern et al., 2010).

The business environment in which organisations operate or carry out their business activities has a complex, multi-focus dynamic and far-reaching effect on such an organisation. The business environment goes a long way to shape the outlook and goals of an organisation. Significant constraints that businesses face in their niche or environment of operation include competition, negative policy formulation, trade unions problems, unethical behaviour, and corruption. All these settings provide multiple contexts that influence how the organisation operates - how and what it produces (Oghojafor, 1998; Erumegbe, 2015).

The Nigerian business environment is unique and comes with its challenges, but some sectors give Nigeria a sense of hope in terms of job creation and prospects for revenue generation.

In 1960, when Nigeria became an autonomous nation, agriculture was the main generator of revenue and the agricultural sector of the economy was the dominant sector of the economy, which contributed about 70 percent of the Gross Domestic Product (GDP), massively employing about the same percentage of the working population. Agriculture accounted for approximately 90 percent of foreign earnings and Federal Government revenue.

The post-independence era between the mid-1970s saw a rapid growth of industrial capacity and output, as the contribution of the manufacturing sector to GDP rose from 4.8% to 8.2%. These sequences of favourable GDP increase suddenly changed when oil and gas became a product that was increasingly sought after by the world economy through its supply-price-nexus.

Crude oil was first discovered in commercial quantities in Nigeria in 1956, while actual production started in 1958. In Nigeria, onshore oil exploration generates about 65% of total production and is found in swampy areas of the Niger-Delta. The offshore accounts for 35% of the total production. This involves drilling for oil in the deep waters of the continental shelf. It is important to note that, currently Nigeria has 32 billion barrels of predominantly low sulphur light crude proven reserves (Adedipe, 2004).

Over the years, there has been tremendous progress in oil revenue management and implementation of monetary policy, which was complemented by improvements in debt management and budget preparation process. It is imperative to note that, as a result of proper debt management and budget preparation process, Nigeria's public debt declined substantially from about 74.8% of GDP in 2003 to about 14.2% in 2006, mostly because of successful debt relief agreement with the Paris club. In 2004, Nigeria's stock of debt amounted to about \$46.6 billion, comprised of \$35.9 billion of external debt and \$10.7 billion of domestic debt. High debt servicing costs on Nigeria from the \$30.4 billion Paris club debt had placed a significant strain on government fiscal resources, crowding out space for other necessary social expenditure and investments in public infrastructure (Okonjo-Iwella and Osafo-Kwaako, 2007).

According to PWC projection publish report "Nigeria: looking beyond oil", the report raises the Nigerian economy to the top 10 in the world in 2050, with a projected GDP of \$6.4 trillion. Nigeria has the largest market in Africa, with a population of approximately 200 million people. Nigeria's Ease of Doing Business Index is consistently showing signs of improvement. From the report of the National Bureau of Statistics (NBS) 2019, Gross Domestic Product (GDP) grew by 1.94% (year-on-year) in real terms in the second quarter of 2019 compared to the second quarter 2018, which recorded a growth of 1.50%. The growth observed in Q2 2019 indicates an increase of 0.44% points (National Bureau of Statistics, 2019).

The economy of Nigeria is mostly dependent on oil and gas, which accounts for about 90% of export earnings and over 70% of total government revenues. Nigeria's commercial activities were adversely affected by declining oil prices with its economy contracting by 0.67% and 2.06% in the first and second quarters of 2016, respectively (U.S Department of Commerce, 2018).

The decline in oil production led to an economic recession in 2016, and since then the Government have done a lot to bring the country out of recession. The recession led to massive job loss, and this led to active promotion and support for youth entrepreneurship in Nigeria. Nigeria is blessed and fortunate to have a vibrant entrepreneurial culture that is visible and fuelled by abundant activities, despite its enormous infrastructural challenges, which exposed the masses to hardships and poverty.

The entrepreneurial eco-system built in places like Lagos, Abuja and Port-Harcourt with unique networks of players, areas of focus and gaps that need to be addressed. The Government is pressing on to rescue the economy and facilitate job creation by developing entrepreneurship initiatives, policies and programmes that take into cognisance each state needs. The challenges facing entrepreneurs in Nigeria are enormous. The process of diversifying the economy of Nigeria from a mono-product economy and making the economy more business-friendly across all sectors is a daunting challenge to the Government (OC and C Strategy Consultants, 2018).

Improving the business environment is key to private sector-led growth and has, therefore, become a top priority for the Federal Government of Nigeria. To ensure that the Government assists young entrepreneurs to scale their business, the Government established the Presidential Enabling Business Environment Council (PEBEC), saddling it

with the responsibility of removing bureaucratic impediments to doing business in the country (PEBEC, 2017).

It is worthy to note that a hostile investment environment creates unnecessary hurdles. Too many regulations, restrictive and procedural requirements lead to unnecessary time wasting, and this deters young entrepreneurs from registering and starting their business. Nigerian Government must see entrepreneurship as a pivotal component of economic growth and development. They must intentionally make an effort to encourage the creation of new business entities to bring about overall value-addition, fiscal revenues, employment and innovation, which is an essential ingredient for the development of a vibrant small and medium-sized business sector. This, on the other hand, has great potential and prospect embedded in it to contribute meaningfully to specific sustainable development objectives, such as the employment of women, young people or the disadvantaged group.

It is worthy to note that entrepreneurship development can further contribute to structural transformation and building of new industries, including the encouragement and the development of eco-friendly economic activities (UNCTAD, 2013; Trade and Development Board Investment, Enterprise and Development Commission, 2013).

The disparity in the regulations between states is visible. For instance, a particular process could take more than six (6) weeks in Adamawa state but just ten (10) days in the Federal Capital Territory (FCT) Abuja and Lagos. However, the present Government must be commended because the gap is starting to shrink. The past eight (8) years have witnessed tremendous improvements; states that had a more challenging business environment, as measured by doing business have been gradually catching up with their better-performing counterparts in other states.

For there to be economic growth and for business activities to increase in Nigeria, improving the business regulatory environment across the 36 states in Nigeria, plus FCT is vital for Nigeria's economic growth. Nigeria's reliance on oil has posed structural challenges that have made it difficult to achieve sustained growth, create jobs and reduce poverty.

Nigeria is strategically positioned as Africa's largest economy, but despite this, the populous country faced an economic recession in 2016 that posed significant challenges. These significant challenges were glaring to both the Government and citizens of Nigeria,

such that they now see the need to introduce changes to boost economic diversification. This is to leverage reform efforts; an inclusive approach is needed - one that empowers and encourages the Federal Government to design and implement reforms.

Furthermore, to build a stable business eco-system and promote diversification of the economy, the Nigerian Government adopted its Economic Recovery and Growth Plan for 2017-2020 (EGRP) in February 2017. This is to strategically restore growth, invest in the Nigerian people by supporting capacity building of entrepreneurs and SMEs whose resultant effect will lead to a stable and globally competitive economy. The aim is to leverage the private sector and remove obstacles that are hindering the competitiveness of small-scale local businesses (Ministry of Budget and National Planning, 2017).

For the agenda mentioned above to be achieved, the Presidential Enabling Business Environment Council (PEBEC) and the Enabling Business Environment Secretariat (EBES) established in 2016, play a vital role per their mandate, which is to improve Nigeria's Business Environment at a national and sub-national level (PEBEC, 2017).

The business environment affects the entire investment climate or eco-system and how local businesses in Nigeria are positioned in a competitive market. The Government must make conscious efforts to formulate policies that protect local businesses, create entrepreneurial friendly eco-system and provide soft loans to young entrepreneurs in Nigeria.

1.8.2 The Niger-Delta Region

The discovery of oil in the Niger-Delta region in 1958 generated hope, expectations and opportunities to improve the welfare of local people. However, the reality is that national elites comprised of politicians and (former) military personnel have been the principal beneficiaries of oil revenues in contrast to local communities, which so far has seen little or no benefits (Igoni, 2011).

The Niger-Delta is strategically crucial to the national and regional stability and global energy markets. According to Francis, Lapan & Ross (2011), dissent surrounding fifty years of oil activities in the region gained intensity over nearly two decades until a presidential amnesty in late 2009 brought a measure of peace to the area. The underlying causes of youth restiveness in the region were mainly tied to chronic under-development,

poverty, negligence on the part of the government, marginalisation and the weakness of local leadership (Igoni, 2011).

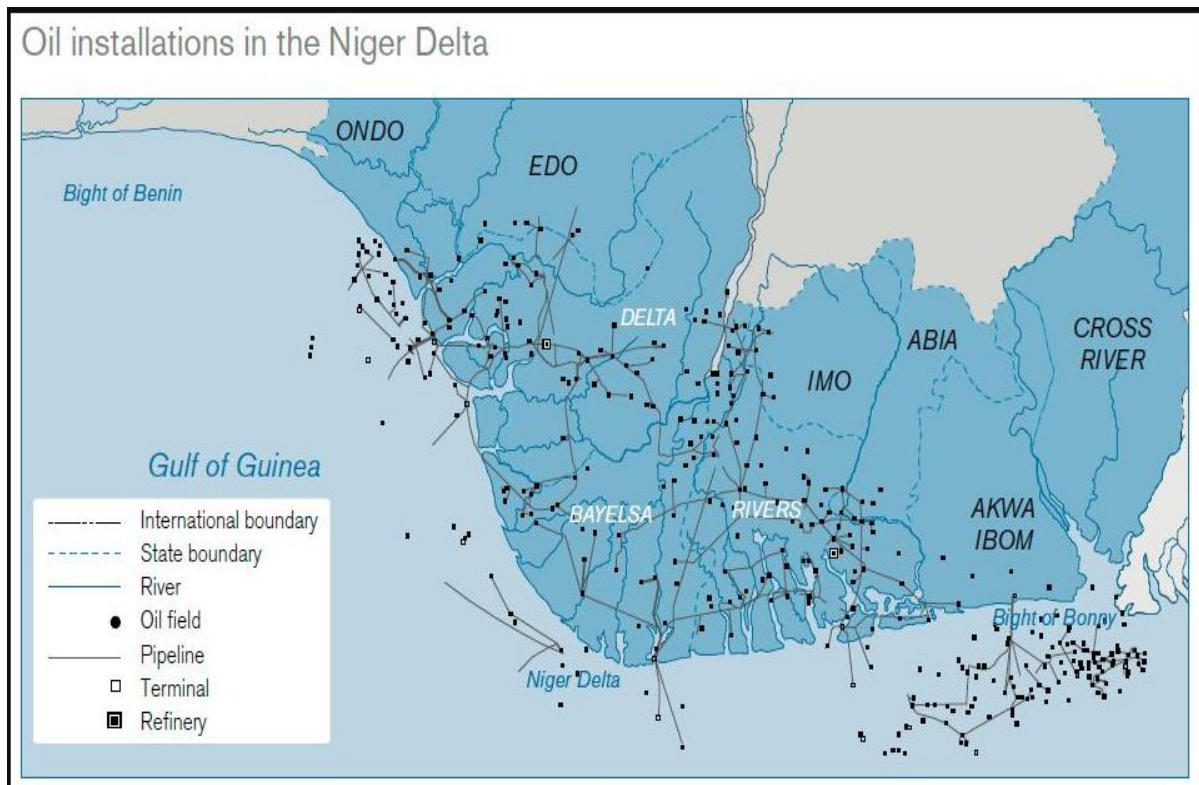


Figure 3: Map Showing Oil Installations in the Niger-Delta

Source: Google

Although the Niger-Delta has enormous resources and a high potential for prosperity, there are still challenges bedeviling the region. The political economy of oil and gas shapes a system in which the central government is the only vehicle for the collection and redistribution of oil revenues. With the total reliance on oil and gas as a source of public finance, securing access and control over an increasing proportion of oil revenue has become the main focus of the political struggle for stakeholders at all levels and has led to calls for resource control in the Niger-Delta, which sometimes result to violence. The volatility in the region is compounded by the continuous sense of deprivation, marginalisation, injustice and a large percentage of locals in the Niger-Delta living in poverty levels of inequality (Francis, Lapin and Ross, 2011).

In Nigeria, before the discovery of oil, the regional authorities primarily controlled exploration of natural resources. This later altered in a way (such as land use ACT 1978; and Decree 13, 1996) that dispossessed local people from the rights to land ownership paving the grounds for petro-capitalism. This can be seen as one of the critical factors for

various aspects of grievances (Onuoha, 2005, Oluwanyi, 2010, Obi, 2009), and feeling of marginalisation among the local communities (Tamuno, 1970; Odukoya, 2006), particularly for the ethnic groups such as Itsekiris, Ijaws, Ogoni's, and Ekwerre. It is argued that such feelings of grievances and marginalisation have triggered the emergence of protests against the state (Watts, 2007; Omeje, 2005).

Initially, the protests were non-violent but later adopted some violent character where the protesting groups engaged in bombing of oil pipelines, the kidnapping of oil workers and confrontation with Nigerian military (Cuvelier et al., 2014, Ukiwo, 2007). Conflicts generated from oil-governance policies, therefore, can be seen from multiple lenses. On the one hand, this may appear as rebellious actions where protesting groups are engaged in criminal activities for private gains, often described as 'militia' activities in various (un) official narratives. On the other hand, this might appear to be the case where some groups are fighting for their 'rightful share' (Ferguson, 2015), expressing their grievances, frustrations, and resistance from a distorted livelihood and lack of participation in the oil/natural resources management (Tantua and Kamruzzaman, 2016).

The Niger-Delta is the landmass developed by the deposition of sediments by the Niger-River, carved out by the bifurcation of the Niger River into the Nun and Forcados Rivers. This is why it is usually referred to as the Delta of the Niger River (Hogan, 2013). Therefore, geographically and geologically, according to a 1997 report of the Niger-Delta Environmental survey (In Oguara, 2002), genuine efforts have been made by oil and gas companies in harnessing associated gas to reduce the amount of flared gas into the environment in Nigeria, yet flaring is mostly seen in most oil and gas facilities in the Niger-Delta. Oil exploration and production came with a lot of complex activities laden with environmental issues and challenges, including air and noise pollution since its inception in the later years of the 1950s (Igoni, 2011).

1.9 Conclusion

The incessant youths' agitations, marginalisation and continuous neglect in the Niger-Delta constitute a significant cause for concern to the indigenes and residents. To sustain the peace and continuous operations of multinational companies in the Niger-Delta, there is a need for the Government to partner with indigenous NGOs, international organisations, indigenous oil and gas servicing companies, multinational and national companies (Shell Petroleum Development Company (SPDC), Chevron, Mobil, Total) and community to

actively engage youths with entrepreneurial skills and empower them to be innovative and create their businesses. The security of the waterways and increase in oil and gas production are tied to active engagement of young people and the development of the region.

Indigenous NGOs with an in-depth understanding of the region as a result of their years of active engagement with locals in the region can build the capacity of young entrepreneurs and motivate them to be self-reliant. When young entrepreneurs are equipped with entrepreneurial skills to run their businesses effectively, this will, in turn, have a positive impact in communities where there are restive youths. When the youths are occupied, the Niger-Delta will be peaceful, and if there is peace and security, multinational companies and Government will be able to make more money from oil exploration in the region.

The researcher's motivation to focus this study in-line with present-day reality and difficulties faced by young entrepreneurs and young people who are tenaciously striving to survive in a challenging socio-economic environment with infrastructural, environmental and political challenges is highly commendable. The findings of this study would go a long way to tackle some of the challenges faced in the region by young entrepreneurs and residents across all communities.

The active engagement of relevant stakeholders as stated in the stakeholders' theory, (one of the theoretical frameworks used for this study) which indigenous NGOs are significant stakeholders, would go a long way to give a platform to young entrepreneurs and proactively support start-up businesses established by young entrepreneurs.

This study from the objectives and research questions would be beneficial to those in the academic community and the corporate world. The right implementation of the findings and recommendations of this study would equip policymakers to come up with entrepreneurial policies to tackle the scourge of massive youth unemployment, youth restiveness/militancy and other social vices in communities across the Niger-Delta region.

It is worthy to note that the Government and the private sector cannot provide the number of jobs needed in the Niger-Delta and Nigeria at large. Therefore, there is a need for young people to be equipped with entrepreneurial skills and financial support to run or start their business efficiently. Indigenous NGOs are an essential vehicle needed to drive this entrepreneurial voyage.

The support given to start-up business established by young entrepreneurs in the Niger-Delta must be increased to sustain the relative peace that is currently being enjoyed by the Government, multinational companies, expatriates and residents in the Niger-Delta region.

The business environment in Nigeria, specifically in the Niger-Delta is unique because of the immense efforts' entrepreneurs put in to keep their businesses afloat. For start-ups established by young entrepreneurs to survive in a volatile region, they must be given the necessary support. The enormous challenges faced by young entrepreneurs in Nigeria are the debilitating factors limiting most start-ups businesses from scaling. For start-ups to grow to become a global brand in Nigeria, young entrepreneurs must be equipped and empowered with the requisite information and resources to thrive in a harsh business environment.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

The focus of this literature review will cover the following headings which are focal points of this research; the concept of Youth Entrepreneurship and Business Start-up in Nigeria is discussed. The African perspective to youth entrepreneurship, Review of NGOs relative impacts in Nigeria, External and Indigenous NGOs, Challenges of start-up established by young Entrepreneurs, Challenges of NGOs supporting young entrepreneurs, theoretical frameworks used for the research, Stakeholders Support to Indigenous NGOs supporting young entrepreneurs are robustly covered. The researcher chose to present the headings in the order mentioned above to allow information presented to flow sequentially and to bring out the connection between entrepreneurial perspectives between youth entrepreneurship globally, in Africa, in Nigeria and the brief on the Niger-Delta region.

Entrepreneurship is an extensive area of study, and the literature review is structured to accurately look at issues revolving around indigenous NGOs entrepreneurial challenges, interventions and challenges faced by young entrepreneurs with deep roots in Africa (specifically Nigeria viz-a-viz Niger-Delta) in comparison with youth entrepreneurial activities and challenges in Europe, Asia and America to draw inferences and lessons to come up with a robust research that is rooted in youth entrepreneurship in Africa.

The themes covered in the literature review are a true reflection of the embodiments of support received from Non-Governmental organisations by young entrepreneurs which positions them as catalysts for Africa and Nigeria's economic transformation. The in-depth review of literature on youth entrepreneurship in Africa and Nigeria further empowers the researcher to understand and recommend solutions that are correctly channelled towards solving factors affecting young entrepreneurs and Indigenous Non-Governmental Organisations (NGOs) in Africa.

2.2 Definition of Youth: Nigeria Context

The concept of youth varies from culture to culture and from society to society. In Nigeria, the progression from childhood to youth involves some unique and systematic rites of passage, which have symbolic significance only by active participation, new status and

position. The statistical definitions of ‘youth’ have continued to change due to political, economic and socio-cultural circumstances (Youth Policy, 2009). There are different definitions of youths in Nigeria and the Niger-Delta. Youth in Nigeria includes citizens of Nigeria between the ages of 18-35 years (Nigerian National Youth Policy, 2009). Factors such as culture, society, economy, religion, and many more influenced this definition. According to the reports of the National Bureau of Statistics (2012), it was estimated that there are 167 million people in Nigeria and about half of the population is made up of youth between the ages of 15- and 34-years age (Akande, 2014). For the National Youth Service Corps (NYSC), the maximum age limit for youth is thirty (30) years.

Due to varying descriptions and definitions by organisations, countries and cultural groups, the term ‘youth’ is difficult to be defined. The National population commission sees youths between the ages of 18-35 years.

Elsewhere, people see youth as a transition from dependence to independence and possessing particular distinct features such as:

1. Leaving the parental home and establishing a new living arrangement.
2. Completing full-time education.
3. Forming close, stable personal relationships outside of the family often resulting in marriage and children.
4. Testing the labour market, finding work and possibly settling into a career, and achieving a sustainable livelihood.

Oduwole (2015) further buttressed that demography, culture, economy and religion determine the age range of youth. The exact number may never be known ostensibly because various countries, regions and organisations have a different age range for youth. They are a transitory age group; it is difficult to capture and adequately explicate them.

Nlerum (2012) posits that the Niger-Delta (predominantly rural youths), which comprises of Ikwerre Youth Movement (IYM), National Youth Council of Ogoni People (NYCOP), The Aborigine of Okrika, Niger-Delta People Volunteer Force (NDPVF), Itsekiri National Youth Council (INYC) and Ijaw Youth Council (IYC) sees youth as persons within the age range of 15-40 years, who may be married or not, but resides in the countryside. Youths of this age range manifest the same natural characteristics. According to Otumara (2000), young entrepreneurs in agriculture (farmers) which is made up of individuals between the

ages of 18 and 40 years were considered as youths. Also, the Federal Ministry of Agriculture and Rural Development (FMARD) sees youth as young people between the ages of 18-40 years (Federal Ministry of Agriculture and Rural Development (FMARD), 2019).

2.3 Entrepreneurship and Business Start-Up

According to history, the term 'entrepreneur' was synonymous with the business world. (Bolton, Thompson et al., 2003). It originates from the French word 'entrepredre' and the German word 'unternehmen' (Bolton, Thompson et al., 2003; Rugimbana and Oseifuah, 2010). The concept of entrepreneurship refers to the undertaking of a venture, particularly starting-up and growing a business venture (Bolton, Thompson et al., 2003).

There are many definitions of the term 'entrepreneurship'; however, this research will be anchored on the definition by Anyadike et al., (2012) and Shepherd et al., (2010) because it covers identification of opportunities, value creation, innovation, solving problems within the society and being a change agent.

Young entrepreneurs are job creators and change agents for economic growth and transformation. The Global Entrepreneurship Monitor (GEM) succinctly defines entrepreneurship as "any attempt at a new business or new venture creation, such as self-employment, a new business organisation or the expansion of an existing business by an individual, a team of individuals or an established business (Kelley et al., 2012).

Ahmed (2007) asserts that the definition of entrepreneurship can be viewed from both positive and negative perspectives and that entrepreneurship is the ability to sense and act on opportunity, combining out-of-box thinking with a unique brand of determination to create or bring about something new to the world. On the negative side, entrepreneurship is an ex post-term entrepreneurial activity that requires a passage of time before their real impact is evident.

Entrepreneurship is more than merely "starting a business". It is a process through which individuals identify opportunity, allocate resources, and create value, which is derived from or through the identification of unmet needs or identification of opportunities for change. Entrepreneurial success is simply the ability of an entrepreneur to spot opportunities in the marketplace, initiate change (or take advantage of change) and create value through solutions. Furthermore, entrepreneurship is the capacity and the attitude of a person or

group of persons to undertake ventures with the probability of success or failure (Anyadike et al., 2012).

Being an entrepreneur does not mean one's ability, productivity and capacity to deliver are low, but entrepreneurs are people of high intellect and who can find solutions to societal problems thereby taking risks to make maximum profits. Hamilton (2000) posits that in the United States, median entrepreneurs' earnings after ten years in business are 35 percent less than the predicted alternative wage on a paid job of the same duration. Hamilton's use of self-selection models shows that it is not the case that low-ability workers become entrepreneurs; if anything, the evidence shows that higher-ability workers are more likely to enter into self-employment. Moskowitz and Vissing-Jorgensen (2002) and Kerins, Smith and Smith (2004) provide evidence that entrepreneurs forego financial benefits in order to engage in entrepreneurship (Amit et al., 2001).

According to Binks and Vale (1990), entrepreneurship is an unrehearsed combination of economic resources instigated by the uncertain prospect of temporary monopoly profit. Tijani-Alawiye (2004) posits that entrepreneurship is the process of increasing the supply of entrepreneurs or adding to the stock of existing small, medium and big enterprises available to a country by creating and promoting many capable entrepreneurs, nurture them to grow, expand and sustain innovative enterprise to achieve broad socio-economic developmental goals.

Currently, there are various definitions of the concept 'entrepreneurship'. Researchers and authors in the field of entrepreneurship have not come up with a single definition, and the reason for not having a universal definition is because entrepreneurship is a cross-discipline concept (i.e. it cuts across different disciplines). This has resulted in the rise of many opinions regarding its meaning (Gwija, 2014; Nafukho, Kohia et al. 2010).

According to the International Labour Organisation (ILO) report in 2008, it is evident that when jobs are less, youths are likely to be unemployed. When there is an economic crisis crippling the job market, young people are the first to be laid off. Globally, one in five working youths continues to live in extreme poverty on one (1) dollar per day (International Labour Organisation, 2008). It is imperative to note that most young people are compelled to embrace entrepreneurship due to economic hardship by 'necessity' and not by 'choice'.

Youth Business International report in 2013 revealed that by 2030, the world would need around half a billion jobs to meet the ever-increasing demands for jobs by young people entering the labour market. (Youth Business International, 2013). Also, there was a projection in GEM report 2012 that by 2015, 660 million young people will be looking for work. With the formal sector in as many countries experiencing prolonged growth, it is unlikely that this sector will be able to offer work opportunities to the increasing number of young people looking for jobs (Scoof, 2006).

Therefore, it is imperative to proffer to this daunting challenge of massive youth unemployment via the most viable tool of entrepreneurship, as stated in the Ashoka theory of change. Ashoka is an entrepreneurial institution serving entrepreneurs. Ashoka's first contribution was to create the functional equivalent of the venture programs that help top businesses take off. Ashoka's job is to make "everyone a changemaker". To help create a world where everyone has the freedom, confidence and skills to turn challenges into solutions. Over its first decade, Ashoka often said: "There is nothing more powerful than a big pattern changing idea if it is in the hands of a first-class entrepreneur" (Ahmed, 2007).

Entrepreneurial framework as posited by GEM in the 2004 report is made of the following; availability of financial resources for starting new business ventures, government policies and programs to support new business ventures, the level of education and training for those who wish to be or already are entrepreneurs, access to professional support services and physical infrastructure, internal market openness, as well as cultural and social norms (Reynolds et al. 2004).

Entrepreneurship is the act of identifying opportunities in the market, gathering necessary resources, which create and expand a venture to meet society's needs or to solve problems within the society. Entrepreneurship has practical appeal but less visibility in many countries, including Nigeria. Findings and evidence from research show that in most developing countries entrepreneurial actions can lead to social and economic goals by reducing poverty and improving social indicators such as health and well-being, education and self-reliance (Shepherd et al., 2010).

Entrepreneurship is an excellent source of wealth creation, reduction of poverty and employment generation. "Entrepreneurship has played a vital role in economic growth, innovation and competitiveness. It may also play a pivotal role over time in poverty alleviation" (Landes, 1998). This entails the effective utilisation of scarce resources

through innovative means to build a sustainable society. Timmons (2000) argued that entrepreneurship is the process of creating or seizing and pursuing an opportunity, irrespective of the available controlled resources.

The Global Entrepreneurship Monitor (GEM) further demonstrated that entrepreneurship is the primary pragmatic solution to promote economic activities among young people. They argue that currently, policymakers, academics and practitioners globally have intensified their efforts and commitments towards promoting entrepreneurship and developing an entrepreneurial mindset among young people (EU European Commission, 2003).

2.4 Importance of Youth Entrepreneurship

Youth Entrepreneurship may not necessarily be a 'mass' or wide-ranging solution, which can cure all society's social ills, and as many experts such as (Curtain, 2000) warns, it has several 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 rationalisation, change and restructuring. Many experts believe that this could bring back the alienated and marginalised 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. This results in the revitalisation 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. Also, the enterprises may create linkages between youth entrepreneurs and other economic factors, such as through sub-contracting, franchising, and lots more (White and 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 globalisation process. It is increasingly accepted that young entrepreneurs can present alternatives to the organisation of work, the transfer of technology, and a new perspective

on the market (White and Kenyon, 2000). White and Kenyon further state that "social and cultural identity is promoted through enterprises, as is a stronger sense of community where young people, especially marginalised youth, have a sense of meaning and belonging and help shape their identity and encourage others to treat them as equal members of society. A popularisation and democratisation of entrepreneurship can allow the disadvantaged in society to succeed regardless of social or background status". The challenge of Governments, NGOs and international bodies seeking to improve youth livelihoods is to "tap into the dynamics of young people and build on their strong spirit of risk-taking" (OECD, 2001). Chigunta (2002) sums up several reasons for the importance of promoting youth entrepreneurship:

- Creating employment opportunities for self-employed youths as well as the other young people they employ.
- Bringing alienated and marginalised youths 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 youths develop new skills and experiences that can then be applied to other challenges in life.
- Promoting innovation and resilience in youths.
- Promoting the revitalisation of the local community by providing valuable goods and services.
- Capitalising on the fact that young entrepreneurs may be particularly responsive to new economic opportunities and trends.

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-entrepreneurism 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; Chibueze, 2010).

The importance of small businesses in a mono-economy like Nigeria cannot be overemphasised. Small businesses unarguably remain critical to the development of any nation's economy as they are a perfect, source of job creation, help in the development of local technology, and develop indigenous entrepreneurs (Erdem and Erdem, 2011; Alaye-Ogan, 2012). Small businesses are vital to citizens' standard of living and the nation's growth. According to Fabayo (2009), the co-existence of large-scale industries is seen as dependent on healthy activities of small businesses. Unfortunately, in Nigeria, the challenges faced by small businesses are enormous. The gross under-performance of small businesses has undermined their contributions to the nation's economic growth and development (Central Bank of Nigeria, 2014).

According to Adisa (2008), before the advent of the colonial administration, most Nigerians actively engaged themselves in one form of small business or the other, with emphasis on agriculture. During this period, agricultural produce, like cocoa from the south-west, rubber and palm oil plantations from the east and groundnut pyramid from the core north were the primary sources of wealth. Thus, small businesses through which the country's wealth was generated were accorded due attention and unwavering support.

After post-independence when oil was discovered agriculture and mining sector were neglected, and this paralysed small businesses in both rural and urban area (Organisation for Economic Co-operation and Development (OECD), 2009). It is worthy to note that several studies have indicated that thousands of small businesses start-up every year but a significant number of them fail before or by the first year of their operation while majority shut down before the second year (Dickenson, 1981; Almus, 2004; Persson, 2004). Van Praag also corroborated the statement mentioned above when he stated that "of every 100 start-ups only 50 firms survive the first three (3) years". According to White (2005) and Marlow (2005), it is risky to venture into a small business, and the rate of small business failure in developing countries such as Nigeria is high.

It is imperative to study and understand the size, components critically, and benefits of small businesses to the lives of citizens, most importantly, those at the grassroots who are mainly helpless. With the current rate of unemployment and poverty level in Nigeria, small businesses have become a source of livelihood to millions of Nigerians. About 60% of all the business established in Nigeria is on a small-scale level (Okeke, Ezenwafor & Femiwole, 2013; Adisa, Abdulralheem and Mordi, 2014).

There are several definitions of small business. Alaye-Ogan (2012) defines a small business as companies with a capital base between twenty thousand naira and thirty-million-naira equivalent of \$125, 000 to \$193, 500. According to Hatten (2012), a company is considered small if it is independently owned, operated and financed, has fewer than 100 employees, and has relatively little impact on its industry.

Furthermore, the Federal Ministry of Commerce and Industry of Nigeria defines small-scale business as a business with a capital investment that is not over seven hundred and fifty thousand naira (N750,000). In contrast, the Central Bank of Nigeria (CBN) (2010) defines small and medium enterprise (SMEs) as a business with an asset base of between five and five-hundred million naira and staff strength of between 11 - 300 people. Hatten (2012) further posits that small business, nevertheless, include business activities of the stay-at-home parent who provides day-care for children whose parents are not around, factory workers who engage in after-hours deliveries, to owners of fast-food restaurants.

Adisa, Abdulraheem and Mordi (2014) states that "concerted efforts should be made to look at the geographical and economic composition in defining small scale business in Nigeria. This is because the poverty level has ruthlessly altered the threshold of small business fund according to most of the financial establishment and small business whose starting and operating capitals are between twenty-five thousand Naira (equivalent of £100) and two million naira (equivalent of £8000), which classify small business as any enterprise with working capital between one and half million and fifty million naira.

According to Rajaram (2008), most small businesses are managed by their owners because they could not afford to hire experts to run the businesses. This leads to small business owners performing many operational tasks and management functions themselves (Kirsten, 2013), which may often fail (Ihua, 2009). The independent and private ownership (sole proprietorship or partnership) of small businesses always promote uncertainty (Kealey and Watson, 1993). This invariably means that small business success or failure squarely depends on the sole ability of the owner(s), and without the shield of limited liability, small business owners may personally be liable for the business misfortunes such as debts (Carter and Jones-Evans, 2006).

Akande (2006) argues that small businesses heavily rely on the owner(s) skills, ability, and personal characteristics for the prosperity of the business. Nevertheless, small businesses, across the developed world, still account for a significant fraction of industrial build-up.

They play critical roles in the economy that support and strengthen the growth of a nation (Mwobobia, 2012; Wong and Aspinwall, 2004).

According to Global Entrepreneurship Monitoring (GEM), many organisations for Economic Co-operation and Development (OECD) countries have seen small businesses ownership rate increase in the last thirty years. However, access to starting and operating finance remains the most significant challenges for their creation, survival and growth (OECD, 2009). This problem is further exacerbated by the 2008 economic downturn, which wiped off trillions of dollars of financial wealth (World Bank, 2009). During this period, the rate of loan rejection for small businesses sky-rocketed, and the rate of loan repayment also became unbearable (Fraser, 2010). Consequently, performance since the global economic meltdown has been deficient (Okeke, Ezenwafor and Femiwole, 2013).

2.5 Youth Entrepreneurship Globally

A youth entrepreneur is defined as any young person between the ages of 16-40 (CBS, 2011) with the capacity to recognise an opportunity when it appears and to explore it to create value and wealth by starting a new or expanding an existing venture in any sector (Rugimbana and Kojo-Oseifuah, 2010). Stevenson and Sahlman (1989) posits “Youth Entrepreneurship is the process whereby individuals become aware of business as an option and viable alternative, develop ideas for business, learn the process of becoming an entrepreneur and undertake the initiation and development of business”. Murithi (2013) sees youth entrepreneurship as a link to break into labour markets, thereby addressing unemployment challenges.

Globally, the current population of youths is the highest recorded in history. According to Youth Business International (2011), it was estimated that there are approximately 1.3 billion people between the ages of 15 and 24 making up a quarter of the world's working population but representing half of the world's unemployed population. The energy and skills if channelled into entrepreneurial ventures or activities, will lead to massive economic growth and make the youths to be actively engaged in productive ventures. Most youths in developing countries like Nigeria live on less than two (2) dollars (which is N724.00 with the current exchange rate of N362 per dollar) a day as estimated by United Nations (UN). This clearly shows the level of youth unemployment and poverty in Africa. Therefore, it is expedient to help young people to earn a living via entrepreneurship, which is an essential tool for poverty reduction (Youth Business International, 2011).

Schoof (2006) emphasised that unemployment of young people is the primary cause of depression and other social vices which leads to economic and social costs. Consequently, the need to redirect the energy of the youths in the Niger-Delta via entrepreneurship is fundamental towards boosting the Niger-Delta economy and well-being of the young people. There is evidence from research that young people are now more passionate about entrepreneurship and working for themselves as a career option as it offers them an exciting job, freedom and independence, which the traditional working atmosphere might not provide (Greene and Storey, 2005).

The GEM report of 2012 states that in Latin America/Caribbean, the Middle East/North Africa (MENA) and sub-Saharan Africa regions, over three-quarters of the respondents considered entrepreneurship to be the right career choice (Kelley, Singer et al., 2012). One effective way to integrate young people into the labour market is to increase youth entrepreneurship. Entrepreneurship and the prospects of being an entrepreneur are enormous, and it offers benefits to the young person via deepening their human capital attributes (self-reliance, skill acquisition/human resource development). This, in turn, increases their levels of happiness (Blanchflower and Oswald, 1998).

Fundamentally, entrepreneurs create jobs, increase innovation, raise competition and are responsive to changing economic opportunities and trends. Entrepreneurship offers other positive externalities. A young person setting up a new business may provide 'demonstration or learning externalities in that they may act as a role model for other young people. This will set a standard worthy of emulation for young people from economically deprived communities because setting up a successful new business is a good indication that entrepreneurship is a mechanism for helping disadvantaged people breakout of social exclusion. Also, one of the critical reasons why youth entrepreneurship is so attractive is that it offers an indigenous solution to economic disadvantage (De Clerq and Honig, 2011; Greene et al., 2008).

Policymakers see youth entrepreneurship as an avenue to fully engage the youth. There is a high rate of latent entrepreneurship amongst young people (Green, 2013). Euro Flash barometer data suggests that two-in-five young people in the EU would like to set-up their business, confirming previous evidence that latent entrepreneurship is particularly pronounced amongst young people (Euro Flash barometer, 2011). Youth entrepreneurship is a critical tool to develop the human capital necessary for the future, unleash the economic

potential of youth and promote sustainable growth in developing countries with a high rate of unemployment (Youth Business International, 2011).

The need for youth entrepreneurship cannot be overemphasized. Youth entrepreneurship is given relevance in the scheme of things in our society due to the high rate of unemployment. Youth entrepreneurship is seen as a tool for fostering employment opportunities, boosting economic competitiveness and promoting local and regional development in developing countries. Furthermore, countries now see and adopt youth entrepreneurship as a strategic approach to facilitate real economic participation and salvage unemployment. Youth entrepreneurship serves as a support mechanism, boosts confidence, achieve economic independence and ward off inherited poverty of youths in developing countries. Youth entrepreneurship creates job opportunities and ensures the development of economic growth (Sitoula, 2015).

Young entrepreneurs compared to adult entrepreneurs are more likely to have positive attitudes towards self-employment. However, owing to limited resources left and work experience, they face higher barriers than their old counterparts (Schoof, 2006; Blanchflower and Oswald, 1998).

Recommendations from the business world, international governments and other stakeholders in a society highly perceive that supporting young entrepreneurs would result in reducing youth unemployment and encouraging growth in the economy (Business International, 2009).

Youth unemployment has increased tremendously since the financial and economic crisis of 2008. The number of jobs available in economies with a large young population is insufficient to accommodate young people entering the working population and to offer them prospects of a decent wage (Schoof, 2006). Therefore, it is expedient to harness entrepreneurial talents among young people and ensure that all impediments or constraints of the labour market are removed. This is necessary for employment generation and inclusive growth. It is worthy to note that current demographic trends and the explosion of youth unemployment are forcing youth entrepreneurship to the centre of global policy discussions and the post-2015 development agenda (UNCTAD, 2015).

Market failures in the provision of information may also impede starting and growing the business. Young entrepreneurs may, for example, be unaware of the provision of expert

advice and assistance. This hampers their attempts to set up or run their businesses. Financiers may also find it difficult to judge the viability of a young entrepreneur and their business. Typically, young people have a limited credit history. Financiers may determine that they cannot adequately judge the quality of their new or existing business proposition and therefore, decide not to fund their business proposition. Young people typically lack human, financial and social capital necessary both to set-up and successfully run a new business (Francis, 2015).

2.6 Youth Entrepreneurship in Africa

The growth of entrepreneurship in educational institutions and communities is remarkable for two decades. It is a veritable tool for changing the mindset of the youth. Presently, entrepreneurship programs have extended to the secondary and primary levels of education and are now the focus of discussion among scholars, government, NGOs and community political leaders. They believe that the introduction of entrepreneurship programs to children and youths at the early stage of education will enhance children's attributes and further develop an awareness of entrepreneurial opportunities and skills to form an entrepreneurial venture. Government and non-government agencies working for the development of entrepreneurship assist in training dropouts and unschooled youths.

It is imperative to actively discuss and focus on the role of youth-promoting entrepreneurship and opening a new entrepreneurial venture in Africa. The economic struggle faced by youths in developing countries like Nigeria is alarming, as such economic development is vital. The hope of the future and economic leaders are youths. They are saddled with the responsibility in Nigeria for when entrepreneurship is the practice of many members of the society, that society develops very rapidly. In essence, if economic prosperity is to be achieved, the entrepreneurial development of the youth has to be paramount.

Reynolds et al., (2000) reported that most firms have started and are operated by people between 25 and 34 years. This clearly shows that entrepreneurial practice and entrepreneurship program, if introduced early to youths will yield successful entrepreneurs whose performances have been reckoned and appreciated. Entrepreneurship programs prepare youths for early entrepreneurial involvement.

Youth participation or involvement in making economic and entrepreneurial decision making and owning an entrepreneurial venture is of paramount importance to the economic growth of Africa. Developing policies and educating youths to have the spirit and drive towards entrepreneurship would mean preparing them to become successful and useful in society. In order to usher in economic prosperity, it is imperative to develop the youths.

Presently, in Nigeria, youths who have been traditionally regarded as members of the economic production unit of the family had served their parents in various capacities. In the context of rural life, Adedoyin and Torimiro (1998) found out that children are an essential source of labour, while in the micro-scale industry which Dioneo-Adetayo (1998) stressed that entrepreneurs in Nigeria greatly relied on the efforts of their children. Furthermore, the early involvement of youths in entrepreneurial activities is visible, both in urban and rural areas of the economy (Torimiro and Dioneo-Adetayo, 2003). The exposure of youths to economic upheavals might have crafted an entrepreneurial community with evidence of economic and technological development.

Research has also shown that entrepreneurs have inherent characteristics and favourable problems confronting young entrepreneurs in Africa, which serves as barriers against their effective performance, such as lack among other problems (Adetayo, 1998). It is worthy to note that despite a massive information campaign on entrepreneurship and efforts of government and NGOs in entrepreneurship programs in Nigeria, the realisation for self-employment and entrepreneurship is still low (Nassar, 1999).

The importance of youth entrepreneurship in sharpening the economy of Africa cannot be overemphasized. The many attributes of entrepreneurship recorded in economic literature are influenced by the personality of individuals, which determines their attitude towards it. This attitude toward entrepreneurship constitutes their entrepreneurial personality. 'Personality' connotes an individual's perception, learning, motivation, experience, socioeconomic characteristics, among others (Luthans, 1989; Kimbel, Garmezy, and Zigler, 1974).

Adetayo (2012) demonstrated that the significant challenge of youth entrepreneurs in Nigeria are innovativeness and industriousness, which were the personal entrepreneurial traits that scored very high. Infrastructure, finance, and technical factors were revealed to have been inhibiting their potentials while the education system and the rate of information technology development were perceived to have positively impacted their attitude. A linear

dependence between entrepreneurial personality traits, learning, and experience and the general attitude was revealed. Social factors were among those revealed to have averagely influenced the attitude of the youth towards entrepreneurship programs.

The study points out that entrepreneurial capacity factors, such as personal traits, attitude, learning, experiences, social factors and culture, and entrepreneurial enhancing factors, such as information technology and education system which have influenced the favourable attitude of the youth towards entrepreneurship programs. The integration of some factors, such as infrastructure and finance during information processing (which form the beliefs of the youth) have inhibited their skill development, thus developing an unfavourable attitude towards entrepreneurship programs (Adetayo, 2012).

Salau (2014) points out that entrepreneurship is a fundamental aspect in promoting economic success, steadiness and wealth. Entrepreneurship has immensely contributed in reducing the extent of unemployment and thereby promoting employment opportunities among youths in Nigeria. The development and economic stability of every nation has been shaped and carved by men and women who have taken their destinies in their own hands by perceiving opportunities and risking their resources (money, machines, materials) in establishing and operating their businesses.

Presently in Nigeria, the unemployment rate of youths (between the ages of 15-24 years) is expected to increase by 19.6% (International Labour Organisation, 2019). This trend revealed that unemployed young graduates from tertiary institutions lack the necessary entrepreneurial abilities, competencies, exposures and value that will help them to adapt and integrate into the business world (Salau, 2014).

Okwuanaso (1992) posits that most youths (mostly graduates) who dare to establish and be independent in their little way often fail in the world of work, and this can be associated to their little knowledge of what it takes to be an entrepreneur. Okebukola (2005) confirmed that most of the active economic population (youth) in Nigeria and Africa at large, are over-dependent and oppressed by the bourgeoisie due to their insufficient funds, resources and low level of entrepreneurial skills. These problems are strongly linked to the lack of accessibility to loan, poor infrastructural development/facilities, and inadequate funding by the government. Yaya (2007) posits that the skills acquired by young graduates from various tertiary institutions have to a large extent, influenced entrepreneurial abilities and in turn adversely affect them in the business world.

Timmons and Spinelli (2009) emphasised that attitude serves as a contributory factor in the life of a flourishing entrepreneur. The attitude a young entrepreneur has towards his business will determine the level of his profit. Young entrepreneurs must see opportunities in every challenge. As an entrepreneur continues to perceive and create opportunities, they are bound to face some contingencies and thereby provide means to overcome the challenges in order to attain and achieve a prime and competitive edge.

Anerua and Obiazi (2009) argued that there are core values young entrepreneurs must possess, namely, consistency, determination, relentlessness, and not being weary by any circumstances. One can argue that Sasaki if young entrepreneurs are consistent, determined and well informed of the relevance and challenges of becoming self-reliant and independence, they will not only choose to be entrepreneurs but also complement their efforts in achieving competitive advantage and creating wealth.

Furthermore, Goel (2007) posits that social support is a vital enabler in entrepreneurial activity in a country or region and goes on to argue that societal attitudes towards entrepreneurs as well as entrepreneurship development are essential determinants for future entrepreneurial activity. The family background of an individual would impact these attitudes. It was hypothesised that a more positive attitude would be seen in (i) people from entrepreneurial backgrounds and (ii) entrepreneurially more developed regions. These hypotheses were tested on more than 5,000 respondents in India and China. The results for family background's influence on attitudes found strong support in both India and China. Regional development showed a stronger influence on attitude in India and China.

Hindle and Yenchen (2004) asserts that entrepreneurship is one of the sources of national wealth. It promotes and stimulates economic development and employment generation (Linan et al., 2011) via business expansion, technology advancement, and wealth creation. (Lumpkin and Dess, 1996). It also serves as a developmental tool for a country (Ismail et al., 2009).

The African continent has experienced poverty for several years, and there is a need for poverty alleviation if the continent is to be saved. Entrepreneurship is one of the options for encouraging growth and development in the continent. Thus, it is imperative to have a good understanding of the attitude of African youth towards entrepreneurship. According to the World Bank (2000), Africa had a high potential to be successful in the 21st Century. The Institution stated that Africans need to decide to make their continent grow and

develop by investing in knowledge, infrastructure, and entrepreneurship. The organisation also mentioned that if Africa could invest in those areas, it would reduce the poverty level by half.

Additionally, it is essential to state that investigating "attitude" is current research to deduce entrepreneurial interest and intention among the youth according to Ashokan & Suresh (2012), Autio et al., (2001) and Duijin (2004) amongst others. Likewise, it is essential to mention that youth entrepreneurship is a current research area in African entrepreneurship, according to the United Nations report 2012. This research, which is also supported by the United Nations report - Swaziland (2013) revealed the importance of youth entrepreneurship and the perspectives of young entrepreneurs in Swaziland, and it was recommended that Swaziland and the rest of the African nations should encourage policies and programs that facilitate youth entrepreneurship as soon as possible.

Simons (2012) revealed that entrepreneurship is a possible solution to economic mayhem in Africa. He explained that it would assist the continent in suppressing the unemployment rate, improving capital formation, speed-up know-how capability and probably improve the governance system.

Kalan (2013) commented on a report made by the Omidyar Network and Monitor Group, saying that entrepreneurship would be the best option for the development of Africa. He explained further that entrepreneurship was a survival tool for Africans; hence, this perception needed to change to "entrepreneurship with passion". He added that the celebration of success and the growth of entrepreneurship should be prioritised for Africans. He added that: "Omidyar believes that entrepreneurship can address this 'stubborn income gap in Africa, if, and only if, entrepreneurship evolves beyond its current state of 'necessity-based informality' into one that is 'vibrant' and robust enough to promote sustained economic growth and generate long-term, viable livelihoods across the continent".

Acs and Szerb (2007) see entrepreneurship as a concept that solely revolves around the realization of current opportunities that should be combined with reliable and prompt decision to commercialize them by starting a new firm. Newing (1997) further justified the need for entrepreneurship as a tool for promoting entrepreneurship culture on the ground that youth in all societies have sterling qualities such as resourcefulness, initiatives, drive, imagination, enthusiasm, zest, dash, ambition, energy, boldness, audacity and courage

which are all valuable traits for entrepreneurship development. Bennell (2000) further buttress this point and maintains that NGOs, Government and International bodies seeking to improve youths' livelihoods could best pursue their empowerment objective by tapping into the dynamism of young people and build on their strong spirit of risk-taking via entrepreneurship development.

Presently, African countries like Ghana, Nigeria, Zambia and South Africa have a high number of young people actively involved in entrepreneurial activities. Approximately 25% of youths are self-employed in Zambia (Chigunta, 2001). In Ghana, young people own 40% of small-scale enterprise (Osei, Baah-Nuakoh, Tutu and Sowa, 1993). Also, research in South Africa revealed that the probability of self-employment among young people rises with age (Chigunta, 2001). In Nigeria, it has been discovered that if unemployed youths are groomed and mentored in business and provided with the needed resources to create a business-friendly environment for start-up businesses, the rate of social vices such as kidnapping, hostage-taking, bombing, vandalism and militancy will stop. This is because with every act of entrepreneurial development, a new firm is raised and jobs are created for unemployed and jobless youths. Entrepreneurship is enterprise creation (Onyadike et al., 2012).

Irrespective of the underlying benefits associated with entrepreneurship and being an entrepreneur, there are so many barriers that prevent young people from fully realizing their potentials and harnessing available opportunities. This prevents them from assuming responsibilities in society. Perceptively, young people and adults involved in farming had gradually moved out of farms into urban areas for lack of agricultural incentives. On the other hand, in most urban cities there is currently decayed infrastructure such as power outage, irregular water supply, bad road network, and high cost of production and bad Government policies relating to a start-up business. This prevents young people from establishing their entrepreneurial venture (Onyadike et al., 2012).

The Global Entrepreneurship Monitor (GEM) 2012 in partnership with the International Development Research Centre (IDRC) states that attitudes, perceptions and intentions of youth entrepreneurs (age 18-34 years) in ten (10) sub-Saharan African countries, namely Angola, Botswana, Ethiopia, Ghana, Malawi, Namibia, Nigeria, South Africa, Uganda and Zambia are increasingly favourable towards entrepreneurship.

The key findings show that attitudes, perceived opportunities and intentions, fear of failure, entrepreneurial intentions, beliefs about entrepreneurship, are a precursor for early-stage entrepreneurial activity.

2.7 Entrepreneurial Attitudes

It was discovered that positive attitudes about entrepreneurship in an economy could markedly improve the propensity of people to engage in entrepreneurial activities, which in turn have a significant influence on the well-being and economic growth of a country's economy (AcsZoltan, 2006; Trenchard, 2015). Furthermore, it was discovered that attitudes play an essential role in the extent to which society may provide both social and financial support, and to generate potential stakeholders that could enhance and assist the efforts of young entrepreneurs.

Academics and policymakers agree that young entrepreneurs and the new businesses they establish play a central role in the development and well-being of the societies. The GEM report 2012 revealed that there are six multi-phase measures of entrepreneurship, namely:

- Potential Entrepreneurs - Those who see opportunities in their environments, have the capabilities to start businesses and are undeterred by the fear of failure.
- Intentional Entrepreneurs - Those who intend to start in the future (in the next three years).
- Nascent Entrepreneurs - Those who have taken steps to start a new business but have not yet paid salaries and wages for more than three months.
- New Entrepreneurs - Those who are running new businesses that have been in operation between 3 and 42 months and are paying salaries.
- Established Business Owners - Those who are running a mature business and have been operating for more than 42 months.
- Discontinued Entrepreneurs - Those who, for whatever reasons, have exited from running a business in the past years (Mason & Brown, 2014).

The GEM Model maintains that environmental factors are influential in creating unique business and entrepreneurial contexts at a national level of factors that impact business activity and specifically entrepreneurship. These factors are mainly dependent on the social, political and economic circumstances in the societies in which they exist. Economies that are in their earlier stages of development are often more focused on getting basic requirements in place. At the same time, more economically advanced societies turn

their attention towards innovation and entrepreneurship -factors such as a formal venture finance sector and research and development (R and D) transfer.

The primary measure of entrepreneurship used by GEM is the Total early-stage Entrepreneurial Activity (TEA) rate. TEA indicates the prevalence of individuals engaged in nascent entrepreneurship and new form ownership in the adult (18 to 64 years of age) population over the past three decades. Entrepreneurship has been a fundamental focus and subject of most academic research, especially in the past ten years. There has been a tremendous connection between entrepreneurship and economic development and especially job creation. Africa's economic pulse has quickened, infusing the continent with new commercial vibrancy. Real GDP rose by 4.9% from 2000 to 2008, which is more than twice that of the 1980s and 1990s.

The telecommunications, banking and retail sectors are flourishing. Construction is booming, and private investments inflows are surging. Many countries in Sub-Saharan Africa that were mostly reliant on raw material, mineral extraction and agriculture are moving towards high technology innovations (Kew et al., 2013).

The rate of return on foreign investment in Africa is higher than in any other developing region. Global executives and investors must now pay heed to the opportunities that exist in this continent. Africa's growth is more than a resource boom; it is a result of African Government policies designed to energise markets (GEM, 2012).

Most African countries have experienced positive economic growth, which is encouraging. The livelihoods and unemployment conditions of most Africans leave much to be desired (Fredrick and Machuma, 2010) because entrepreneurship can create jobs, provide decent livelihoods, and contribute to GDP. Therefore, developing and promoting entrepreneurship in Africa must be given the attention and support it deserves (Ozgen and Minsky, 2007; Balkiene and Jagminas, 2010).

The role of micro, small and medium-sized enterprises (MSMEs) cannot be overemphasized in developing entrepreneurship in Africa. Most African businesses are MSMEs, and these businesses contribute to GDP, poverty reduction and job creation (Abor and Quartey, 2010; Frimpong, 2013). Consequently, entrepreneurship in Africa cannot develop without a specific focus on MSMEs (Agyapong, 2010).

For instance, in Ghana, MSMEs account for 92% of businesses and provide 85% of all manufacturing jobs in Africa. MSMEs account for 91% of all businesses, provide 61% of all employment and generate between 52 and 57% of GDP (Abor and Quartey, 2010). MSMEs provide 85% of employment in Kenya and account for 67% of Tanzania GDP (Frimpong, 2013). On average, MSMEs deliver 70% of job creation and 60% of GDP in most African countries (Agyapong, 2010; Ali et al., 2014). Examining the development crisis that faces Africa, Robson et al., (2009) noted that the development of these MSMEs would help alleviate poverty, generate employment and develop the economy.

Regulatory institutions, which provide critical entrepreneurial infrastructure, are also essential for developing entrepreneurship in Africa (North, 1990; Scott, 1992). Financial institutions in Africa must support MSMEs' registration growth, and contract enforcement must be valid. Institutions that provide essential utilities such as electricity, telecommunications and water must provide essential services to enterprises. Also, the overall quality of political governance affects the quality and depth of the entrepreneurial ecosystem in Africa.

In the last decade, the entrepreneurship ecosystem has become an exciting area of entrepreneurship research. The entrepreneurship literature refers to an entrepreneurship ecosystem as an intentional collaborating network of dynamic socio-economic structure with interacting systems and subsystems that are geared towards developing entrepreneurship in a given geographical context (Acs et al., 2008; Fernandez et al., 2015). For Africa to build a productive entrepreneurship ecosystem, critical resources such as credit, electricity, good political governance and contract enforcement are essential (Atiase, Mahmood, Wang and Botchie, 2017).

Research has shown that the quality of democratic governance in Africa influences entrepreneurship growth, entrepreneurial opportunity exploitation and the nature of the supporting entrepreneurial ecosystem (Rotberg, 2009; Munemo, 2012). Although political governance in Africa has improved over the past decade, certain countries remain undemocratic, thereby hindering the growth of entrepreneurship. This situation could undermine Africa's entrepreneurship quality and the depth of Africa's entrepreneurial ecosystem (Alence, 2004).

There is a need to proactively support youth entrepreneurship at the grassroots by developing good entrepreneurial policies and promoting regional economic integration to

build a formidable entrepreneurial ecosystem in Africa compared to what is obtainable in developed continents like Europe. This will, in turn, lead to massive job creation and economic stability in Africa.

2.8 Youth Entrepreneurship in Nigeria

Recently, there has been an increased recognition given to the importance of youth entrepreneurship as a prerequisite for household-level poverty alleviation, national economic development and the empowerment of the youths (L, 2001). The critical pointers of youth entrepreneurs and entrepreneurship generally and especially in Nigeria are anchored on economic growth, economic competitiveness, job creation, as well as improvement of social welfare in any country. Youth entrepreneurship will not only benefit entrepreneurs but also their families, society and government (Fatoki, 2011). Entrepreneurship is a useful tool for creating job opportunities, which ultimately stops the migration of youths to the foreign job market. It helps with income generation, the progression of the standard of living, creation of investment opportunities, and technological development (Nieman, 2009).

Entrepreneurship is characterized by the element of innovation, creativity and risk-bearing. It is considered as the economic engine of many countries in the world (both in developed and developing countries). Youth entrepreneurship is primarily concerned with seeing investment and production opportunities, organizing enterprise to undertake a new production process, raising capital, hiring labour, arranging for the supply of raw materials, finding a site and combining these factors of production into an ongoing operation, introducing new techniques and selecting top managers for day-to-day operations (Kc, 2004).

Youth entrepreneurship is a veritable strategy and tool towards solving the scourge of unemployment ravaging most countries among young people and a viable mechanism to respond to uncertain national landscape (Ndidi, 2009).

According to Chigunta (2002), youth entrepreneurs have a strategic and essential role to play in promoting industrial and economic development. They could assist in generating employment opportunities for youths to raise income for them and to break the vicious circle of poverty. Furthermore, entrepreneurs create new technologies, products and services to meet society's needs (Nicolades, 2011).

Youth Entrepreneurship promotes innovation and encourages young people to find new solutions, ideas and ways of doing things through experience-based learning. Entrepreneurial activities are capable of making positive impacts on the economy of a nation and the quality of life of the people (Adejumo, 2000). Previous studies from renowned scholars have shown the link between entrepreneurship with stimulation of economic growth, employment generation, and empowerment of the disadvantaged segment of the population, which includes women, young people and the poor (Reynolds, 1987; Thomas and Muller, 2000; Oluremi and Gbenga, 2011).

Presently in Nigeria, the dexterity with which hunger and poverty have devastated lives and future ambition of youths, especially graduates, have led to scholars prescribing entrepreneurship development as the panacea to extreme hunger and economic displacement of young people (Anyadike et al., 2012).

Culturally, in developing countries like Nigeria, it can be argued, "two major factors hinder entrepreneurship": society's perception about the socio-economic status of artisanship and the value system, which is fast becoming eroded. There is the general perception that artisans and technicians are 'never-do-wells', dropouts, societal rejects or even failures who should remain perpetually at the bottom of the socio-economic ladder. This can be construed as a lack of regard for manual labour (Chidiebere, Iloanya and Udunze, 2014; Nkechi, Ikechukwu and Okechukwu, 2012; Salami, 2011; Asby, 1960).

2.9 Challenges of Young Entrepreneurs in Africa and Nigeria

According to Kaburi et al., (2012), the significant challenges faced by young entrepreneurs in Africa are numerous. Some of them are lack of start-up/working capital due to continuous emphasis on collateral before banks can give a loan. The lackadaisical attitude of young entrepreneurs (especially when progress is slow) is also a contributing factor. The need to take care of the extended family and community - where they carry the burden of parents and siblings thereby using funds meant to be invested into their business for taking care of immediate family needs is another factor. Again, a lack of accessible role models and successful entrepreneurs make youths prefer seeking for employment instead of being entrepreneurs. Harsh government policies and set-up is another hindrance towards committing to entrepreneurship. Governments lack the mechanisms to make doing business easy and less stressful in terms of tax reduction, business registration fee, lack of

inclusion of youth while formulating and implementing government policies that have direct bearing to young entrepreneurs.

Several studies have focused on successful entrepreneurs and firms, but very few recent studies have focused on challenges facing start-up established by young entrepreneurs and reason for start-up business failure (Thompson, 2001). It has been discovered that new businesses folds up a few years after inception, and many start-up businesses by young entrepreneurs are closed every year. This indicates or shows that these businesses were not able to maintain the alignment with their environment.

In Finland in 2002, half 50.2% of the businesses established by young entrepreneurs that closed had survived less than five (5) years. (Statistics Finland, 2004). It is the responsibility of managers to avoid failure (Argenti, 1976). It has been argued that the most important and most challenging business goal for young entrepreneurs is long-term survival (Simon, 1996).

Lussier and Corman (1995) state that there is considerable evidence that points to the challenges faced by start-up businesses set-up by young entrepreneurs. They posit that lack of management experience and knowledge of industry sector is a significant challenge for young entrepreneurs, which have a higher chance of failure than businesses managed by experienced entrepreneurs (cf. Westhead et al., 1995; Gaskill et al., 1993).

Also, lack of motivation and commitment by a young entrepreneur is a significant challenge for young entrepreneurs. Furthermore, poor management is another significant challenge associated with young entrepreneurs and failure of start-up team (Roure and Maidique, 1986) and disagreement with partners (Hall and Young, 1991) cause start-up businesses established by young entrepreneurs to fail.

The inability of young entrepreneurs to perform both planning and administrative functions is associated with young entrepreneur's start-up business failure (Boyle and Desai, 1991).

Most entrepreneurs lack the experience to understand timing before introducing products into the market. Unsuccessful product timing is one cause of failure of start-up businesses established by young entrepreneurs. Also, it is not very easy for these businesses to get sales, which invariably leads to failure (Pasanen, 2005).

Furthermore, inaccessibility to professional advisers is also a challenge to start-ups established by young entrepreneurs due to lack of resources to get experienced consultants/professionals to guide them appropriately (Vesper, 1990; Gaskill et al., 1993; Lussier, 1995).

The various problems faced by young entrepreneurs in developing countries like Nigeria are enormous. Some of the challenges are inaccessibility to raw materials, lack of marketing skills, epileptic power supply, labour, financial constraints, lack of technical know-how, lack of managerial skills and bad government policies. All these hinder the performance of start-up businesses established by young entrepreneurs. Most developing countries are striving to attain economic growth and create jobs by supporting start-up businesses and youth entrepreneurship within the shortest possible time. However, in the process, they are severely handicapped by the rigid institutional set-up, political instability, market imperfections, and traditional value system (Chanambam, 2006; Gangadhara Rao, 1986).

Start-up businesses established by young entrepreneurs are confronted with many challenges, and they are limited in many ways. The entrepreneurs themselves must perform the majority of the functions that should be otherwise outsourced due to limitations of resources (Sivaloganathan, 2004).

2.10 Social Entrepreneurship

Development and better quality of life remains a major challenge in most under-developed and developing countries including Nigeria. This impedes socio-economic growth and impacts negatively in the standard of living of citizens. Abdulrazak and Yusuf (2015) highlighted that the government of developing countries had in the past developed several strategies to tackle developmental challenges and societal menace to improve the standard of living of citizens and residents in developing countries, but all the efforts seem not to yield the anticipated results. Due to the incessant failure of governance and government policies, researchers, government and policy experts in Africa now see the need for partnership and collaboration between government and major stakeholders in Africa. These collaborations lead to the emergence and proliferations of many social enterprising, particularly, the Non-profit organizations' operating juxtaposed by the government to ensuring effective and rapid development in under-developed and developing countries (Abdulrazak and Yusuf, 2015).

Social enterprise is one viable way to effectively complement government efforts and strides in enhancing efficient, sustainable and rapid development in Nigeria. The need for collaboration between government and indigenous NGOs involved in grooming social entrepreneur cannot be over-emphasized. This collaboration is necessary because the government alone cannot sufficiently put the necessary machinery in place to grow the economy and usher in the needed development. According to Gbenga (2006) “Africa’s present socio-economic predicament needs a lot of deliberate efforts, which should be focused on the role of civil society/indigenous NGOs actors in their role as mediator between the people (grassroots) and opportunities.

The concept of social entrepreneurship is primarily anchored on the principle of the recognition of social problem and the use of entrepreneurial principle to organize, create, and manage a venture to make social change. Social entrepreneurship is different from business entrepreneurship because Entrepreneurship in business sense typically measure performance in terms of profit and return, social entrepreneurs assess their success in terms of the impact of programmes/projects/interventions in the society and in the lives of the people. Social entrepreneurship can be characterized by the adoption and practice of several principles (Abdulrazak and Yusuf, 2015). These fundamental principles help to succinctly define the purpose of social enterprise. Chia and Wei (2016) identified the guiding principles that defines social entrepreneurship. Firstly, social entrepreneurs apply business and management principles to solving social problems, especially where governments or markets have failed or where there are unmet needs. Secondly, social entrepreneurs emphasize the development of efficient, affordable and cost-effective solutions.

According to Ihejiamaizu and Udensi (2017) social entrepreneurship is not a new concept but recently the concept is rapidly gaining popularity. The focus in the past had always been on business entrepreneurship, which entails tackling pressing social issues using a sustainable business model. This approach had been used to tackle community development, but such efforts made have met with various challenges and limitations that hamper sustainability. The emergence of social entrepreneurship as a hybrid approach and positive force for transforming communities suggests the possibility of dealing with key challenges, insecurity and other social and economic issues.

Social entrepreneurship means different things to different people. Many associate social entrepreneurs exclusively with not-for-profit organization. Still others use it to describe business owners who integrate social responsibility into their operations. It is important to shed light on the meaning of the concept in order to understand how the approach can be a positive force from community development and economic renewal in the Niger-Delta.

The distinction between entrepreneurship and social entrepreneurship lies in the value proposition. The entrepreneur sees value creation of new markets as reward to creation of new markets as reward to create financial profit. The social entrepreneur aims for value in the form of large-scale, transformational that will benefit disadvantaged communities and the society at large population that lacks the financial means or political clout to achieve the transformative benefit on its own (Martin and Osberg, 2007).

Dees (1998) as cited in Ogunyemi (2012) clearly posits that social entrepreneurship is the characteristics of people who willingly and committedly adopt a mission to create and sustain social value (as opposed to just private value); who recognize and relentlessly pursue new opportunities to serve that mission; who continuously innovate, adapt, and learn, who act boldly and beyond the resources they possess; and who exhibit a high sense of accountability for their results to society. Dees (1998) cited in Botha (2009) defines social entrepreneurship as driven by social as driven by social entrepreneurs who play the role of change agents in the social sector by:

- i. Adopting a mission to create and sustain social value (not just private value).
- ii. Recognizing and relentlessly pursuing new opportunities to serve that mission.
- iii. Engaging in a process of continuous innovation, adaptation and learning.
- iv. Acting boldly without being limited by resources currently in hand.
- v. Exhibiting a heightened sense of accountability to the constituencies served for the outcomes created.

Seelos, Mari, Battilana, and Dacin (2014) maintained that, social entrepreneurship is primarily entrepreneurial activities with the aim to achieve social goals. Social entrepreneurs complement governments and international organizations to address poverty and poverty related social needs. According to Dacin and Matear (2010) social entrepreneurship is unique because it specifically deals with the hierarchical ordering of social and economic value whereby social value takes precedence over generation of

economic rents. Looking from same lens or perspective, Maris and Marti (2006) opined that social enterprise entails activities with the aim to build organizations' that achieve social goals. Social entrepreneurship is clearly the creation of a new way of using the existing and latent entrepreneurial skills to address opportunities and the challenges of social issues that surround communities (Truran, 2014).

From the perspectives presented and championed two divergent schools of thought, the UNICEF (2007) maintained that, social entrepreneurship can be better understood by explanations offered by the 'Social Enterprise School' and 'Social Innovation School' whereas 'The Social Enterprise school' presents social entrepreneurship as 'Social Enterprise' initiatives that is, any organization, in any sector, that uses earned income strategies to pursue a double bottom line or a triple bottom line, either alone (as social sector business) or as a part of a mixed revenue stream that includes charitable contributions and public sector subsidies while the Social Innovation school views Social Entrepreneurship as the initiatives of innovators pursuing social change and aiming to alleviate a particular social problem. Based on UNICEF report 2007, the objective is mainly about Social Outcomes rather than income generation.

This research succinctly showcased the role played by indigenous NGOs in equipping and supporting young entrepreneurs to solve the daunting challenge of unemployment through social innovation with social and entrepreneurial impact. This simply calls for better synergy between governments, NGOs and Entrepreneurs to proffer solution to societal and economic menace.

2.11 Indigenous NGOs Intervention

Non-Governmental Organizations' are major actors in responding to poverty and related suffering. NGOs in Africa play pivotal role in providing funds for young entrepreneurs, health care provision as well as quality education supporting a rapid growth in the Non-profit sector in Africa. In South Africa, there are more than 100,000 registered Non-profit organizations' and in Kenya the number of NGOs grew by over 400% between 1997 and 2006 (Khan, 2017).

In Nigeria, Fate Foundation empower and enable aspiring and emerging Nigerian entrepreneurs to start, grow and scale their businesses and facilitate development of an enabling business environment and thriving ecosystem. They provide business incubation, growth and accelerator support needed to robustly explore their innovative potential. In

2001 Fate Foundation formally launched the Emerging Entrepreneurs Programme (EEP) for growing businesses. They further kickstarted FATE Consulting unit to provide business support and advisory services for our entrepreneurs. In the year 2006 they reached out to 1,000 new business. They reached 5,000 businesses and supported 100,000 youths in 2016. They launched the Scaleup Lab Accelerator Programme to scale high growth potential agribusinesses (Fate Foundation,2020).

LEAP Africa has contributed immensely towards preparing young Africans for the realities of the future. They develop and implements highly impactful training programmes for Africans for the realities of the future. They develop and implements highly impactful training programmes for Africans on Entrepreneurship, life skills, civic participation, leadership and employability. Over the years, they have so far equipped 7,600 entrepreneurs to manage and sustain organizational growth. They have supported and still supporting young entrepreneurs in instituting systems and structures that are crucial for business sustainability. LEAP Africa is an implementation partner for development banks such as the Bank of Industry. Its facilities entrepreneurship training for young aspiring entrepreneurs and prepare them to lead their ventures and position them to attract diverse funds from investors through grants, loans and other schemes. It also collaborates with other enterprise focused organizations' such as TechnoServe equip MSMEs with basic skills to run their businesses. They offer business leadership training to chief executives, senior management of small and medium-sized enterprise owners. It focuses on equipping them with critical skills and tools for effective leadership in business and succession planning. The curriculum of their programme has the propensity to support young entrepreneurs across major cities in Nigeria especially in volatile regions like the Niger-Delta (LEAP Africa 2020).

Acts Foundation believes that entrepreneurship is key to driving growth in most developed economies, hence, our support is extensively directed towards the youth population who sit at the heart of innovation. By instilling entrepreneurial values in the minds of young people, we intend to drive sustainable socio-economic impact in African communities. Acts Foundation has massively trained young entrepreneurs by equipping them with vocational Education and skills acquisition and financial inclusion. They also make financial services easily accessible and affordable for all. They provide financial literacy to segmented communities. They facilitate learning and growth across the social enterprise

value-chain as well as host communities. Promoting social impact initiative through health, entrepreneurship, environment and leadership.

Acts foundation engage with stakeholders meaningfully to proffer solutions to challenges associated with host communities across key focus areas. They also support NGOs in the region to build capacity, thereby catalyzing socio-economic development across all areas of interest (Acts Foundation, 2019).

The Tony Elumelu Foundation is the leading champion of entrepreneurship in Africa. Our objective is to empower young entrepreneurs in Africa, catalyzing economic growth, driving poverty eradication and ensuring job creation. Most beneficiaries are lead trail blazing businesses in their various niches and communities. They create jobs and export local African produce to a global market. The Tony Elumelu Foundation have so far trained, mentored and funded over 9000 young African entrepreneurs across 54 African countries through its entrepreneurship programmes, and provides capacity-building support, advisory and market linkages to over 1 million Africans through its digital networking platform TEF Connect (Tony Elumelu Foundation 2020).

Ampion is one of the foremost NGOs in Africa popularly known as the catalyst for Entrepreneurship and innovation in Africa. It is an organization dedicated to supporting young Africans creating innovative start-ups that are driving social and economic impact in their local communities. They have also supported the public and private sector by fostering innovation in Africa through engagement and application of technology. In the past six (6) years, Ampion facilitated the foundation of more than 80 start-ups in 17 African countries includes Nigeria in diverse fields such as healthcare, mobile, agriculture, water and renewable energy (Ampion, 2019).

A very key entrepreneurial intervention was carried out by Village Enterprise. They equip people living in extreme poverty in rural Africa to start sustainable entrepreneurial ventures and saving groups. Graduates from the program generate income and savings from their small businesses that improves their standard of living and breaks the cycle of poverty for themselves and their families. They have succeeded in transforming more than one million lives. They have trained 185,096 people with 76% women-led businesses. Village Enterprise has set audacious goal of lifting 20 million people out of extreme poverty by 2030. They pair three (3) entrepreneurs in a group with diverse skills in a cost-effective

way. This in turn make them to spread risk, build social capital, and produce cost efficiencies. They are committed to serving deprived communities.

2.12 Importance of NGOs

The concept of NGOs came into operation in 1945 when the United Nations Organisations was established, which saw the need to give a consultative role to organisations which were classified as neither government nor member states (Willet, 2002).

The roles of NGOs differ, and their roles are based on geographical and historical context. Although there is contestation among different school of thoughts about the definition of NGO, it is widely accepted that these are organisations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide essential social services and undertake community development (Cleary, 1997).

The key work of an NGO is to address needs and improve the standard of living of its beneficiaries. NGOs place mission before profits; NGOs receive support from the government and other corporations, and they collaborate by working together to address a common issue. NGOs have played a vital role all over the world in tackling a range of issues. NGOs are usually a non-profit organisation that receives at least a portion of their funding from private sources (Korten, 1990). Donors supporting NGOs requires that they put a structure in place to be accountable in order to be clear of financial regulations that are in line with those of the parent offices, with strong laid down internal controls. NGO staff and trustees face escalating pressure to do more, maximise resources, lower costs and meet the needs of diverse stakeholders (Banks and Hulme, 2012; Brown, 2009; Viravaidya and Hayssen, 2001).

The continuous operation and execution of life-changing projects are vital to the less privileged, the impoverished and neglected people in rural communities. Sustainability of indigenous NGOs in Nigeria and Africa is not guaranteed. According to Pearce and Robinson (2003), the future of any organisation is, however, never absolute. This is because the environment or area of operation differs. After all, what one gets at point A may be entirely different from point B. This makes it difficult to predict what will happen. As a result of the constant environment changes, there are several opportunities and challenges. For organisations to be successful, there is a need to ensure that organisations

develop capability or capacity to manage threats and exploit emerging opportunities promptly, which requires the formulation of strategies that matches environmental and human challenges (Pearce and Robinson, 2003).

2.13 NGOs Supporting Start-Ups Established by Young Entrepreneurs in Nigeria

NGOs are voluntary and non-profit agencies constituted by like-minded people committed for the upliftment of the poor, downtrodden, marginalised, underprivileged, impoverished and the needy. They are accessible to the target groups, flexible in administration, quicker in decision making, timely action, and facilitating the people towards self-reliance while ensuring their fullest participation in the whole process of development via youth entrepreneurship. The achievements and success of NGOs supporting entrepreneurs and the excellent work done by them in specific areas is, no doubt a tremendous task that has helped to meet the changing needs of the social system. However, despite its achievement in various fields (with specific interest on youth entrepreneurship), NGOs are facing different problems which differ from organisation to organisation, region to region (Kakumani and Kothe, 2011).

NGOs are "self-governing, private, not for profit organisations that are geared towards improving the quality of life of the disadvantaged people" (Vakil, 1997). They are a citizen-based association that operates independently of Government as the name connotes, to serve some social purpose. They are voluntary and autonomously managed, not for personal profit and not aimed at self-service and other related values (Ball and Dunn, 2013). They work with and for disadvantaged people (mostly young entrepreneurs in developing countries) through their entrepreneurial projects or programs. Nigeria, with the population of about 160 million (National Population Commission, 2011) has more than 70% of its citizens living below the poverty line despite having about 46,000 registered NGOs (Corporate Affairs Commission, 2009); whether passive or active in Nigeria and 136 functional in Niger-State (Ministry of youth and sports development, 2015).

Youth entrepreneurship and social enterprise if effectively harnessed and creatively managed on principles of the private sector, can provide a creative and sustainable model for voluntary sector organisations (NGOs), which face increasing competition for scarce grants and private donations (Leadbeater, 2007; Dees et al., 2001).

The World Bank classifies NGOs into two, namely, operational NGOs whose targets are the development of projects and promotional NGOs which are concerned with promoting a cause. They are found in care and welfare, community health promotion, emerging health crisis, education and training, community social problems, environmental, economic, women, youth, children issues, internally displaced people and community development. (Ball and Dunn, 2013).

Kumar (2005) observed that there had been tremendous growth of NGOs in the last two decades, both national and international. There is an urgent need for that development. Kuponiyi and Ladele (2007) explored that NGOs are very reliable in effective adaptation and transfer of technology to young entrepreneurs in the agricultural sector through the delivery of agricultural support.

According to a recent multi-nation study by Lester Salamon, there is rapid growth in the non-profit sector. NGOs are a major socio-economic force globally. Reports from the study reveal that countries like France, Brazil, Ghana, India, Japan, Italy, Hungary, Germany and UK, have experienced an astronomical increase in the numbers of NGOs supporting start-ups established by young entrepreneurs and NGO participation in community-based projects and activities. NGOs are undoubtedly making fast strides in many spheres of economic and human activities. The sector, as the study shows, has become a significant employer offering 7 million people in the USA, 1.4 Million in Japan, nearly one million in France, Germany and the UK combined. It forms an average of 3.4% of these countries' total workforces employing one in every 11 workers holding service jobs. It was also discovered that the sector is spending huge sums varying from 1.2% of the GDP in Hungary to 6.3% in the US with an average of 3.5% (Kakumani and Kothe, 2011).

In 2001, policymakers in the United Kingdom established the 'Social Enterprise and Youth Entrepreneurship Unit' partially to extend business support services to the voluntary sector and young entrepreneurs. (DTI, 2002) Furthermore, more recent members of the donor community have begun to follow this trajectory (in their approaches to local NGOs in developing countries) through seed capital and loans provided by the International Finance Corporation (IFC) 'Grassroots Business Growth Initiative' and the United Nations Development Programme (UNDP) 'Growing Sustainable Business Initiative' (Hutchinson, 2007).

Business incubators by young entrepreneurs have received substantial support from Governments, NGOs and the donor community to nurture future economic growth (Hannon, 2005; Ayers and Harman, 2009). They have been described as business support facilities for 'hot-housing' infant business or 'hatching' new ventures (Hannan, 2005) within which "market-led ideas, a new venture can be developed and are given a chance to fulfil their potential by providing access to opportunities, a wide range of development resources and tailored support services" (Hannon, 2003).

Behera (2002) argued that; support from NGOs has successfully reduced social vices among young people. The development of disaster reduction strategies in our society involves collaboration in terms of expertise, promoting entrepreneurial activities, institutional capacity management skills, knowledge, technology and practical experience for optimum results between state and civil society (NGOs). In recent years, a small body of case study literature has emerged to show how the general business incubator principle can be adapted to support youth entrepreneurs and social entrepreneurs and the growth of social economies (Bloom, 2006; Friedman and Sharir, 2009; Lechat, 2009).

NGOs can be innovative, rooted to the ground and participatory in their approach while Government can replicate best practices from more considerable impacts. There is an increase in demand for NGOs participation in capacity building and community development activities due to the realisation that neither the state nor the market can adequately address enormous problems facing the world today.

Over the last decades, NGOs have become major players in the development process across the globe. They engage in wide-ranging activities starting with community development to training, policy research and advocacy. NGOs organisational flexibility, informal work style, and close engagement with grassroots communities enable them to deliver services to people at lower costs. They complement government efforts and initiatives by acting as a conduit between development programme and rights and entitlements. NGOs can galvanise grassroots support, engage with stakeholders, mobilise and understand people's concerns, enabling them to better articulate problems encountered by people (Behera, 2002).

The growth of the voluntary sector has been phenomenal, particularly during the last two decades. The presence of the NGOs, especially those engaged in youth entrepreneurship, developmental efforts and capacity building of young people, has been strongly felt during

these years. It is estimated that about 10% of eight billion - public development aid worldwide is now being routed via NGOs. Michael Banton, an anthropologist, said "voluntary associates become more frequent and relevant as societies advance in technology, complexity and scale. From Banton's submission, the primary function of these NGOs is 'organising people in order to achieve new ends, such as the raising of capital, the regulation of prices and the provision of extra-labour (Stefanovic et al., 2010). K.A Suresh's (1990) study deals with the level of participation of beneficiaries in the development programmes of selected NGOs in Kerala. The author found that NGOs are not working as participatory organisations to the extent desired. The rates of participation of beneficiaries and institutional arrangements for participation are low.

From the evaluation and study by Riddell and Robinson (1995), sixteen projects on rural poverty alleviation carried out by NGOs in Zimbabwe, Bangladesh, and India provided a detailed assessment of the contribution of NGOs to alleviate rural poverty and empower young people. They found that NGO projects were successfully reaching the poor. Mohanan (2000) posits that NGOs have been playing a significant role in the country over the last quarter of the century in the sphere of social development. He opines that NGOs are a powerful tool in poverty alleviation and development. He considers that "the role of NGOs is more significant and pronounced in the sphere of micro-credit".

The uniqueness of developmental NGOs is in their emphasis on community-based initiatives. NGOs formed village development committees to coordinate restoration, training and rehabilitation initiatives at the community level. Functional groups comprising youth, women, farmers, water users were also saddled with the responsibility of carrying out specific functions.

In the past, very few NGOs practically take steps to share information and engage with the state and other institutions. Some NGOs practice isolationism as they feel the proximity to the Government may affect their freedom. The absence of proper institutional and regulative frameworks puts both Government and NGOs at a disadvantaged position.

2.14 Indigenous NGOs Operations in Africa

Indigenous NGOs, also known as local NGOs, are NGOs established by locals or which are operational in developing countries. They mostly work with international NGOs (INGOs) and other development partners to deliver quality service to the people in

communities across Africa. Indigenous NGOs are different from international NGOs in many ways. They differ in terms of scale and scope of operation, legitimacy and influence, global operations, geographic coverage, networks, funding capabilities, organisational capacities, range of partnerships and roles in development (Morton, 2013).

According to USAID 2009 NGO Sustainability Index, there are more than 350, 000 NGOs registered between 1997-2005 in Kenya and 150 registered at the national level in Mozambique. Although these countries differ in terms of their different historical antecedents, geographical, economic and cultural factors, they are similar when it comes to the restrictive environment of operation and connection to the grassroots. Most countries are coping with the crippling effects of past wars and military dictatorship, and this dramatically affects the reception given to indigenous NGOs to flourish. It is worthy to note that Ghana, Mali and South Africa are the only countries reported in the Index to be free based on the Freedom House Freedom in the world 2010 survey, while ten of the nineteen countries are “partly free” and six “not free” (USAID, 2010).

There have been immense contributions of NGOs to entrepreneurship and developmental programs around the world. Indigenous NGOs have worked tirelessly to alleviate poverty and improve the welfare of the poor in society. International donors have partnered with local NGOs to improve the standard of living of the downtrodden. This has led to explosive growth in the number of local or indigenous NGOs across Africa. For instance, in Ethiopia, the number of registered NGOs has snowballed to approximately 250 with indigenous or local NGOs made up of half of the number. Indigenous NGOs are continually breaking barriers and doing exploits in critical sectors of the African economy. In the republic of Guinea from 1990 till date, local or indigenous NGOs have built more than 700 classrooms (Gradaux, Welmond and Wolf, 2002). In Nigeria, indigenous NGOs interventions carried out by LEAP Africa, Fate Foundation and Tony Elumelu Foundation for aspiring and established entrepreneurs are examples of such.

According to Save the children, research with support from Hewlett foundation drawn from a series of trips to countries in Africa, Asia, the Middle East and Latin America and research interviews from Washington DC in the year 2000, the comparative advantage local or indigenous NGOs has gone beyond service delivery. It covers environment or country knowledge, understanding of local dialects, relationships with local communities, understanding of governance and government policies and procedures, understanding of

local resources (human and material resources) used to reduce costs and get value for money. Local or indigenous NGOs can robustly engage with local actors in the process of designing and executing projects. Indigenous NGOs are efficient when it comes to mobilising locals and also provide timely access to communities and field information to international partners or organisational who may not have a robust knowledge of the community. Indigenous NGOs influence government policies because they are stakeholders in the development process (Save the Children, 2000).

The challenges indigenous NGOs face are enormous. There are several regulatory requirements and restrictions for the formations of non-governmental organisations in countries like Ethiopia, Kenya, Rwanda, Uganda, and Tanzania. There are stringent reporting requirements, and there are mandatory or strict laws to register NGOs. It is worthy to note that this binds Ethiopia and Kenya, but steps are being taken to ease registration and reporting requirements. Ethiopia started implementing more liberal laws governing NGOs with the new organisation of civil society proclamation (CSO proclamation) passed on March 12, 2019. This law is less restrictive, and it replaces the Non-Governmental Organisations Coordination Act of 1990.

Unfortunately, as of February 2019, the Kenyan Government was still reluctant to operationalise or implement the PBO Act 2013 fully. The reluctance of Government in Africa to freely allow NGOs to operate is a significant source of concern. For instance, Rwanda's NGO laws enacted in 2008, which was later revised in 2012 is said to be restrictive. The Freedom House Report clearly states that Rwanda's NGO environment as 'not free' (Musila, 2019, p.15).

Amnesty international posits that the purposed amendments of the NGO act in Tanzania give the registrar (Government) of NGOs sweeping and discretionary powers to suspend organisations, evaluate and investigate their operations (Amnesty International, 2019). Also, in Uganda, Mbaziru and Namatoru (2018) reports that the Non-Governmental organisations act, 2016 restrict NGO and Civil Society Activities or operations in Uganda (Kelly, 2019).

Brunger and Michael (2005) states that local or indigenous NGOs must be given the power or ability to set their priorities, define their agendas and exert their influence on the international development community, even in the face of opposition from the government, donors, international NGOs, and other developmental actors. Indigenous NGOs must not

compete with other actors but collaborate to build sustainable and robust African NGOs with a propensity to increase the power of African Governments.

2.15 External and Indigenous NGOs

There are varieties of terminologies which are used to describe entities in the non-governmental and civil society sector. Some of the most common terms include Private Voluntary Organisations (PVOs) Non-Governmental Organisations (NGOs), Civil Society Organisations (CSOs), Community-based Organisations (CBOs) and Faith-based Organisations (FBOs). Two significant aspects often define NGOs: function and focus. “Local NGO” refers to local indigenous organisations that include National NGOs, FBOs and CBOs that fall within the functional categories of advocacy and service delivery and are in developing countries (Adeyeye, 2016).

Furthermore, NGOs are organised by different bodies referred to as parent organisations. Some parent organisations could be other NGOs, or Government Organised NGOs (GONGOs), Business Organised NGOs (BONGOs), Political Organised NGOs (PONGOs). They could also be Funder Organised NGOs (FONGOs), Religious Proselyting groups (RONGOs) or Fraudulent NGOs that are set-up for personal gains (that is, phoney private company NGOs, Mom & Pop NGOs, Briefcase NGOs (Lewis, 2009).

There is a very vital distinction among Local NGOs in terms of their orientation towards policy change and one focused on service delivery. Advocacy NGOs often serve and represent an interest group. They tend to influence decision-makers, such as governments, donors and other development actors, as well as the general public, by engaging in activities such as lobbying, research, analysis and information dissemination. Service delivery NGOs focus on delivering quality services and improving individual practices rather than influencing others. The perception of both advocacy and service delivery is different. From a theoretical point of view, local NGOs can be functionally ascribed to either one of these two categories and they tend to be involved in a combination of the two to a varying degree (Rafe, 2009).

Local NGOs around the world have demonstrated their capacity to mobilise communities and to act as intermediaries for a wide range of groups. NGOs are often far more efficient and effective at providing services than state agencies. Local NGOs have shown a critical ability to organise people and resources. It is not surprising that in many parts of the world

where governments are characterised by lack of proper representation and failure to provide adequate services, private foundations and donor agencies are simultaneously turning to local NGOs to lay the groundwork for expanding civil society and promoting socio-economic development (Mostashari, 2005).

In responding to the menace in society, local NGOs have proven over time that they have the technical capabilities, needed experience and connections that make them indispensable. It is known that the significant strength of local NGOs is that they contribute immensely to the success of residents because they have a close connection with the people they serve. Most indigenous or local NGOs have concrete and thorough understanding of their local communities; they know the details of local constraints and issues and can effectively prioritise problems within their context. Local NGOs often have a comparative advantage over governments, international NGOs (INGOs) and donors in their ability to inspire behavioural change, shape public discourse and draw local attention to burning social, political, economic and environmental issues (Mostashari, 2005).

Another advantage of local NGOs have is that they are better positioned to initiate and establish close working relationships with other locally based groups in the public, private and voluntary sectors. Partnerships and collaborations are vital because it helps local NGOs to focus strictly on specialised areas and enhance their ability to increase referrals to other NGO and governmental services. These partnerships also encourage networking, sharing best practices and mentoring, thus encouraging more local ownership.

Most local NGOs due to their small size, operating structure, and connection to the communities they serve, are in a better position than government bureaucracies to respond quickly to identified needs and opportunities at the community level. These characteristics also allow NGOs to respond flexibly to the complex and rapidly evolving pandemic, natural disaster and mid-course adjustments as necessary and tailor existing programs to local realities. Local NGOs use their secure connections with beneficiaries of their programme to garner community investments for undertaken interventions. Local NGOs have demonstrated their effectiveness in using participatory tools such as community mapping, focus groups and participatory evaluation (Adeyeye, 2016).

Although indigenous NGOs are still struggling to find their bearing because they are new to the playing field, much of the debate seemed to centre around their legitimacy and role in critical national and international systems and different sectors. Indigenous NGOs are

now positioned and entrenched as a permanent and vital vehicle for development. Recent discussions of NGOs have begun to include more and more discussion of the concept of sustainability. Sustainability is a broad concept that includes a broad range of elements from financial resources to environmental impact to program replication (Ball and Dunn, 2013).

Regardless of the specific context, sustainability is essential for NGOs because it addresses how they will continue to provide their invaluable services to the world beyond the current round of programs or grant proposals. By working directly with local entrepreneurs through programs like SME development, microfinance, or new cross-subsidised health clinics, NGOs can connect with the future leaders and new talent of the communities they serve. They can embed themselves as a necessary part of the local economy and possibly decrease the perception of NGOs as an outsider by local clients that hamper community partnerships (Rafe, 2009).

2.16 Challenges of NGOs Supporting Young Entrepreneurs

Funding and sustainability of NGO programmes/activities are some of the challenges confronting NGOs in Nigeria. NGOs generally depend on funding from philanthropists, parent organisations, endowments, grants, subsidies, donations, fees, among others (Ngeh, 2013; Ogunyemi, 2012; Omofonmwan and Odia, 2011; Davis, Jegede, Leurs, Sunmola and Ukiwo, 2011). They often work with voluntary staff to manage their operations which pose the challenge of staff turnover, especially in developing economies where there is no unemployment benefit and pensioners are poor (Adeyeye, 2013).

The representatives of an 'equity-like seed capital fund in Cambodia' says that it is increasingly imperative that local NGOs in Cambodia begin to develop their revenue streams and that they would not support local NGO programmes which cannot generate its finance within an 'acceptable' timeframe. However, what also emerged is a need to focus on where youth entrepreneurship is genuinely appropriate. Again, when NGOs are providing essential critical services to the most incapable, then income generation should not be a focus of attention for the international donor community (Lyne, 2012).

Funding is a considerable challenge NGOs have today in Africa, specifically Nigeria. Some NGOs see social enterprise, as a short route out of the challenge of funding, but how true is this? Respondents of the research conducted in Cambodia discovered that NGOs could

use the social enterprise model to generate revenue, then set up another trading entity which can work independently. Amongst all six of the (expatriate and indigenous) NGOs which operate social enterprise, it was expressed that revenue generation is the only model for partial sustainability which allows certain activities to be undertaken that the donor community are not likely to provide funding for and which provides a vehicle for vocational training and income generation among target beneficiaries.

The broad consensus is that social enterprises are not a model for an entirely independent NGO but as a model for partial sustainability. Capacity concerns have been strongly expressed – and some communities do experience a significant loss of community funds in ventures where there had not been proper analysis of the value chain for a processed products. Lyne (2012) noted that some NGOs are not cut out for social enterprise rather they set up organisations to draw donor funding into their community in the absence of support from the government. The dependency logic of the local NGO community in Cambodia on donor-funded projects seems to be hard to displace, which is a significant challenge for most NGOs in developing countries like Nigeria (Lyne, 2012).

Although there are some strong indigenous NGO leaders in the agricultural sector, it does not seem that local (indigenous) NGOs in Cambodia are likely to turn to social enterprise for sustainability on a significant scale at any time in the near future. It is perceived to be a risky strategy, which might cause them to compromise on core values as they become more focused on revenue generation. This is a definite challenge given that policymakers have so far failed to establish a consistent approach to small and medium enterprise (Makararavy et al., 2009).

2.17 Sustainability of NGO Interventions and Activities

Sustainability of interventions and activities in communities in the Niger-Delta is essential. The major challenge faced by indigenous NGOs is the heinous task of raising funds to execute their programmes and how these NGOs operating in Nigeria can get to the level where they will be financially independent. The need for NGOs to have the capacity (financial, logistics, human resources) to operate fully and execute entrepreneurial programmes and projects cannot be overemphasised.

NGOs need to look critically into the issue of sustainability to ensure that program for targeted communities are not abandoned because when programmes are no longer

sustainable, its impact decreases, leading to unmet expectations, which affects the community. As such, scrutinising sustainability factor for community-based programs (CBPs) may contribute to sustainable community development by using local resources and by improving transparency and equitable distribution. The benefits of development, in the long term, may improve living standards and quality of life in the involved communities (Sebastian et al., 2018).

There have been several definitions of NGO sustainability, but for this review, the research will choose few that resonate with this research. According to Green (1997), NGO sustainability is "the ability of an NGO to sustain its programmes or activities as measured by the positioning of an organisation within the external environment and its flexibility to adapt to changes in this environment, its staff capacities, skills and aptitude, and their collective synergy and the organisational capacity to attract and retain a staff body and individual staff of the calibre and potential calibre necessary for running programmes effectively, organisational capacity to be accountable to funders, governing bodies or boards, staff and target groups. Hailey (2014) further buttressed this point when he defined a sustainable NGO as "one that can fund programmes, execute projects and fulfil its mission over time and in doing so, meet the needs of its key stakeholders – particularly its beneficiaries and supporters". Therefore, sustainability should be an on-going process rather than an end in itself.

According to Commercial Market Strategies (CMS), "sustainability is defined as an organisation's ability to improve institutional capacity to continue its activities among target populations over an extended period, maximise impact by providing quality services and products, minimise financial vulnerability, and develop diversified sources of institutional and financial support". Sustainability consists of an NGO's ability to define a critical mission, follow sound management practices and to develop diversified sources of income that assure continuity of quality of activities and services and coverage of target population.

Abt Associates Inc, Pathfinder International and USAID (1994) define sustainability from the standpoint of fulfilling NGO mission and serving the needs of stakeholders. They define NGO sustainability as "the ability of an organisation to fulfil its mission and serve its stakeholders over time".

There are different perspectives from which one can view sustainability. Some people see sustainability from the angle of financial viability or long-term economic growth; for others, it is about environmental sustainability and addressing the issues of climate change, population growth and resource imbalances. Another school of thought see sustainability from the angle of sustainability of programme or intervention, with an emphasis on maintaining the quality of a service or programme after a targeted intervention has ended (Hailey,2014).

There are three (3) types of sustainability of NGOs operations, namely:

1. **Financial sustainability** - Financial sustainability can be gauged by an organisation's net income (the surplus of revenues over expenses), liquidity (the cash available to pay bills), and solvency (the relationship of assets and debt or liabilities).
2. **Organisational sustainability** -This is the ability of the organisation to secure and manage enough resources to enable it to fulfil its mission effectively and consistently over time without excessive dependence on any single funding source. The objective is to maintain and build the capacity of an organisation providing a beneficial service in a community.
3. **Sustainability of service** - This is the ability to keep services going after the initial or primary funding is withdrawn. Efforts to improve the sustainability of services focus on maintaining and improving the provision, quality, and impact of services rather than on building capacity of the organisation that provided those services. In other words, the focus is on ensuring the continuation of services, not the organisations that deliver them.

Sustainability requires strategic planning, efforts, investment of time and resources (Abt Associates Inc, Pathfinder International and USAID, 1994).

According to Hailey (2014), "experience tells us that financial sustainability is crucial for the long-term survival and effectiveness of international and local NGOs. As donor funding of NGOs diminishes, the need for financial independence, sound management and quality control are more important than ever. NGOs must be able to operate efficiently over time, and they must function autonomously. A successful and sustainable NGO has a flexible

and responsive organisational structure, an independent board of directors, and a motivated, qualified and adequately paid staff (Commercial Marketing Strategy, 2014).

Sustainability is a subject that is well discussed in the corporate world. There are different opinions about the process of improving an organisation's sustainability, built by the experiences of many people who have worked over many years to improve the sustainability of many different organisations.

The fundamental thing from this collective experience is that an organisation's level of commitment to sustainability is the most crucial factor in its success. There must be proactive steps and full sense of commitment to sustainability from top management to staff of the organisation. Sustainability is said to be a process, not an end. An organisation does not become sustainable and then rest on its success. Sustainability requires all elements and functions of an organisation to work collaboratively, and for top management to make wise decisions that would ensure that the services rendered are effective, the welfare of staff is top-notch, and there is accessibility (Abt Associates Inc, Pathfinder International and USAID, 1994).

In discussing sustainability, there are vital factors that make an organisation sustainable and these are leadership capabilities, management competencies, the capacity to deliver specific services (health, education, amongst others), the ability to pay salaries and cover running cost, and the ability of NGOs to anticipate and manage change. The ability of an NGO to manage change and remain sustainable depends on having sufficient and positive public profile, network, reputation for attracting resources, and having suitable and appropriate organisational systems and processes to retain a relationship with the donor or those contributing. Other factors influence the sustainability of an NGO, which are as follows:

1. Operating environment
2. National and local politics and policy
3. Activities of other organisations
4. Availability of skilled personnel

It is imperative to understand the impacts of these factors on any organisation. For there to be sustainability, the organisation must work in line with stakeholders' mission and must not drift (Abt Associates Inc., Pathfinder and USAID, 1994).

1. Sustainability is necessary irrespective of the present status of the NGO, whether newly founded or well-established NGOs full of experienced workers. Planning for the future is essential for durability. Although there may be certainty in current funding stream and projects, these tend to have a short time horizon — one to three years, after which things are likely less certain (Viravaidya and Hayssen, 2001).

Another way to make an NGO sustainable is the ability of NGOs to build internal capacity and willingness to learn and evolve. According to MANGO (a specialist NGO providing accounting and financial advice to the sector), international NGOs need to invest in building relationships, risk management and sound financial practice. Ashoka & MANGO's analysis pinpoints critical elements that characterise financially stable NGOs, and these elements are:

1. Ability to invest in developing and maintaining strong external relationships with key stakeholders, particularly their donors, supporters, volunteers, staff and beneficiaries.
2. Build enough internal capacity to assess and manage the risks associated with the funding and financial resources regularly and in a way that both board members and managers can understand and engage in.
3. Build enough financial reserves, as well as strategically manage and finance all organisational costs and overheads.

Some NGOs are known as Gifted NGOs because they accept gifts alongside money. For indigenous NGOs to be sustainable, there is a need to focus on receiving gifts alongside cash donations. This is the reason the majority of international NGOs, both large and small, depend on the gift economy to maintain their work. Gifts and voluntary donations finance them. The gift-based funding strategies, if implemented by indigenous NGOs, can be useful and sustainable in terms of ensuring predictable unrestricted income. Most NGOs in the UK, (less than 5% of non-profits) carrying out international humanitarian work receive aid from official donors. The data from the UK's official non-profit regular, the charity commission, identifies nearly twelve thousand gift-based development INGOs registered

in the UK. Not only do these figures highlight the vibrancy of the sector, but also show the continued support by the general public for the work of such NGOs working internationally (Intrac, 2014, Brouwer, Njoka, 2014; Pathfinders, 1994).

According to Hailey (2014), in 2014, the UK charity commission (the UK's regulator of non-profits) classified 11,750 registered charities as being concerned with overseas aid, give support to start-up businesses and engage in famine relief work (see charity commission registration code 106). This data suggests that nearly a thousand new charities involved in overseas aid work were newly registered in the last three years (few of which would have been recipients of official aid). In the UK, over half funding for such charities is from people aged over 60 years, and DFID data suggests that there is a decreasing concern in the general public about issues of global poverty.

Philanthropic donations from foundations and trust are vital sources of funding for the work of indigenous NGOs. The scale of giving from private international foundations and donors is hard to gauge accurately, but we know it is significant and growing. Recent data suggests that there are over 160,000 grant-giving foundations in the US and Europe alone. The evidence suggests that funding for international development makes up at least 20 percent of the total funds of those foundations that fund overseas development projects. This is estimated at over \$10 billion per annum - much of which goes directly to projects and programmes run by NGOs and CSOs.

Financing strategy is also an indicator of whether an international NGO can sustain itself. It consists of diversifying sources of income and thus minimising dependency on any single source-reducing vulnerability to shifts in fund availability or donor preferences. (Davis, 2004).

Brown (2009) asserts that a sustainable approach to NGO financing is an approach that avoids dependency on any one source of revenue, whether external or internal. "It is impossible to prescribe any formula for the percentages that need to be derived from various sources to constitute a financially sustainable NGO". However, a balance between externally and internally generated resources is necessary for an organisation to meet its operating and administrative expenses while maintaining the freedom to determine its programmatic priorities and projects, irrespective of donor preferences. Most NGOs in different continents of the world remain dependent on the external financial assistance of foreign, primarily western donors (Mukanga, 2011).

Sebastian et al., (2018) stressed that the sustainability factors for community-based programs includes program champions, community participation, staff involvement and integration, program funding, program effectiveness, coordinator competence, responsiveness, community capacity, organisational stability, understanding the community, program integration with the host organisation, program flexibility, specific sustainability actions and processes, community support, organisational system, program theory, leadership, political legitimation, partnering, transparency, community context and program evaluation.

Despite the vast differences among the world's Non-Governmental Organisations (NGOs), most share a common dilemma; lack of funds limits the quantity and quality of the vital work they do. Unlimited needs chasing limited resources are a fundamental fact of economic life in rich countries and developing countries. It affects large international organisations such as the United Nations, down to the smallest local NGOs. From rural development agencies to museums, and from health providers to education and training institutes, managers of NGOs must often pay as they do to using those funds. NGOs increasingly find that grants and donations are inadequate to meet current program needs, much less to expand programme activities. With so many worthy causes that address genuine needs competing for the attention and generosity of the public, even wealthy donors lack the resources needed to fund every worthwhile effort. Furthermore, as populations grow, so do the numbers of vulnerable groups needing assistance from NGOs (Islam, 2016).

NGOs face rising costs for staff and other program inputs, further straining their limited budgets. Dependence on grants and donations can also inhibit the autonomy of NGOs to choose which program activities to undertake and to select the most effective intervention strategies to achieve program goals (Viravaidya and Hayssen, 2001). To a certain extent, all donors have their agenda (i.e., their views as to which problems are significant and the best intervention strategies to address these problems. NGOs may be compelled to "follow the money" and allow donors to dictate the scope and direction the scope and direction of their activities, or else receive no funds at all (Islam, 2016).

Another problem is that many grants and donations carry restrictions on the types of expenses that they may cover. The most common restriction is to cover only direct program costs, but not the cost of support services or other overhead costs incurred by the NGO.

The NGOs must "contribute" these costs on their own or at least cover an increasing share of these costs over time. Nevertheless, how can they cover these costs when they are not financially capable?

Even the NGOs fortunate enough to be fully funded in their current operations may face uncertainty over future funding. If the problems they address are still around in five, ten, twenty years, will donors keep paying programme costs ad infinitum?

The challenge facing NGO managers is to increase their financial security without sacrificing the mission of their organisations. Financial security is an integral part of planning for all NGOs. Becoming completely independent of donors may be a realistic goal for some NGOs while trying to self-generate funds just to cover overhead costs may be suitable to others.

NGOs in Slovakia covers approximately three-fourths of its operating budget through membership fees, training charges, and the sale of books, games and promotional items.

Among outside supporters of NGOs, there is the beginning of a movement to help NGOs become more financially secure, but much more needs to be done. National and local governments increasingly are providing program grants for NGOs to undertake activities that the governments support but cannot provide effectively by themselves (PDA & UNAIDS, 2001; Viravaidya and Hayssen, 2001).

Some also give general support grants to cover NGO overhead costs reasoning that the funds will be leveraged many times over by the grants the NGOs receive from outside donor agencies.

2.18 Government Support for Entrepreneurship and Need for NGO- Government Collaboration in Nigeria

This section is specific to the Nigerian entrepreneurial ecosystem. Nigeria is one of the most popular African countries, with a population of 177.5 million people. It has a Gross Domestic Product (GDP) of 568.5 billion dollars and GDP Growth rate of 6.3%, which is considered one of the highest rates in the continent (World Bank, 2014).

Nigeria belongs to NEKS, an acronym for Nigeria, Egypt, Kenya and South Africa. These countries have been described by analysis as nations with high potentials for Foreign Direct Investment (FDI) (Adebakin, 2013). Nigerian population and resources offer great

opportunities for growth and development. However, it is regrettable that the nation is ranked among the poorest with a high rate of youth unemployment and poverty (Ayandike et al., 2012; World Bank, 2014). Poverty and unemployment have remained significant developmental challenges in Nigeria (Asaju et al., 2014; Akwara et al., 2013).

Successive Nigerian governments have made robust attempts to tackle problems of poverty and unemployment through macro-economic policies. Majority of these programmes failed and have defiled all economic policies due to the neglect of youth entrepreneurship, SMEs and provision of an institutional framework that exclusively favours large enterprises (Oyelaran-Oyeyinka et al., 2007). Therefore, there is a need for the Government to urgently come up with employment policy through ESAs to stimulate support and sustain job and wealth creation (Odeh and Okoye, 2014; Raimi, Lawal and Moshood, 2014).

Entrepreneurial development has been conceived by successive Governments as a programme of activities to enhance the knowledge, skill, behaviour and attitudes of individuals and groups to assume the role of entrepreneurs. Taking this into account, they have put in place confidence for building successful programme in different parts of Nigeria (Owualah, 1999).

As a result, the Federal Government has adopted several strategies and policies towards entrepreneurial development in Nigeria, by establishing institutions and agencies, which provide a variety of support services to entrepreneurs.

The policy implementation saw the introduction of entrepreneurship development programmes (EDP) in Nigeria. These programmes are usually targeted at owner/managers of small business firms as well as those identified to possess the potential for self-employment (Owualah, 1999).

It is worthy to note that participants in Nigeria's National Directorate of Employment (NDE) and similar programmes in the country are expected to undergo EDP training. This includes entrepreneurial tools, which range from the preparation of business plan with emphasis on finance, marketing, management and production, identification of new business opportunities, alternative suppliers and market, sources of finance, cash flow analysis and record-keeping to training people to think and act in an entrepreneurial way (Amaechi, 2005).

Youth entrepreneurship and SMEs have been acclaimed to be the engines for economic development, innovation, employment generation, poverty alleviation, wealth creation, and venture start-up. The recent upsurge of interest in SMEs by developing countries (including Nigeria) has been attributed to the success stories of developed nations and emerging economies where SMEs have contributed to industrialisation (Oyelaran et al., 2007; Adejumo, 2011).

Presently, some Nigerian institutions that are charged with the responsibility of providing business support services to SMEs now need more significant interaction with ESAs as competition is now knowledge-based and innovation-driven. Porter (1998) posits that new competition depends not on the accessibility of production factors but the ability to acquire knowledge, internalise such knowledge and continuously engage in networking with relevant organisations.

In recognition of SMEs and young entrepreneurs' role in sustainable development, many countries have instituted entrepreneurship support network and structures for the growth of SME sub-sector. Entrepreneurship Support Agencies (ESAs) have had their levels of success in different countries around the world. In the US, ESAs were instrumental to the development of SMEs sub-sector and industrialisation (Abioye, Adeniyi and Mustapha, 2017).

Government entrepreneurial programmes enhance young people's entrepreneurial skills and knowledge through structured training and institution-building programmes. It aims to improve and enlarge the base of entrepreneurs in order to hasten the pace at which new ventures are created for employment generations and economic development. The key focus of Government is to support, start to grow and expand to become global brands. They concentrate on skill acquisition, encouraging innovation and growth potential by supporting young entrepreneurs to reach out to more clients and increase profitability (Osemeke, 2012).

There are some critical interventionist agencies passionately spreading the entrepreneurial message and supporting young entrepreneurs in Nigeria, namely: National Directorate of Employment (NDE), Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Small and Medium Industries Equity Investment Scheme (SMIEIS) and Development Finance Institutions (DFIs). These agencies play a pivotal role to help

remove constraints on entrepreneurs and expand the opportunities available to them (Osemeke, 2012).

In Nigeria, it would be reasonable for Nigerian SMEs to exploit the opportunities offered by these agencies to ensure that SMEs progressively increase their contributions to sustainable growth. However, the effectiveness of these agencies over the years has been a subject of debate.

Ofuani et al., (2015) and Ekanem (2011) considered some of these agencies to be effective and efficient in fulfilling their objectives. Adejumo (2011), Osunde (2016) and Tende (2014) reported poor performance of ESAs due to some challenges (Osemeke, 2012). It is worthy to note that start-up businesses established by young entrepreneurs need to interact more with ESAs because it constitutes loads of formidable strategy in entrepreneurship development in SMEs, which are achieved through the prism of ESAs (Watson et al., 1998). The major challenge now is how the Government can improve the scope, quality of services and ensure efficiency in the operations of these ESAs.

Young entrepreneurs' success is tied to a supportive operating environment, access to technology, management and finance (Lawal, 2011). Entrepreneurship Support Agencies are the set of Government and Institutional arrangements for the design and implementation of SME policies. (OECD, 2004). Start-Up businesses by young entrepreneurs and SMEs cannot operate successfully without assistance from relevant support agencies (Lawal, 2005; Tende, 2014; Oyelaran-Oyeyinka, 2007). The core objective of these agencies is to promote entrepreneurship through participatory regulatory and facilitating roles. The Government works with some international organisations for start-ups and SME development (Lawal et al., 2013).

Lawal (2005) maintained that the Non-Governmental Organisation (NGOs) and organised private sectors over the years had played an active role in creating a favourable environment for the development of SMEs. ESAs constitute an essential framework for vibrant SME subsector. These agencies have developed programmes aimed at providing comprehensive support for SMEs in areas such as financing, business development, youth development, incubation, and technology acquisition and transfer, productivity enhancement and skills development, and more.

Nigerian Governments have been in the forefront of start-up and SMEs development. The present Government is actively involved in designing fiscal and monetary policies and incentives for youth entrepreneurship development via the ministries, departments and agencies (MDAs). Examples are CBN, BOI, SMEDAN and NEXIM just to mention a few. Lawal (2005) corroborates this fact, that, these agencies provide finance and take a step further to actively involved in facilitating and guaranteeing external finance and incorporate support for SMEs and Young entrepreneurs in annual budgets and various national development plans.

The work of Non-Governmental Organisations (NGOs) is by nature labelled ‘unprofitable’. Traditionally, NGOs rely on the goodwill and generosity of others to cover the costs of their activities through grants and donations. Today, unfortunately, NGOs find that such traditional funding sources are often insufficient to meet growing needs and rising costs.

Besides, funds over time make it difficult for NGOs to do long-term planning, improve their services or reach their full potential. When the costs of an NGO’s core activities exceed the inflow of grants and donations, it is forced to either reduce the quantity and quality of its work or to find new sources of funds to cover the difference. Reaching out to new donors with innovative fund-raising approaches is usually the first step. Redesigning program activities to include cost-recovery components, whereby the beneficiaries or clients of the NGO pay part of program costs is a second approach. A third alternative is for the NGO to make money through commercial ventures.

2.19 Theoretical Framework

The theoretical underpinning for this research is based on the stakeholder’s theory and the Evolutionary Models of Business Growth. This section addresses key theoretical application of the two (2) aforementioned theories to contextualize the findings of the study. The theoretical framework will serve as a foundation or background to indigenous NGOs engagement with stakeholders and the impact of their entrepreneurial interventions on start-ups growth in the Niger-Delta region.

2.19.1 Stakeholders Theory

The ‘Stakeholders Theory’ gives multinational, Government and NGOs/civil society specific roles to play in justifying their existence and sense of operational responsibility in

host communities and the society at large with the sole aim of enhancing development. Advocates of the 'stakeholder's theory' believes that organisation's managers should not only manage their immediate employees, but they need to take it a bit further by managing members of the community where they operate (Freeman et al., 2004).

The level of Government intervention is still minimal; therefore, NGOs (which are key stakeholders in every society) are needed to fill the gap to bring succour to the poor masses in the Niger-Delta region (Faleti, 2006).

2.19.2 Stakeholders Theory: The Relationship Between Existing Businesses and Host Community

In today's dynamic business environment, stakeholders are seen as essential and companies are expected to engage stakeholders in mutually productive areas such as innovation and product development, sustainability etc. There is need to build enduring and mutually beneficial relationships between businesses and relevant stakeholders in host communities (Maak, 2007), such relationships built with stakeholders must be long-lasting and beneficial to all parties involved, which is not just any group but those who are considered important by the firm.

Stakeholders have always been important in all entrepreneurial engagements. In today's dynamic business environment, having good relations with stakeholders becoming more and more expected from organizations. Companies and entrepreneurs with stakeholders-oriented practices would benefit both the company and its stakeholders and build competitive advantage (Freeman et al., 2007). Stakeholders theories incorporate mutually beneficial agreements, teams, trust, honesty and care into the traditional practices of the company. There have been lots of literature and research connecting stakeholders to different benefits to the companies and this contributing to companies' competitive advantage and better performance (Berman et al., 1999; Welcomer et al., 2003, Rodriguez et al., 2002).

There is need to build enduring and mutually beneficial relationships between businesses and relevant stakeholders (Maak, 2007), such relationships must build with stakeholders must be long-lasting and beneficial to all parties involved, which is not just any group but those who are considered important by the firm. Also, it could be seen from the perspective of the cooperation between business and society in ensuring that they take the right actions

in trying to protect and improve the welfare of all parties involved (Eweje, 2006). This position places responsibility with both firms and the societies within which they operate as stakeholders that should work in harmony to get the best outcomes for everyone. Successful implementation of entrepreneurs CSR programs depends on the support of stakeholders, through different formal and informal relationship developed between stakeholders (Start-ups, NGOs, Government)

Stakeholders theory which primary aim is to create values for both entrepreneurial ventures (start-up companies) and stakeholders. This value creation can be more beneficial through stakeholder's engagement considering the fact that most start-up are relatively new in business. Stakeholders theory is one of the most well-known theories in the business management field. The concept of stakeholders' theory provides a new way of thinking about company management and creation of value for start-up growth. According to Freeman et. al., (1984) for any entrepreneurial venture to be successful, it needs to create value for customers, suppliers, employees, communities and financiers. A stakeholder is "any group or individual who can affect, or is affected by, the achievement of a corporation's purpose". The process of involving different stakeholders is considered strategic by strand and Freeman (2013). Stakeholders engagement should be used to aid value-creation and competitive advantage (Verbeke and Tung, 2013). According to Gouillart (2014), the more stakeholders are involved, the more value is created. This view is in line with the mutually benefitting aspect attached to the concept of stakeholders' cooperation (Phillips, 1997).

Literature review also frequently indicates that stakeholder's theory is closely linked to the ultimate benefit of sustainability. Strand and Freeman (2013) see that in creating shared value, "Cooperation between companies and their stakeholders is necessary for social and environmental sustainability of the world". Moreover, stakeholder's engagement is also strongly connected to corporate and entrepreneurial innovation and startups can develop new opportunities from engaging different stakeholders (Sloan, 2009; Ayuso et al., 2011, Ramaswamy and Ozcan, 2013).

Start-ups generally face internal and external barriers to business entry and growth (Bartlett and Bukvic, 2001), like entrepreneurs' knowledge and competence, lack of resources, market environment and access to finances etc. Stakeholders engagement could serve as a

good strategy since more companies are devising and developing new opportunities together with customers, partners and other stakeholders and contributing to growth.

2.19.3 Government Support for Start-ups in Nigeria

Youth entrepreneurship development in any country or locality is facilitated by key stakeholders. This entails macro and micro level detailing and policy definition. Policy definition and plans by government with cooperation from key stakeholders determines the effectiveness of implementation youth entrepreneurship programmes/projects.

Government comprises of Federal, State and Local Governments. The Federal Government come up with the policy and then give directives to the state or regional, local governments or respective ministries that deals with youth affairs. To effectively build a robust entrepreneurial culture, that promotes youth entrepreneurship development in a country, the Government at all levels has a major role to play by creating the right environment and give necessary support.

The small business enterprise is a sector of the economy that needs the attention of the Nigerian Government due to the role it plays in job creation and economic growth in the nation's economy. In many developed countries, the Government assist them with favourable policies, plans and programmes in reversion of the older practices of giving interest to the big businesses. Mambula and Sawyer (2004) states that strategies for meeting development goals in the new millennium in Africa cannot overlook the critical role of small business and entrepreneurship as the engine for growth.

Ekpeyong (2002) states that the Government of Nigeria has at various times tried to help the growth of this sector (small business enterprises) of the economy by establishing agencies such as National Directorate of Employment (NDE), People Bank, Community Bank, and Family Economic Advancement Programme (FEAP). Others are the National Economic Reconstruction Fund (NERFUND), Nigerian Bank for Credit (NBC) and commerce, and Expert Stimulation Loan Scheme, amongst others.

According to Aiyedun (2004), the Government is expected to provide an adequate enabling environment for the private sector to invest and operate in a free market system. Once policy decisions have been made by the Government, they should be implemented. No matter how well-intentioned and well-articulated such policies on small business

enterprises may be, they cannot be successfully implemented without capable, administrative public sector-driven machinery, whose technical competence, loyalty and commitment should translate into action. Frequently, the unintended side-effects of investment, trade, credit, and other policies implemented to promote the expansion of large-scale industries created a bias against small enterprises.

There are numerous challenges of start-up businesses established by young entrepreneurs which Okpara and Wynn (2007) succinctly classified them into four (4) categories, namely: administrative, operating problems, strategic problems and external problems.

Sub-Saharan Africa is one of the world's fastest-growing regions and contains nine of the twenty predicted fastest-growing cities to 2020 (Muggah and Kilcullen, 2016). Rapid economic growth has not translated into job creation or spreading opportunities more equitably across society (The World Bank, 2020). The need to meet the economic demands of rapidly urbanizing communities and growing youth populations has placed job creation at the top of the policy agenda, and Governments are seeking fresh thinking on how to generate inclusive economic growth. National economies in Sub-Saharan Africa are typically characterized by many small businesses that provide the bulk of employment opportunities (African Development Bank, 2014; OECD, 2017). These cannot generate the number of jobs needed to provide livelihoods for the growing numbers of young people entering the workforce.

Nevertheless, there is a high potential for small businesses to upscale and grow, to create meaningful employment in more productive, higher value-adding roles and to benefit from economies of scale that will enable their products to compete on international markets. Unlocking the potential of small and medium-sized enterprises (SMEs) and achieving more significant economies of scale is an essential long-term driver of growth. Supporting the growth of SMEs in sub-Saharan Africa, as well as the sustainability of larger businesses, will require structural change and policies directly targeted at enabling businesses to grow, including through easing access to finance and improving transport infrastructure. Also, because of the small size of most internal markets, economies of scale can often only be achieved through regional integration. This can facilitate the flow of goods and services as well as labour and technology, while also supporting the scaling of local companies/businesses (Thompson et al., 2017).

There is a consensus in literature that a positive relationship between small scale business and economic development (Birch, 1981; 1987), but the incessant proliferation of small businesses in Nigeria has not translated into economic development in most developing countries. This has necessitated government interventions in developing and implementing entrepreneurial policies that will stimulate and support the growth of small businesses. In Nigeria, the case is not somewhat different from other developing countries. Small businesses in Nigeria are beclouded with so many obstacles within the first year of operations, and statistics had it that only 15% of new businesses survive the first three years of operations in Nigeria. Some of the obstacles include lack of capital, poor infrastructure, lack of necessary skills to navigate the challenges of small business, Government laws and regulations, high cost of production and lack of strategies for development and growth. Many of the businesses do not have a growth strategy (SMEDAN, 2007).

The impact of small businesses on economic development has not been in question. Many countries, including Nigeria, have developed and implemented various policies and programmes to stimulate the development of this sector of the economy. The expectations were for a vibrant economy and a thriving small business sector; however, the effectiveness of these programmes remains unclear, and the rate of business failure continues to rise (Okpara and Wynn, 2007).

The survival of small and medium scale enterprise and MSEs should reflect in employment generation, engagement of available local resources, local technology utilization, improved standard of living and growing gross domestic product (GDP). However, despite MSEs representing about 87% of all firms operating in Nigeria (USAID, 2005) they only account for 10% of total manufacturing output, 25% of total employment in the productive sector and 37% of GDP (Investment Climate Assessment (ICA) Survey, 2009).

For local entrepreneurs wanting to start and operate a small business in Nigeria, location matters. Substantial differences exist throughout the country in the business regulatory environment. Successful small businesses would facilitate the employment chain in the economy, and provide jobs for employees and the business owners, inputs for other firms, tax receipts for the Government, products and services for the customers, and inputs for other concerns (OC & C Strategy Consultants and Google, 2018).

A successful small business facilitates the employment chain in the economy, jobs for employees and the business owners, inputs for other firms, tax receipts for the government

and products, services for the customers, and inputs for other concerns (Eniola and Ektebang, 2014).

Considering the importance of small business owners to the economy of Nigeria, they face critical challenges with poor financial management in the lead. Other challenges become responsible for the firm's failures among growing businesses (Karadag, 2015). Small businesses are critical to the growth in a developing world, and they contribute significantly to the socio-economic development of Nigeria (Okon and Edet, 2016). Small businesses have been a part of the Nigerian industrial and commercial growth since the 1970s, and have contributed to the nation's industrial and business development (Oyedepo, 2014). SMEs are a large proportion of the GDP, and they have innovative concepts.

According to Babajide (2011) since 1986, the Government had reduced its role as the primary driving force of the economy through the process of economic liberalization entrenched in the IMF pill of structural Adjustment Programme. Emphasis has now shifted from large-scale industries, which have potentials for developing domestic linkages for rapid and sustainable industrial development.

Therefore, it is a well-known fact that the contribution of micro, small and medium enterprises (MSMEs) to economic growth and sustainable development is globally acknowledged (CBN, 2004). There is increasing recognition of its pivotal role in employment generation, income redistribution and wealth creation (NISER, 2004). The Micro, Small and Medium Enterprises account for over 25 percent of total employment and 20 percent of the GDP (SMEDAN, 2007) compared to the cases of countries like Indonesia, Thailand and India where Micro, Small and Medium Enterprises (MSMEs) contribute almost 40 percent of the GDP (IFC, 2002).

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2.19.4 Community Leaders as Major Stakeholders In The Niger-Delta

The influences of community stakeholders on companies and businesses in the Niger-Delta region in the last three decades have been expressed in diverse ways by different community sub-groups through concerns and interests. The success of start-ups and businesses in the Niger-Delta largely depends on the Nigerian government, private companies, Non-governmental organizations', community leaders and interest groups/associations within the communities in the Niger-Delta region. Community engagement is necessary to understand the intentions, behaviour, interests, influences and interrelations. Such knowledge is useful to young entrepreneurs, NGOs, Government and Multinational Companies operating in communities in the Niger-Delta. There is symbiotic relationship and cooperation between NGOs, community leaders, young entrepreneurs, Government, indigenous contractors and multinational companies operating in the Niger-Delta (Oluyomi and Moore, 2017).

Over the years, there have been strained relationship between multinational oil and gas companies operating in the Niger-Delta and their host communities (Wheeler et al., 2002). It is imperative to have meaningful engagement with the host communities. To achieve this, the government and oil companies operating in the Niger-Delta have made attempts to improve the relationship between host companies and multinationals in the Niger-Delta through policies, interventionists agencies and CSR activities. Workers of multinational and indigenous oil and gas companies are great buyers of products produce by start-ups.

The government has made several efforts at improving the relationship between stakeholders in the Niger-Delta through policies and establishment of relevant structures,

with most of such efforts aimed at the development of the region and improvement of the lives of the people living in the Niger-Delta region. Among such efforts are recommendations of the Willink's commission of 1958, which was targeted to find out grievances of the minorities (Douglas et al., 2004). Following the report of this commission several interventionists agencies have been established to aid the improvement of these relationships, such as the Niger-Delta Development Board (NDDB) of 1960, Oil Producing Areas Commission (OMPADEC) of 1993 and the Niger-Delta Development Commission (NDDC) 2000 (Ite, 2004).

2.19.5 Private Sector Enterprises' as Major Stakeholders

The private sector has a very important role to play in promoting youth entrepreneurship in Nigeria and specifically in the Niger-Delta region. Banks (financial institutions) trade associations, private companies operating in the Niger-Delta and Nigeria at large must supporting youth entrepreneurship development at the grassroot. Effective implementation in youth entrepreneurship development calls for providing and creating opportunities for the youth to get engaged in entrepreneurship if private stakeholders create tangible platform to support entrepreneurial ventures (Nelson, 2004).

In a culture that is pro-youth entrepreneurship, we find the industry and the private companies forward to encourage the youth, to hand hold and give them opportunities to get started as entrepreneurs. Business leaders are expected to have personal interest and play critical role in supporting young entrepreneurs.

Some corporate business houses take it as their social responsibility to provide, support and encourage youth entrepreneurship development in developing countries. Some multinational companies like IBM, Chevron, Shell etc. are known to support young entrepreneurs in the Niger-Delta and most developing countries and reserve few areas of services procurement to the youth thereby encouraging them to become service providers, suppliers and contractors to the company.

2.19.6 Non-Profit Sector as Major Stakeholders

Apart from the Government and private sector players, it is the Non-Profit sector organization such as NGO, youth organizations', community networks, cultural associations and private trust, and foundations that play the important role of being

facilitators and enablers of youth entrepreneurship policy implementation and development (Prachi, 2015).

The stakeholders are the movers and shakers of the youth entrepreneurship programs in every society. NGOs contribute a lot not only by way of engaging directly in the implementation and working with youth groups but also by way of engaging in field studies, providing valuable data and assessment to the study groups. Finally, youth power belongs to the society and by promoting youth entrepreneurship, the entire society including the public and media, as well as the nation is benefitted. Therefore, we can rightly say that the society too is a stakeholder in the policy implementation in the country.

2.19.7 Stakeholders Control on NGOs

NGOs find it hard to maintain their autonomy and control over their objectives and programs, while at the same balancing pressure from their donors, government and other partners (Dees, 1998). Oster (1998) further posits that NGOs are tied to donors, and each donor will likely come up with terms and conditions, which influence their activities, such as the allocation of funds. Therefore, donors strategically exercise enormous influence on the policies and practices of NGOs.

As a result of this over-dependence on these donors, they dictate how the money can be spent, and place specific conditions and limitations. This has made it tremendously difficult for NGOs to control or take full charge of projects. The current donor enthusiasm for project-based funding puts the focus on the activities of NGOs rather than on sustaining the organisations themselves (Mukanga, 2011).

2.20 Darwinian or Evolutionary Models of Business Growth

Darwinian organisational evolution and survival theory was used in this study to understand the challenges and environmental pressures faced by indigenous NGOs and young entrepreneurs in a competitive and restive region. A better understanding of the challenges faced by indigenous NGOs, better position the researcher to give recommendations that directly address challenges (such as change in government which leads constant change in government policies and destabilisation in the Niger-Delta region due to lack of peace and other environmental factors) to better place indigenous NGOs and young entrepreneurs to have competitive advantage over their peers and help to develop adaptive mechanism to remain relevant and keep operations going without hindrance.

The perspectives derived from the Evolutionary theory of organisational survival, in the light of the challenges associated with the 21st century, there is need to explore the fascinating but difficult question about the complex nature of the relationship between business environment, people and customer management, management of change and profitability and impact in a complex society where young entrepreneurs and indigenous NGOs operates. These models state that the evolution of organisation depends on the capacity of its owner-manager (young entrepreneurs) to solve the problems inherent in each stage of growth, without this capacity the firm will decline and eventually fail (Churchill and Lewis, 1983; Nelson, 2015). As such, it important to understand how entrepreneurial initiatives in the Niger-Delta evolve and grow over time.

This indicates that the growth or failure of start-up businesses established by young entrepreneurs are firmly dependent on how equipped (in terms of capacity and support) the owner-manager (young entrepreneur) is. In this case, the NGO, a vital stakeholder has a significant role to play in complementing government's efforts. To create jobs and stimulate the Niger-Delta economy, there is a need to support innovative youth entrepreneurs and encourage more youths to be involved in activities that encourage entrepreneurship at the grassroots. According to Schumpeter (1934), the concept of 'Entrepreneurship' goes beyond starting a business. It is primarily concerned with stimulating economic progress via the instrumentality of innovation and swift action.

Therefore, to revitalise the local economy and address the daunting challenge of youth restiveness in the Niger-Delta, there is a need for Government and NGOs to support start-up businesses established by young entrepreneurs (Karimi, 2011). NGOs are commended for their strategic and unique ability to promote participatory development initiatives and entrepreneurial ventures (United Nations, 2014). Youth Business International (2009) recommends that businesses, governments, NGOs and other stakeholders in society must as a matter of urgency support young entrepreneurs because youth entrepreneurship fosters employment opportunities, boost economic competitiveness and promote regional development. The Niger-Delta region urgently needs development and economic stability (Okojie, 2009).

This research work is vital because it will focus on the interventions and challenges faced by NGOs supporting start-up businesses (established by young entrepreneurs) in the Niger-Delta region.

2.21 Conclusion

The literature reviewed in this study depicts the operational state and challenges faced by start-up businesses established by young entrepreneurs in Nigeria and Africa and relative comparison with their counterparts in other continents (Europe, Asia, amongst others). This clearly shows a disparity in terms of the entrepreneurial ecosystem in Nigeria, Africa and other continents. Studies have clearly shown the importance of NGOs entrepreneurial interventions and the potential socio-economic benefits to society. This study also highlights the challenges of young entrepreneurs in Africa and Nigeria, especially in the crisis-prone region, such as the Niger-Delta. The challenges from the literature reviewed attributed to start-up businesses established by young entrepreneurs' failure are as follows:

- Lack of motivation and commitment to the business by young entrepreneurs.
- The inability of young entrepreneurs to perform planning and administrative function (Boyle and Desai, 1991).
- The lack of experience portrayed by young entrepreneurs to understand timing before introducing products into the market.
- Lack of Access to professional advisers (Vesper, 1990; Gaskill et al., 1993; Lussier, 1995).
- Inaccessibility to raw materials
- Lack of marketing skills, epileptic power supply, and labour.
- Financial constraints
- Lack of technical know-how
- Lack of managerial skills
- Bad Government policies

From the literature reviewed the challenges faced by young entrepreneurs impedes their capability to scale their businesses. The big question now is how young entrepreneurs break these hurdles and survive in a harsh business environment, and how can indigenous NGOs be better positioned to support these young entrepreneurs to survive this harsh business environment?

Also, what can Government do since there are policy and infrastructural issues (epileptic power supply) that indigenous NGOs and international NGOs cannot tackle by themselves? The focus of this research is to take a critical look at how indigenous NGOs can be of support to boost business activities of start-ups established by young entrepreneurs and how to create a platform for them to showcase their products and services.

CHAPTER THREE

3.0 METHODOLOGY

3.1 Introduction

This chapter succinctly explains the research methodology and methods used to collect and analyse data. The research process (research design, research strategies, data collection and analysis) were robustly explained. It elucidates the research paradigm used for this research and justification for implementation research strategies and methods.

This chapter covers the rationale for using a qualitative research approach, research strategy, research methods and justification, data collection methods, sampling size and ethical considerations were thoroughly discussed in this chapter.

3.2 Methodology

According to Silverman (2005), the term "methodology" refers to approaches to data collection and analysis. On the other hand, the term 'method' refers to a technique for carrying out research. Methodology entails the choices made on data analysis process and other methodological processes. In choosing a methodological approach for this research, the cost, time, resources and accessibility were put into consideration.

This study is a qualitative research. According to Nkwi, Nyamongo and Ryan (2001) "qualitative research involves any research that involves any research that uses data that do not indicate ordinal values". Braun and Clarke (2013) posit that qualitative research involves the use of words as data, aiming to capture facets of the social world in a bid to consider and examine differences within data to ease comprehension and interpretation of the phenomenon. Cresswell (1994) further states that qualitative research enables a researcher building a complex and holistic picture, analysing words, presenting elaborated perspectives of participants and conducting research in a natural setting.

Qualitative research primarily focuses on reports of experience, data, description, interpretation and might lead to the development of new concepts or theory, or an evaluation of an organisational process. It involves a flexible, emergent, but systematic research process (Beverly, Elizabeth and Kate, 2009).

Denzin and Lincoln (2005) point out that qualitative research to "consists of a set of interpretive, material practices that makes the world visible". This leads to massive transformation and turns the word into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self.

Qualitative research takes an interpretive, naturalistic approach to the world. This shows that qualitative researchers study things in their natural settings, attempting to make sense of or to interpret phenomena in terms of the meanings people bring to them. Also, some researchers view qualitative research from a subjective standpoint and subjectivity is acknowledged when analysing data. Subjectivity primarily reflects the values, histories, perspectives and assumptions, which reflect participants' experiences, values and perspectives (Vajarodaya, 2013). Braun and Clarke (2013) posits that there is no single standpoint perspective or standpoint of approaching qualitative research; "there is more than one way of making meaning from the data we analyse". It is imperative to take note of the context and vividly acknowledge sources of data collection while carrying out data analysis.

Qualitative research is flexible (i.e., allows the researcher to add and deduct), and it allows a shift in focus as research progresses. In some cases, due to interpretative nature, it usually takes longer to complete than quantitative research (Braun and Clarke, 2013). Qualitative research gives the researcher room to ask leading questions that would give birth to more enquiries and response. The iterative nature of qualitative research allows the researcher the flexibility to adjust, get in-depth and recent data on subject matter that is being investigated.

3.3 Rationale for Using Qualitative Research Approach

The context that in which this research was carried out made it crucial to understand the accounts of respondents as this enabled the rich data that was gotten in this study as such reinforcing the need to undertake this study qualitatively. The choice of qualitative approaches enabled by the use of interviews ensured the that focus was on understanding the world of youth entrepreneurs in the Niger-Delta. The context-dependent, multi-disciplinary nature of qualitative research makes it peculiar to the context of this research within entrepreneurship. Qualitative research approach was chosen because Qualitative methods are especially useful in discovering the meaning that people give to events that they experience (Merriam, 1998). The Qualitative research is good for this piece of

research because it enabled the researcher to establish patterns and identity relationships of meaning that build new knowledge and it identifies core experiences by the participants with the phenomenon being studied (Cresswell, 2003; Moustakes, 1994). Researchers and scholars argue that qualitative research is becoming essential for business, management and leadership studies because of its multi-disciplinary nature of the field and that the study of leadership, management and business should be mainly context-dependent (Bryman, Stephens and Campo, 1996; Conger, 1998; Klenke, 2008; Steiner, 2002).

Therefore, the choice of a qualitative research approaches for this study to get in-depth knowledge of the subject matter. It is necessary to conduct a semi-structured interview that provides the flexibility to generate follow-up questions from respondents. This would have been challenging using structured interviews and approaching the research from a quantitative research standpoint. Due to the context of the research, qualitative research gives room for a detailed explanation of respondents' views, feelings, actions and experiences compared to mere analyses of figures. Analysing the entrepreneurial interventions of indigenous NGOs, challenges they face in the course of carrying out these interventions and fashioning ways to overcome these challenges for broader reach and impact would entail in-depth explanation than just asking questions and representing data using figures. Qualitative research enables the researcher to connect more with the feelings of respondents.

3.4 Research Paradigms

The research paradigms deal with the set of shared beliefs and agreements shared between scholars, researchers, and scientists on laid down or structurally acceptable ways of handling research problems; how the research should be understood and addressed (Kuhn, 1962). Guba (1990) further reiterates the need for research paradigm and that research paradigms can be characterised through ontology, epistemology, and methodology.

Ontology, epistemology and methodology seek to find robust and concrete answers to the following ways- Ontology deals with the reality (what is the reality?), epistemology deals with how to know something (how do you know something?) and methodology deals with finding out something (how do you go about finding it out?) (Patel, 2015; Scotland, 2012).

The diagram below shows the interconnection between ontology, epistemology, theoretical perspective, methodology, methods and sources of data of a study.

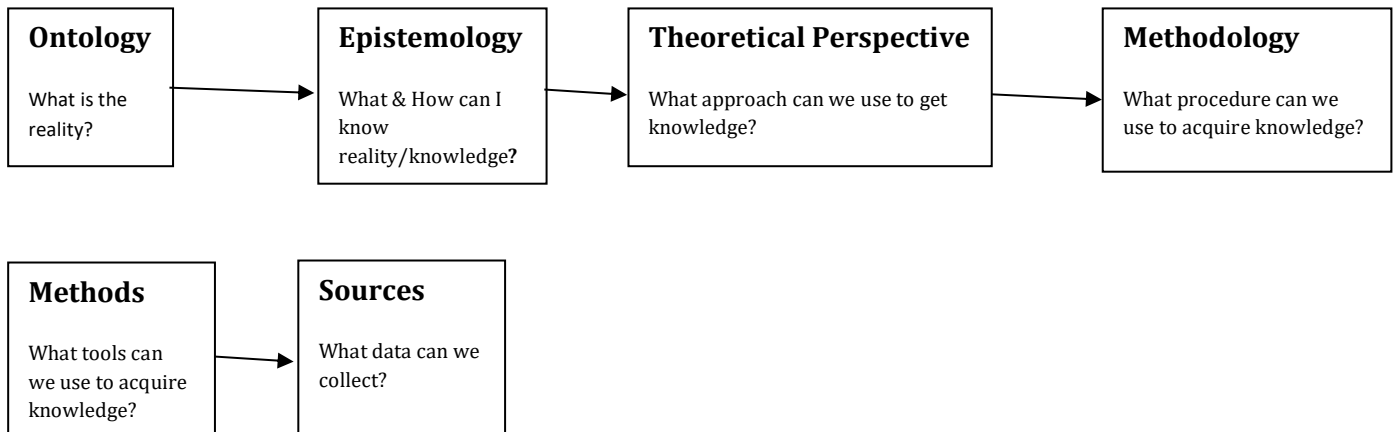


Figure 4: Diagram showing the interconnection between Ontology, Epistemology, Theoretical Perspective, Methodology, Methods & Sources of Data

Guba (1990) further posits that paradigm is "a basic set of beliefs that guides action". Paradigms shape the research and methodological approaches. There are different paradigms in qualitative research, namely, positivism, post-positivism, pragmatism and constructivism are among the most common. Therefore, the responsibility is now on the researcher to choose the research paradigm that is suitable or compatible and suits the nature of the research they embark on (Cresswell, 2007; Denzin and Lincoln, 2005; Vajarodaya, 2013).

The ontological position of this study is relativism. This suggests that there are multiple realities (Denzin and Lincoln, 2008). It reinforces that fact that there are no such things as absolute truth, and that reality is constructed by local and specific to members of the social groups (Guba & Lincoln, 2008). According to Braun and Clarke (2013) "relativism explains that what we can know reflects where and how knowledge is generated". This research carries a relativist position because multiple realities is obtainable across different indigenous NGOs used as case studies for this research due to different environment, management style, mission statement and objectives, financing options and staff strengths and competency. A relativist position assumes that multiple realities exist which are co-constructed through socialisation and language and influenced by personal, historical, and social-cultural contexts (Gergen, 2001). It has to be said that making sense that of this study from a relativist view will enable the us understand what can count as being the truth in the context of youth entrepreneurship in the Niger-Delta. It must be said that this research was done in the natural setting and there was no attempt to control the respondents in what will count as their natural setting.

Epistemology is necessary for the researcher to have authoritative, logical, intuitive and empirical knowledge and basis for the research (Scotland, 2012). The epistemological position of this research is subjectivism or subjectivist. This suggests that the researcher develops the understanding from participants' views of a phenomenon (Denzin and Lincoln, 2008), that findings are created, and the researcher is attached to the subject of the research. Cresswell (2007) states that the primary aim of constructivist research is to rely as much as possible on participants' perspectives of the phenomenon. Constructivist researchers attempt to interpret the world in terms of participants' different experiences and perceptions. They investigate and interpret the meanings of phenomena from participants' points of view (Morrison, 2007). Constructivism generally involves an inductive method of analysis that develops a pattern of meanings from rich data (Alexander, 2012). The constructivist methodology may involve hermeneutic or interpretive methods and dialectical or discourse analysis (Guba and Lincoln, 2008).

An in-depth understanding of the influence of ontology and epistemology on methodology and the research process is of utmost importance in any research setting (Coyle, 2007) and it is critical in order to make the subject being studied (research) meaningful (Darlaston-Jones, 2007). The ontological positions can be constructed and situated strategically on a spectrum between the positions of realism and relativism. The ontological assumptions of this research were crucial in how this study has being shaped as there was a need to understand the nature of what can be known and what may be in existence.

3.4.1 Constructivist Paradigm

This study adopts a constructivist paradigm to investigate and understand the concept of study (exploratory study of NGO interventions in the Niger-Delta region). This constructivist paradigm enables the researcher to understand and reconstruct the meanings that respondents hold about the phenomenon being studied (Guba and Lincoln, 1994). Constructivists create knowledge through interaction between the researcher and participants that responded to questions presented by the researcher (Guba and Lincoln, 1994).

The constructivists research paradigm enabled the researcher to frequently return to the sources of data, asking what they meant to the participants and giving the researcher in-depth knowledge and understanding to integrate and articulate the concept being

researched for the comprehension of scholars, researchers etc. (Rudestam and Newton, 1992). The researcher conducted in-depth interviews that cut across different stakeholders in the Niger-Delta. Data collected were continually scrutinized in an attempt to understand, construct and correctly depicts the meaning of participants response and perceptions of their experience and take on questions asked or presented to them.

The in-depth knowledge and experiences from the perspectives of NGO staff in different NGOs and context make constructivist paradigm, which permits thorough investigation of the complexity of perspectives and make real sense of how the phenomenon was experienced and constructed in the respondents' (NGO staff) worlds. The constructivist paradigm is the most appropriate because the perceptions, knowledge and experiences of participants are needed and are vital to the success of this research. The constructivist paradigm is the most appropriate because it allows the researcher to understand the meanings of the phenomenon from the perspectives of the participants.

3.4.2 Relativist Ontology

This study adopts the relativist ontology because it is particularly relevant to the research. This is because the assumption that there was no objective truth and that there were multiple realities, which were socially constructed by the respondents in particular contexts, oftentimes is reflected or visible in their perceptions. Furthermore, this study adopts the subjectivist epistemology, because it examined the perceptions and lived experiences of indigenous NGOs staff in Nigeria's Niger-Delta, analysed data from the participants' perspectives, which are different and multiple, and then developed subjective understanding from participants data gotten from semi-structured interviews conducted on the field.

This study aimed to explore participants (NGO staff) perspectives and experiences of entrepreneurial support given to young entrepreneurs in Nigeria's Niger-Delta and the challenges faced by indigenous NGOs and young entrepreneurs. The study sought to interpret interview data from the perspectives of participants and aim to get in-depth knowledge and understanding of what is needed to enable indigenous NGOs increase the level of support given to young entrepreneurs and now to resolve or proffer solutions to the challenges indigenous NGOs and young entrepreneurs face as perceived from the perspectives and experiences of indigenous NGO staffs and young entrepreneurs.

3.4.3 Justification for Ontological and Epistemological Positions

Constructivism as an ontological position required the researcher to develop meanings on the basis of experiences of the respondents who were staff of indigenous NGOs as well as the beneficiaries. It affords the researcher the opportunity to reflect on insights and feedback received to generate knowledge and meaning from knowledge and experienced gathered by staff of indigenous NGOs. Constructivism was adopted because it requires in-depth analysis of responses and concerns raised across indigenous NGOs used for this study. It equipped the researcher with the necessary lens and understanding of the subject area being researched to reflect carefully on choices and recommendations made for this study. Relativism was used because there are multiple realities across different indigenous NGOs due to different management style, priorities of NGOs, environmental challenges peculiar to each community in the Niger-Delta etc. The condition and mode of operations differs from one NGO to another.

3.4.4 Axiology

Axiology is the philosophical study of values and it includes the study of ethics (ethical conduct). The role of axiology in research is to critically examine or view the concept being study from different ontological and epistemological positions. Positivist position attempts to remove values and researcher biases from the research process in the aim to improving ‘objectivity’, on the other hand a constructivist approach posits that concept in research must be thoroughly investigated to get the full meaning, it cannot be free from personal values (Lehman, 2011). A constructivist position simply states that researcher should exercise transparency and research should be free from personal sentiments to get genuine results from research.

The axiological position of this study influences the importance placed on knowledge compared to other considerations such as human rights and dignity and relates to fundamental ethics and ethical questions guiding research. It deals with how best to balance the rights of participants with the pursuit for knowledge known as the cost/benefit ratio (Cohen et al., 2007). The constructivist position adopted for this study enables the research to be objective and ensure that participants responses are not misinterpreted and misconstrued. It affords the researcher to maintain privacy of respondents and ask follow-up questions through intense dialogue with participants for better understanding of concept in the research process. The core values of the University of Wales Trinity St. David’s and

that of the Indigenous NGOs used for this study were respected and all rules and regulations guiding their operations were adhered to. Issues raised in the research were critically examined by the researcher, participants, and the supervisory team.

To ensure there is transparency in this study through critical and robust discussion between the researcher and founders, managers and staff of indigenous NGOs interviewed, through active engagements with the supervisory team and through reflection of the research process. This is in line with the ethical requirement for research that axiology should be a consideration throughout the research process in terms of general purpose of the study, methods, reporting, and outcomes (Cohen, Manion, & Morrison, 2007; Ponte-rotto, 2005). The University of Wales Trinity St. David's ethical committee and supervisors' vet and approved before data were collected for this study.

3.5 Research Design

The research design gives direction and bearing to research. Qualitative research requires flexibility and adjustment at every stage of the study. Miles and Huberman (1994) emphasised the need for qualitative researchers to outline the research design to give direction, focus the research and avoid information overload. They further state that there are two (2) extremes of qualitative research design, namely, the loose end and the tight end research design. The tight end commonly refers to structured research design and loose end refers to unstructured research design. The loose research is highly inductive and suitable for a more experienced researcher with a strong research background and experienced researcher with a strong research background and a good command of the subject of study.

On the other hand, the tight end research design is most suitable for new researchers. Miles and Huberman (1994) further buttressed their points by stating that loose research is more suitable for under-researched or very complex phenomena. Also, a tight research design is more appropriate for researchers who have some knowledge of a phenomenon but not enough to build theory.

Development studies researchers have been criticised for bringing out research outcomes that are rich in detail but lacking in contextualisation, profoundly normative and relatively weak theorisation of the NGO phenomenon (DeMars, 2005; Lewis and Mensah, 2006). Lewis (2005) posited that "an excessive emphasis on technical /organisational issues and

lack of theoretical-contextual analysis can now be seen to have severely weakened research on NGOs to date”.

Therefore, there is an urgent need to include NGOs in all spheres of impact in order to maximise benefits from research and development in the development or non-profit sector (Delisle, Hatcher and Gyorkos, 2005). It is imperative to make indigenous NGOs research a top priority and contextualised the programmes, projects and activities of indigenous NGOs to suit and reflect the African vis-a-viz the Nigerian environment and realities to come up research findings with the robust theorisation of NGO phenomenon.

This study is robustly designed to critically explore, collect, analyse data and come up with findings and recommendations that would shape and improve domestic NGOs operations in Nigeria and Africa at large. The interactive model prescribed, according to Maxwell (2008), is unique and covers gaps in research design by showing close relationships and interaction. Maxwell’s model of research design (see figure 5) presents five (5) inter-relating components: goals, conceptual framework, research questions, methods and validity.

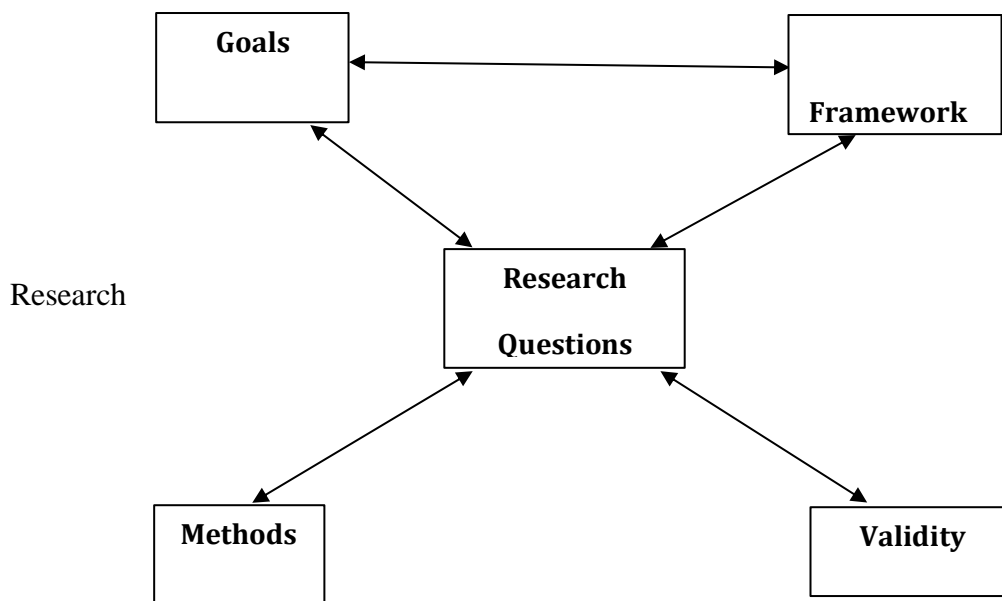


Figure 5: Diagram Showing Maxwell's Model of Research Design

This study started with the primary goal to fill a research gap on interventions of indigenous NGOs to ascertain the level of support given to young entrepreneurs and the challenges faced by young entrepreneurs and indigenous NGOs in their bid to provide entrepreneurial support for young entrepreneurs. The research questions were drafted to get a response that would lead to the achievement of research objectives. This study proceeded to develop a

theoretical framework suitable for the research questions, research objective and literature review. The research questions, in line with the constructivist paradigm, then influenced the researcher's choice of data collection method using semi-structured interviews with staff of indigenous NGOs in Nigeria's Niger-Delta region. The researcher also took into cognizance, notable criteria for qualitative studies, namely: credibility, transferability, dependability and confirmability. These criteria are the building blocks used to determine the reliability and trustworthiness of qualitative research (Bryman, 2012; Guba, 1981; Lincoln and Guba, 1985; Shenton, 2004; Vajarodaya, 2013).

3.6 Research Method

The researcher conducted semi-structured interviews, reviewed and analysed documents provided by the Non-Governmental Organisations (NGOs) to gather information on the interventions and challenges faced by indigenous NGOs supporting small businesses established by young entrepreneurs.

The semi-structured interview was suitable for this research as it was an exploratory study. This is because there is a microscopic study on indigenous NGOs entrepreneurial interventions in the Niger-Delta region. The new perspectives from this study will serve as a roadmap for more entrepreneurial participation by indigenous NGOs. Therefore, the respondent needs flexibility in responding to questions. The semi-structured interview is suitable for this research because it combines both pre-determined set of open questions (i.e. questions that prompt discussion) and gives room for the interviewer and interviewee to explore the research topic so as not to restrict them to formalised list of questions and options (Gill et al., 2008).

3.6.1 Justification of Research Method

The research objectives require interviews and focus groups discussion because it is an exploratory study that needs an extensive feedback and clarity on the topic being investigated or researched. The flexibility it gives the researcher to ask questions, thoroughly investigate concepts or points raised in the course of gathering data and make adjustments if necessary, to make it suitable for this study. It gives the researcher better insights or knowledge to ask follow-up questions and comparatively analyse the points and themes raised by respondents. It gives the researcher the flexibility to seek clarification on grey areas that needs further clarity or explanation (Patrick & Linda, 2013).

Interviews and Focus group afforded the researcher to get primary data which is a major requirement for this study because the objectives of the research to investigate NGO entrepreneurial interventions in a unique environment synonymous with restiveness as such it is necessary to get respondents (stakeholders in the Niger-Delta and staff of indigenous NGOs) to speak directly instead of gathering secondary data that may not be robust and suitable for this study.

3.8 Research Strategy

A case study research methodology will be utilised. The research approach adopted in research is dependent on the type of research, research objectives and context of the study. Case study research methodology is not just an exploratory strategy but can be used for descriptive strategy (Yin, 2013).

Case study research is the investigation of a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not evident (Yin, 2003). A case study is a detailed and intensive analysis of a case (Bryman & Bell, 2003) and is concerned with its complexity (Stake, 1995; Emuwa, 2015).

According to Yin (2003) and Emuwa (2015), the design of a case study is the choice made between single or multiple cases, and this needs to be decided before data collection. He further posits that adoption of a clear and robust protocol for case study - considered to be the reference point on case study research because of its methodological attention to detail confers an additional advantage to this research because of its ability to deal with the full spectrum of evidence, permitting the address of contextual considerations. According to Eisenhardt (1989), case study research characteristically involves the use of diverse sources. Case study research permits in-depth review of new or unclear phenomena while retaining the holistic and meaningful characteristics of real-life events (Phelan, 2011).

Baxter and Jack (2008) assert that the qualitative case study method requires tools that the researcher and scientists need to study comprehensively and have a robust view within their contexts of study if the right application of the method will be beneficial and advantageous to the development of theories, data analysis, science, evaluation of programs and involvements. They further posit that "when a study is more than a single case study (in this case, organisations), multiple case studies are needed and more suitable. This will enable the researcher to analyse comprehensive data across different

organisations and situations. This makes the findings of the research more robust and valuable.

There are different types of case studies, namely: illustrative, exploratory, cumulative, critical instance, single case study and multiple case study. According to Solberg, Soilen and Huber (2006), it is not easy to define or describe what a case study is because there is no natural explanation, but Jacobsen (2002) explains that case study can be defined as an intensive study about a person, a group of people or a unit. In a case study, the focus is based on a particular unit (Jacobsen, 2002).

Cresswell (2013) explains that "the case study method explores a real-life, contemporary bounded system (a case) over time, through detailed, in-depth data collection involving multiple sources of information, and reports a case description and themes". Yin (2003) posits that the researcher is saddled with the responsibility to identify the case study that shall be implemented. Researchers have to consider if it is wise to make a single case study and a multiple case study in that the researchers are studying multiple cases to understand the differences and similarities between the cases. Yin (2003) states that another difference is that the researcher can analyse data both within each situation and across situations (Gustafsson, 2017).

Baxter and Jack (2008) gave credence to multiple case studies that are measured, robust and reliable. Multiple cases create more convincing theory when the suggestions are intensely grounded in several empirical evidence. Multiple cases allow wider exploration of research questions and theoretical evolution (Eisenhardt and Graebner, 2007). There are advantages and difficulties of multiple case study. Multiple case studies can be enormously expensive and time-consuming to implement (Baxter and Jack, 2008).

There are different opinions on if a single case study or a multiple case study is the best choice (Gustafsson, 2017). This research will adopt the multiple case study because this research comprises of seven (7) indigenous NGOs with different contexts (work environment, programmes, procedures, organisational culture and structures). Multiple case studies or collective studies use information from different studies or organisations to formulate the case for a new study (Gustafsson, 2017).

The evidence and findings created from a multiple case study are measured robust and reliable. Fundamentally, one reason for using multiple case study for this research is that

they create a more convincing theory when the suggestions are more intensely and robustly grounded in several empirical evidence. This allows the researcher to explore a broader range of data to find solutions to research questions and access theoretical evolution (Eisenhardt and Graebner, 2007).

The multiple case study method allows the researcher to have access to more data and explore the phenomena under study using a replication strategy. Zach (2006) used the multiple case study method to investigate the information-seeking pattern and behaviour of an arts administrator. The study gives detailed insight into the information need of art administrators; how they determine their level of information saturation (i.e. the level they seek information and conclude that they have gotten enough) and the efforts they are willing to invest in seeking information.

Another vital instance where multiple case study was used was the study by Brink (2018) on "A Multiple Case Method/Design for the Investigation of Information Management Processes for Work-Integrated learning". The contexts for the cases studied were The University of Cincinnati (UC), Northwestern University (NWU) and the University of Johannesburg (UJ). The rationale behind the study is to know how information can be managed to facilitate the work-integrated learning (WIL) process for various faculties of the higher education institution.

The inputs from various researchers quoted above, clearly show that multiple case study is more suitable for this research because the Niger-Delta region comprises of six (6) central states and six (6) organisations with different situations and contexts were used for this research. The data from these organisations made the research more robust. The researcher adopted the constructivist paradigm and to ensure the trustworthiness of the research, the researcher will address the issue of credibility, transferability and confirmability in this study below:

3.8.1 Credibility

To ensure trustworthiness in qualitative research, Braun and Clarke (2013) reinforced Bryman (2012) who proffered the use of validation and triangulation. For this study, credibility was established by:

1. Using procedures of well-established research method. Shenton (2004) states that promoting procedures of well-established research methods could promote the credibility of the research.
2. Familiarisation with the culture of the participants' environment: Shenton (2004) suggests that familiarisation with the culture of the participants' organisation before data collection could strengthen the credibility of the research (Vajadaya, 2013).
3. Triangulation by interviewing staff of indigenous NGOs and some beneficiaries of programmes by indigenous NGOs in Nigeria.
4. Ensuring that staff interviewed are top ranking and genuine staff of the NGOs and not solely depending on online information.

For this study, the researcher, before the interviews, had background knowledge and conducted background research to have a vivid understanding of the participants, indigenous NGOs and their cultures.

3.8.2 Transferability

The research will not anchor this research based on external validity or generalisations. However, this research will be anchored based on establishing transferability by providing background and contextual information on the study and give in-depth description and explanations of the phenomenon under investigation to allow readers to determine if the research findings can be transferred to other situations (Shenton, 2004).

Therefore, this research would strive to provide a clear, thorough and comprehensive description of the phenomenon and the context, including participants' attributes and backgrounds unique to each indigenous NGOs in Nigeria's Niger-Delta, methods of data collection, interventions unique to each indigenous NGO, the number of NGOs used in the research and the number of participants interviewed. This would substantially provide a reasonable basis for determining the transferability of the research.

3.8.3 Dependability

The distinguishing factor between quantitative research and qualitative research is that quantitative generally address the reliability issue while qualitative researchers, on the other hand, mainly deals with issues relating to dependability. In qualitative research,

dependability is mainly anchored on the methodological approach used in the research. These include problem formation, research design and execution, selection of participants, operational details of data collection, interview transcripts, the decision made during data analysis and evaluation of the effectiveness of the process (Bryman, 2008; Shenton, 2004).

Readers of this study can quickly determine the dependability of this study by critically studying the research design, research methods, detailed and elaborate data collection processes, starting times, locations, length and sessions of data collection and analytical procedure and approach.

3.8.4 Confirmability

Quantitative mainly talks about the objectivity of research phenomena, but in qualitative research, the issue of confirmability is of paramount importance. According to Bryman (2012) and Vajadaya (2013), "while it is acknowledged that complete objectivity is unattainable in social research, qualitative researchers are expected to demonstrate that they have "acted in good faith or to exhibit that they have not allowed their values to influence the conduct of the research and findings overtly". (Miles and Huberman, 1994; Shenton, 2004) expatiated on that, when they stated that, confirmability could be accomplished by outrightly acknowledging the investigator's predisposition and triangulation to reduce researcher bias.

The researcher intentionally tried not to allow personal views, experiences, prior knowledge and values to influence the research; instead allow solid rationale for decisions about methods, research techniques/strategies, theories and responses from the participants to guide the research.

3.9 Data Collection Methods

Data collection is a fundamental process that determines the robustness, dependability and reliability of research. If the data collection process lacks proper coordination, the validity of the data collected may be questioned.

Therefore, the research question for this study was designed to explore the views, perceptions and experiences of indigenous NGO staff. This study employed semi-structured interviews that allowed the researcher to adjust and come up with follow-up questions from participants' responses to suit the different context/work environment of

each indigenous NGO. The work environment perceptions and experiences of each indigenous NGO are different.

The researcher also gave time in between questions for participants to respond to interview questions but from time to time redirect them when they are deviating from the core topical focus of the study and ensure that the required depth of data is collected.

More so, the application of the constructivist paradigm gave the researcher more room to interpret the data and develop understandings from the participants' perspectives. Information from the official websites of indigenous NGOs and their publications gave the researcher unflinching or unrestricted access to necessary information about institutions and participants' background, responsibilities, organisational cultures and settings. According to Patton (2002) and Shenton (2004), different sources of data allowed the researcher to achieve triangulation in order to understand the phenomenon and explore multiple realities from different participants' perspectives.

Furthermore, the researcher interviewed several respondents (and sometimes more than one respondent within an NGO) across different indigenous NGOs to give room for triangulation and different perceptions. This triangulation process of data sources enhanced the trustworthiness of the research (Guba, 1981; Lincoln and Guba, 1985; Vajarodaya, 2013).

3.9.1 Pilot Interview

Before conducting the primary interview, the researcher conducted a pilot interview to see how participants responded to questions and to test their understanding of the questions. It is good practice to conduct a pilot study/interview to know the sequence of the interview (Keats, 2000; Yin, 2009; Vajadaraya, 2013). The challenges encountered while conducting helped the researcher to work on lapses experienced and work on critical things like checking of research questions and follow-up questions to make sure it can be understood by respondents, time management, traffic, background noise, amongst others).

3.9.2 Sampling Strategy

The researcher employed purposive sampling. Sampling is a series of strategic choices about whom, where, and how one does one's research. The way sampling was done in this research is in tandem with the research objectives. The sampling strategy adopted in a study

must be contextualised to suit the researcher's area (research environment) of study and the nature of their research objectives (Palys, 2008; Myers, 2013).

The type of purposive sampling adopted for this research was criterion sampling. Criterion Sampling involves searching for cases or individuals who meet a particular criterion. For instance, the researcher interviewed participants (staff) that have good understanding and directly dealt with planning and execution of the indigenous NGOs Youth Entrepreneurial Programmes/projects in Nigeria's Niger-Delta (Palys, 2008; Denscombe, 2007).

Criterion sampling was chosen because gaining access to an organisation is not an easy task in Nigeria. Since the researcher wants to interview and focus on NGO employees or volunteers that primarily deals with youth entrepreneurial programme planning and delivery (programme directors, programme facilitators, among others) instead of the entire population of workers working with the NGOs; this sampling technique is best suited for this research because on getting to the organisations used as a case study, they did not allow the researcher to interview their entire staff. They only allow staff that are directly involved in entrepreneurial programmes and projects to discuss with staff.

3.9.3 Sample Size and Justification for Choice of Sample

Qualitative analysis requires a reasonable sample size to get enough data needed to robustly come up with findings and recommendations that address research questions and meet research objectives. The main goal of most qualitative researchers should be the attainment of saturation (saturation is simply the act of adding more participants to study that do not automatically result in additional perspectives or information) (Glaser and Strauss, 1967; Morse, 1994; Cresswell, 1998).

The seven NGOs were carefully selected based on their past entrepreneurial intervention track records centered on supporting NGOs young entrepreneurs. The researcher checked the official site that contains list of NGOs in Nigeria and the website of these organizations were carefully checked to ascertain the entrepreneurial interventions or work done in the past. The researcher also volunteered for some of these NGOs to know the reach or coverage of entrepreneurial intervention of these NGOs were carefully chosen.

NGOs chosen for this study are NGOs with vast experience in entrepreneurial study and they must have been operating for a minimum of four (4) years and beyond because the goal of the study was to get explore entrepreneurial interventions by indigenous NGOs, it

was important to go for indigenous NGOs with formidable for indigenous with solid entrepreneurial platform, experienced staff, reasonable staff strength, past antecedents organising entrepreneurial programmes and good track record of delivery when it comes to youth entrepreneurship. The researcher specifically interviewed top executives that coordinate and strategically manage entrepreneurial programme of indigenous NGOs.

The researcher specifically researched NGOs and other stakeholders which comprises of Community Executives (Youth Executives and Trust Executives (for elders from the age 40 years) and Beneficiaries of Entrepreneurial programme by indigenous NGOs across the core Niger-Delta states. Participants were chosen specifically based on their portfolio in their organization. They are staff that deals directly with entrepreneurial programme. Stakeholders in communities in the Niger-Delta interviewed were mainly Past and current executives that ran and still running the affairs of the community.

The total number of staff directly involved in the planning and execution of seven (7) NGOs entrepreneurial programme were thirty-four (34) but Sixteen staff from indigenous NGOs used for the research were available to be interviewed. Also, Past and Current Community Representatives Interviewed were thirteen (13) and the sample size use for this study is (29), which represents the total number of people interviewed among stakeholders (NGO staffs and Community Representatives'. The researcher could not interview Government officials because all efforts to get them to respond to questions proved abortive within the stipulated academic time for this study to be completed.

The total number of beneficiaries across the seven (7) indigenous NGOs was approximately above three thousand (3000), but due to proximity and busy schedules of beneficiaries, the researcher was only able to conduct focus group (interview) for 46 beneficiaries for just two (2) NGOs (namely, NGO-D and NGO-U). The five (5) remaining five NGOs could not get their beneficiaries to come around as at the time of data collection due to financial constraints, logistics demands, the timing of data collection and busy schedules of beneficiaries.

The difficult terrain the Niger-Delta also affected the researcher's ability to conduct interviews because it takes hours travelling on the waterway to coastal communities, and there is no assurance of security. Most communities do not have network coverage and even those that do have inadequate network coverage, so it is tough to get beneficiaries on

the phone. It is worthy to note that, the purpose of collecting data from both beneficiaries and staff, is primarily to get robust and detailed data and to ensure that the researcher get the perspectives of staff and beneficiaries to evaluate, if their responses are in tandem critically and to come up with concrete recommendations from in-depth knowledge and critical analysis of data from both sides (staff and beneficiaries).

To protect the identity of organisations and respondents, codes will be used to represent respondents and the organisations they represent. The researcher interviewed the staff of NGOs (programme director, programme facilitators). The researcher visited these organisations and interviewed two (2) staff at NGO-L (Mini-Focus Group), four (4) staff at NGO-M, one (1) staff at NGO-F, one (1) staff at NGO-AO, one (1) staff at NGO-U, six (6) staff at NGO-D (Mini-Focus Group) and one (1) staff at NGO-AL. The researcher interviewed sixteen (16) staff of indigenous Non-Governmental Organisation, and two (2) interviews were conducted as a Mini-Focus Group and others as individual interviews. Interviews were conducted until it got to the point of data saturation where there is no new information forthcoming in the interviews (Guest et al., 2006; Patton, 2004).

The following are distributions of respondents across the seven (7) NGOs used as a case study and the codes used to represent them.

Table 1: Codes for NGOs and Portfolios of Respondents

NO	Name of Indigenous NGO	Research Method	Number of Respondents	Position of Staff		Beneficiaries
1.	Fate Foundation- F	Interview	1	Growth Support Lead	F1	Nil
2.	LEAP Africa- L	Mini-Focus Group	2	i. Manager Corporate Communication & Public Relations ii. Programme Manager for Enterprise & BIZ LEAP Manager	L1 L2	Nil
3.	DreamTakers Foundation- D	Focus Group	6	i. President	D1 D2	28

				ii. Director of Projects		
4.	Africa Leadership Forum- AL	Interview	1	i. Deputy Director	AL1	Nil
5.	Morgan Smart Development Foundation- M	Interview	4	i. Head of Programmes & Projects ii. Communications & Admin. iii. Youth Programme Coordinator	M1 M2 M3	
6	Alpha 'O' Centre- AO	Interview	1	Director	AO1	Nil
7.	Ugbajo Itsekiri UK- U	Interview for staff & Focus Group for Beneficiaries	1	i. Trust Chairman	U1	12
TOTAL	7					

The choice of indigenous NGOs was determined from the NGO Directory of Nigeria Network of NGOs (NNNGO) with good track record on enterprise support and development, youth entrepreneurship and youth capacity building organisations (NNNG, 2018). The choice of these NGOs was based on the work they are doing to promote youth entrepreneurship in Nigeria and supported by the list of NGOs published by AskNigeria and Nigeria Network of NGOs (NNNGO), which are organisations that report and carry out research on indigenous NGOs in Nigeria.

3.9.4 Data Collection Process

It is generally a lengthy task getting organisations to grant permission to grant an interview and have access to their offices and documents, especially NGOs. This is because most NGOs get their funds from international donors and NGOs activities in Nigeria are yet to be regulated and as such some NGOs are not adequately meeting up with laid down objectives and expectations of international and local donors and sponsors. However, there

are quite some NGOs that are accountable, transparent and efficient in terms of service delivery, budgeting and planning.

According to United Nations (2012) Lower-Middle-Income countries like Nigeria, Ghana, Angola, Zambia, and others, with average GDP income ranging from \$1006 to \$3975 growing evidence in 2016 suggests that NGOs in these countries are facing sustainability challenges due to changing aid landscape that accompanied the reclassification of these countries. Many well-known traditional donors are gradually withdrawing or reducing their support in terms of volumes of aid to indigenous NGOs, and they create new priorities and emphasis to get value for money. External donor funding constituted between 80% and 90% of the total budgets of NGOs in Africa (Kumi, 2017; Marinkovic, 2014; INTRAC, 2014; Mawdsley, 2014, 2012; Dubochet, 2012; United Nations, 2012).

The researcher exchanged a series of emails and introductory letters before final approval was given. The original method to be adopted for this study was to interview more staffs of indigenous NGOs, but on getting to these indigenous NGOs, the researcher noticed that most NGOs were extremely busy and getting more staff for some NGOs was extremely difficult. The indigenous NGOs had to send representatives (staff that deals directly with the entrepreneurship programme). The researcher had contacts at NGO-L, NGO-AO, NGO-M, NGO-D and NGO-U.

All NGOs used as case studies were selected (from the Nigeria Network of NGOs (NNNGO) - list of NGOs in Nigeria and researcher's study of an organisation) on merit based on proven track records of service delivery. The significant advantage the researcher has was that he was deeply involved in community service and activities centred on empowering youths with excellent networking skills; this gave him the leverage and access to these organisations in Nigeria. Relevant and detailed data were successfully collected for this research. The researcher carried out a background study of the organisations to guide the research and channel questions in line with the University and under-studied organisations code of conducts and ethical obligations.

The researcher conducted physically in the office of the various indigenous NGOs but subsequent interviews with other stakeholders were done via phone. The consent of all participants was gotten, and permission was given. In order to improve the credibility of study findings, participants' experiences were explored in-depth during interviews that

lasted approximately 45minutes to 2 hours. The researcher would briefly explain what transpired at each NGO. The processes followed by the researcher while collecting data was stated. The interviews were explicitly tailored to meet the needs and expectations of the research. Confidentiality was maintained, and all data were used for another purpose outside the initial research purpose before interviews were granted.

3.9.5 NGO-L

The researcher conducted a mini-focus group interview. The researcher interviewed two (2) staff (L1 and L2).

The reception given to the researcher was excellent and cordial. The researcher was taken round the organisation to have a feel of how things work within the organisation, challenges faced by the organisation (NGO-L), their success stories (especially stories relating to young entrepreneurs that successfully graduated from their BIZ LEAP (BIZ LEAP is a programme designed to support entrepreneurs in instituting systems and structures that are crucial for business sustainability), CEO FORUM and Business Leadership Programme).

The initial plan by the researcher was to interview all staff available at NGO-L office, but the researcher was duly informed before the commencement of the interview that staffs are very busy at that they can only allocate two (2) members of staff concerned with their youth entrepreneurship programme. The researcher had to quickly adapt the research method to a mini-focus group where both representatives of the organisation responded to questions raised by the researcher.

The researcher was taken round the organisation and shown publications by the organisation. The researcher tried to get beneficiaries from the organisation but could not get them immediately. The staff promised to send the contact of their beneficiaries, but till date, the researcher only received one (1) contact.

3.9.6 NGO-F

The researcher struggled to get approval for the interview. It took days of continuous follow-up via calls, a series of emails and visits before approval was given. They said the staff in charge of youth entrepreneurship and Business Growth Support would respond to all research questions. A date was fixed, and the interview was granted.

The response from the staff allocated to respond on behalf of the NGO was very satisfactory and met the expectation of the research objectives. The staff (NGO-F) representative oversees the business support services for alumni, the mentoring programme, and collaborative funding programmes with partners, e.g., angel investors, banks, relevant government agencies. He has vast experience in business incubation for start-ups and young entrepreneurs, placement and continuing education programmes for alumni. (NGO-F, 2017).

The organisation said their beneficiaries are scattered across the country (Nigeria) and that it is difficult getting beneficiaries of their entrepreneurship programme because they are busy. The researcher makes do with what is available and shape the data collection with the reality on the field.

3.9.7 NGO-M

The researcher was able to gain approval quickly from the organisation because he is from the Niger-Delta region and can speak the local language. As such, it was effortless to get approval for the interview.

The researcher interviewed six staff individually at the Warri office and one beneficiary from the Water Hyacinths training programme. It is rare to see NGOs, multinational companies and Government agencies in Nigeria training youths and harnessing entrepreneurial opportunities in Water Hyacinth because it is an untapped resource that is synonymous to coastal areas like the Niger-Delta region.

Therefore, re-directing the attention of youths to entrepreneurial opportunities readily available in the Niger-Delta region is highly commendable. NGO-M has partnered with multinational companies and international NGOs.

3.9.8 NGO-AL

The representative of the organisation (AL1) was sent to their Lagos office from their head office in Ogun-State, Nigeria to grant the interview.

It was an exciting experience but onerous getting approval. The researcher had to contact the organisation via email and calls after proper vetting of the credibility of the researcher. Approval was given, but the researcher was told he could only interview the AL1 because he is saddled with the responsibility to speak on behalf of the organisation.

AL1 was very receptive and highly focused on the questions asked, and the topic discussed. There was no digression. The organisation could not get their beneficiaries, but they provided detailed documents of what their beneficiaries were doing and gave the researcher contact to their beneficiaries. The researcher contacted them, but there has been no response yet.

3.9.9 NGO-AO

The researcher got approval to interview the AO1 of NGO-AO after several attempts to get him.

The interview went smoothly. The interviewer requested for their beneficiaries, but the AO1 said it is challenging to get beneficiaries because they reside in coastal communities. This is due to the steep terrain, safety and security concerns in the Niger-Delta region.

After much consideration, the researcher concluded that it is not safe to go to the creek (remote coastal communities in the Niger-Delta) to interview beneficiaries.

3.9.10 NGO-D

The organisation requested a letter of authorisation from the university and student identity card, which were provided by the researcher. The researcher was invited to see the president of NGO-D for a one-on-one discussion on the research and what is expected of the organisation. All requirements were met, and approval was given.

The researcher was invited to give a brief talk on 'Prospects for youth entrepreneurs in Nigeria'. The researcher also took time to advise the organisation on how to improve their operations from experiences gathered and on the spot assessment of various NGOs under-studied.

The researcher conducted a mini focus which comprises of the D1 and D2.

The researcher also interviewed beneficiaries in a group (large focus group of 31 beneficiaries), and the response was taken randomly from beneficiaries. The researcher chose a focus group because the researcher had to conduct the interview the same day, they had their meeting to be able to interview beneficiaries, and there was limited time.

3.9.11 NGO-U

The researcher interviewed facilitator of the NGO-U Youth entrepreneurship and Skill Acquisition Programme in Warri, Delta State, Nigeria. It was not very easy to interview each beneficiary because they were more than 24 beneficiaries present; the researcher had to put them in a group (focus group), and they responded to all questions. They also told staff and researcher the challenges they were facing and what can be done to improve the quality of service and impact of entrepreneurship and skill acquisition programme. Some of the beneficiaries have excellent prospects of growing their business and are doing well.

NB: The flexibility to ask more questions from the response by respondents from lead questions (follow-up questions) makes the use of qualitative method the best for this research.

3.10 Challenges Faced by Researcher

- **Background Noise:** The noise from the interview locations was a significant challenge to the researcher. The researcher, on several occasions, had to plead with respondents to speak out and in some cases, change office rooms to a relatively quiet place.
- **Distractions from phone calls by respondents:** Some respondents kept on getting calls (in most cases important calls), and the researcher had to pause the recording to give room for respondents to receive their calls before proceeding with the interview. These interruptions affected the flow of the interviews.
- **Occasionally refocus respondents to the subject matter (deviations):** Some respondents were talking off the trajectory or scope of the study, and the researcher had to, on several occasions, draw their attention back to the focal area(s) of research question asked.
- **Busy schedules of respondents:** Most organisations (respondents) were busy as at the time of data collection. It took extra-efforts to get respondents to schedule an interview.

The high cost of living and running research (fieldwork): High cost of living and conducting research in Nigeria was a major challenge. The researcher spent a lot on a comfortable accommodation that is well secured.

3.11 Positionality of Researcher

The researcher started building relationships with relevant stakeholders (NGOs, youth beneficiaries, community leaders, amongst others) involved in the research before the data collection stage of the research. This made data collection easy and fast. Although the researcher has reasonable knowledge and understanding of some of the organisations and research environment (Niger-Delta region), he did not in any way influence responses by respondents.

The 'emic' epistemological approach will be adopted. This enables the researcher to go into the organisation to gain in-depth knowledge and findings of indigenous NGOs' intervention, challenges they encounter while supporting small business start-up by youth entrepreneurs and how these challenges affect the support given to youth entrepreneurs in the Niger-Delta (Blaike, 2010; Smith et al., 2012; Bryman, 2012; Dudovskiy, 2016).

3.12 Ethical Considerations

The importance of ethical concerns on different stages of qualitative research cannot be overlooked. It is imperative to get ethical approval from the University of Wales Trinity Saint David. Therefore, before planning for data collection, there is need to start on the ethical forms at the same time working on the research design to take care of ethical concerns (Maxwell, 2008; Bryman and Bell, 2007; Saunders, Lewis and Thornhill, 2012).

Full consent was obtained from participants before data collection. Participants were allowed to accept or refuse to respond to questions. The aims and objectives of the research were explained to respondents before the data collection process without deception or exaggeration. The researcher checked copies of documents and email sent to indigenous NGOs to get their consent. They also had the right to opt-out at any point in the interview. The researcher assured participants that the data collected will only be used for research and only in line with the University of Wales Trinity Saint David.

The researcher further assured participants that their dignity and that of the organisations used as case studies would be protected by strictly using data collected for research purpose only. The researcher ensured an adequate level of confidentiality of research data collected was maintained, and the anonymity of participants and organisations are protected. Participants queries and concerns were addressed before and after the interview.

The researcher intentionally obeyed the code of conducts and research ethics of the University of Wales Trinity Saint David. Derogatory, discriminatory and unacceptable language was not used throughout this research. All works by other authors used in the research were adequately acknowledged and referenced per global academic best practices.

The researcher adhered to all the regulations stipulated in the Data Protection Act 2018 and GDPR 2018. All personal and organisational information in the form of text, pictures and videos that will be used to test-run the Youngo App (which is the practical contribution of this research), the consent of the persons or organisations involved will be given, and adequate consultation will be done before the Viva.

Participants were very enthusiastic to respond to questions after seeing the ethical process followed before the university approved. The researcher assured participants that they are free to withdraw from the study at any time. The researcher further assured them that they are free to skip questions if they are not willing to respond.

3.13 Analytical Tools Used in The Research

For this study, the NVIVO software was used to organise and analyse data collected. The rationale for choosing the NVIVO software is that it enables effective management and organisation of different part of data. According to Smyth (2006), it is easier to develop a framework/model that shows the connections and relationships in data by looking for related features in data to create patterns that can assist the researcher in understanding better and analysing data collected.

The NVIVO software, according to Vajadaya (2013) compiles all data coded under nodes, and researchers can quickly retrieve any data received from participants that are coded under a particular node. It is worthy to note that software is a tool, and it does not perform the analysis. Data Analysis requires the researcher to give direction, determine and facilitate the management and organisation of data. (DiCicco-Bloom and Crabtree, 2006; Lacey and Luff, 2007).

3.14 Data Analysis

Data were analysed using a thematic analytical approach, and the analytical tool used is NVivo software. The six (6) thematic processes used while conducting thematic analysis

will be followed, as stated by Braun and Clarke (2013, 2006). The following are the six (6) thematic processes followed during thematic analysis:

- Familiarisation with data collected
- Coding (systematic way of identifying and labelling relevant features of data collected)
- Searching for themes
- Reviewing themes
- Defining and naming themes
- Writing the report

3.14.1 Data Analysis Process

The interview conducted was recorded. After the audio-recording, the researcher transcribed data and the transcripts checked for accuracy. The researcher took time to transcribe all data collected from participants personally. The transcription was arranged to reflect the exact responses from participants. The researcher did not, at any point, add his thoughts to the transcripts. This is to ensure that the data collected are original and depicts accurate details given by participants.

There were minor cases, however, where the recorded responses were disrupted by heavy noise from the background and few interruptions from colleagues conversing with the interviewee, but the researcher was able to transcribe all data collected accurately.

The researcher imported transcribed data into the NVIVO software and analysis will be conducted using Thematic Analytical Approach.

The qualitative data analysis began after the completion of the verification phase of the transcripts. The NVivo 12 software was used to sort the data of the transcribed files. The NVivo 12 software assisted in managing raw data into meaningful themes through the use of the index and search features. The transcriptions were coded for word frequency using the NVivo 12 software. NVivo 12 assisted with capturing word frequency and semantic phrases, which were evaluated by the interview questions to extract themes and underlying meanings.

The researcher tried to make sense of data by actively engaging with data, which entails risking the researcher's opinion or stance, attitudes or knowledge in order to avoid sentiments, interference and acknowledge the 'liminal' experience of living between familiarity and strangeness (Kerdeman, 1998, in Denzin and Lincoln, 2000).

The researcher actively explores data with a sense of open-mindedness and flexibility, improvisation and creativity. The researcher strictly adheres to all thematic steps or process and rules of engagement (Janesick, 1998, in Denzin and Lincoln, 2000).

According to Patton (2002, in de Vos et al., 2005) "analysis transforms data into findings by bringing order, structure and meaning to the mass of collected data". De Vos et al., (2005) further states that the analytical process (thematic analysis) is not a straightforward, linear or tidy process, but it entails back and forth or special or spiral process. It entails sorting out of relevant information from irrelevant facts, identifying themes or patterns and developing a robust framework for communicating the essence of what was revealed by the data in a robust, organised and understandable analytical order.

De Vos et al., (2005) further posits that there is an "inseparable relationship between data collection and data analysis, and this is one of the major features that distinguish qualitative research from traditional research".

The transcription process gave the researcher a vivid understanding of emerging themes and the researcher identified patterns of expressions that unfolds similar or divergent themes. Kruger, de Vos, Fouche and Venter, (2005) states that "data analysis does not in itself provide answers to research questions as these are found by way of interpretation of the analysed data". Interpretation involves explaining and making sense of data (de Vos, 2005; Denzin, 1989).

The researcher adequately analysed and interpreted data collected in this chapter to answer the research questions and meet research objectives. To do this, the researcher actively and continuously engages with the research process. Interpretation and analysis are closely intertwined as the researcher automatically interpret as he or she analyses (Kruger et al., 2005). Therefore, the combined process of data collection and analysis give meaning to the research and led to a "plausible and coherent" interpretation developed (de Vos, 2005).

3.14.2 Thematic Analysis

For this study, data will be analysed using Thematic Analytical Approach.

Originally, thematic analysis was widely used by researchers, using different terms, e.g., thematic coding (Patton, 1990) or template analysis (King, 1998), but in 2006 Braun and Clarke “named and claimed” this approach “thematic analysis”. According to Vajadaroya (2013), thematic analysis is an analytic method that involves organising and describing data in detail in order to identify, analyse and present themes within the data set and interpret data from different aspects of the research topic.

Furthermore, Braun and Clarke (2006) posit that the thematic analytical approach is the primary foundation method of analysis for qualitative analysis. Neil (2011) sees that thematic analysis provides a vivid description of data, link similarities and differences across data. It provides flexibility to unexpected input insights to emerge, social or psychological interpretation of the data to develop.

3.14.2.1 Justification for Using Thematic Analysis

Thematic analysis can be used with any theory, and it gives room for a detailed description of data. The flexibility in the researcher’s choice of the theoretical framework makes thematic analysis unique, unlike other methods of analysis that is closely tied to specific theories. It enables the researcher to have an in-depth understanding of the potential of issues and allows easy linkage of concepts and patterns.

There are different approaches and orientations in thematic analysis, namely:

1. An Inductive Approach: The content of the data directs coding and theme development.
2. Deductive Approach: Existing concepts or ideas, direct coding and theme development.
3. Semantic Approach: This is when the coding and theme development reflect the explicit content of data. Semantic coding and theme development entails “within the explicit or surface meanings of the data and the analyst is not looking for anything beyond what a participant has sent or written”.

4. Latent Approach: This is the coding and theme development that report concepts and assumptions underpinning data (Braun and Clarke, 2006).

Thematic analysis in the past has been poorly branded and rarely appreciated as grounded theory, ethnography or phenomenology, but in recent times, it has been reported to be widely used (Braun and Clarke, 2006; Nowell, Norris and White, 2012).

The researcher used thematic analysis in this research because it is a flexible and suitable method for getting different perspectives from respondents from different organisations. Thematic analysis highlights similarities, differences and generates anticipated insights. The researcher used thematic analysis because it is useful for summarising critical features of an extensive data and allows the researcher to take a well-structured approach to handling data, helping to produce a clear and organised final report (King, 2004; Nowell, Norris and White, 2017).

Thematic analysis explores more data that address research questions that enable the researcher to draw critical inferences related to the subject and context of the research. Thematic analysis is suitable for this research because it complements the research questions from a data-driven perspective and coding inductively from the research questions and providing enough information (Jugdier, 2016).

Thematic analysis enables the researcher to bring a key idea in data concerning research questions. The opportunity to draw essential themes from responses from participants and in line with research questions and objectives of study gives the researcher direction to properly analyse data and come up with findings that are critical and beneficial to readers (Researchers, NGOs, Policy Makers in the Non-Profit Sector, Developmental Agencies focusing on Africa, educational institutions, amongst others).

3.15 Conclusion

This chapter provides insights on how multiple cases was used within the qualitative research paradigm, to examine exploratorily and interpret indigenous NGOs' support to start-up business established by young entrepreneurs. It was clearly stated that the approach to this study is strengthened and beneficial due to the researcher's ability to leverage his networks to access organisations that ordinarily would have been extremely difficult to gain access. The research paradigm used to study provides the researcher with the proven tools for clear understanding of specific phenomenon - for example, the level of support

given by indigenous NGOs to young entrepreneurs and the challenges faced by those NGOs in the process of supporting young entrepreneurs, the challenges faced by young entrepreneurs and how these challenges can be tackled.

The research methods used for this study would equip the researcher to critically examine the limiting factors affecting young entrepreneurs and insights into strategies or ways start-ups established by young entrepreneurs can survive. It is imperative to have enough relevant data in place for proper analysis that would positively lead to critical findings and recommendations needed by indigenous NGOs operating in the Niger-Delta to adequately carry out their programmes.

CHAPTER FOUR

4.0 DATA ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter discusses the data analysis and findings from transcripts of interviews from staff of seven (7) different NGOs in Nigeria (**NGO-L, NGO-F, NGO-D, NGO-AO, NGO-U, NGO-AL, NGO-M**).

The research clearly explains the qualitative analysis of the data, which includes the thematic process used to generate themes. The researcher will link findings to the literary body of the research work and the primary research questions will be answered and objectives met accordingly.

4.2 The Word Cloud

Keywords referenced by the participants' interventions and challenges faced in supporting start-up businesses in Nigeria's Niger-delta were identified through a thorough analysis of the data. Themes were developed by noting the frequency of repeated words and phrases of participants' responses. The query presented words that occurred most often during the interviews. In exploratory inquiries, the researcher investigates the meaning and significance of language as related to perceptions of individuals. In this study, participants shared the same and similar events.

Word patterns became measurement elements leading to understanding and interpretation of meaning that were related to the research questions. The topics addressed within the interviews data was obtained directly from the participants during the one-on-one, semi-structured interview. To further understand the data for this qualitative research, a word cloud was created removing pronouns, adjectives, conjunctions, adverbs, and prepositions, to display the most frequent words generated from the transcribed text of participants' responses to the interview questions.

Word clouds can be comprised of phrases or text as a unit of analysis to understand the data further. For this qualitative narrative inquiry research study, the option of 50 words was used from transcribed text to emphasize the frequency of words. Figure 1 below details the frequency of words across all transcripts. The word cloud is a visualization of themes and words identified.



Figure 6: Word cloud

4.3 Data Analysis

The data analysis of respondents’ responses revealed the emergent themes in the tables below, which included perceived entrepreneurial interventions and challenges. Tables 1-4 summarise the core themes that emerged from the data analysis regarding the perceived entrepreneurial interventions and challenges.

The six (6) steps thematic analytical approach highlighted by Braun and Clarke (2006) will be used to effectively analyse data collected.

STEP 1: Familiarisation with data

The researcher listened to recordings, read interview transcripts and took note of important ideas in the data.

STEP 2: Generate Initial Codes

The researcher started by arranging or organising data in a meaningful and systematic way. The deductive coding approach was used because the researcher’s aim was primarily to address research questions unlike the inductive coding approach where coding is done without trying to fit the data into pre-existing research questions, theory

or framework. The coding was done to capture the segment of data that is related to the research question.

STEP 3: Search for themes

The patterns in the data were identified. These patterns form the theme. Significant details about the data in relation to the research questions were captured.

STEP 4: Review Themes

The researcher made sure that the themes identified were properly reviewed and modified. This is necessary to ensure that all themes make sense to readers.

STEP 5 and 6: Defining and Naming Themes and Writing Reports

Below are the themes identified from data collected from respondents with detailed explanation of themes with the aim of addressing research questions.

Research question 1: What strategies and practical processes have indigenous NGOs adopted to provide interventions that support start-up businesses?

Strategies and Practical Processes indigenous NGOs adopted to support start-up businesses in Nigeria’s Niger-Delta Region

Table 2: Showing strategies and Practical Processes Indigenous NGOs adopted to Support Start-up Businesses in Nigeria’s Niger-Delta Region

Themes	Response
Creating community clubs	1
Vetting of business idea	2
Institute systems and structures into business	2
Advertisement of Start-ups	3
Mentorship programs	3
Linking entrepreneurs to financial partners	4
Training and capacity building	6

Creating community clubs

Indigenous NGOs create community clubs to support young entrepreneurs in a particular community. These community clubs serve as meeting points for young entrepreneurs to meet, share ideas, resources, support each other and get the necessary support they desire. The entrepreneurial activities and engagement that takes place in each community club varies and it is dependent on the strategic vision and the type of entrepreneurial interventions chosen by the NGOs.

However, what is common to all community clubs built by indigenous NGOs is that it gives access to young entrepreneurs to develop their skills, get required resources and get necessary support and guidance from experts and staff of indigenous NGOs. Respondents state the importance of building community clubs for young entrepreneurs to interact, learn and promote their businesses. To close the gap between the rural and urban traders they (AO) came up with community clubs, and age groups for each of the sectors they had identified. They also tried to help them through the social media platform as one of the respondents said the following:

“We can impact the grassroots by creating community clubs, and age-groups for each of these sectors that we have identified how we can close the gap between the rural and urban traders. We are trying to see how we can help them through the social media medium, so their voice can be heard. We are looking at other areas as part of building our strength and that of the beneficiaries”. (NGO: AO, Respondent Portfolio: AO1).

The creation of community clubs and age group by NGO-AO is unique, and it further strengthens and fosters interactions among beneficiaries (young entrepreneurs) in rural and urban areas. The other indigenous NGOs have a different approach to grouping or identifying young entrepreneurs. Instead of creating community clubs or age groups, they group young entrepreneurs in batches based on their year of acceptance into their entrepreneurial programme.

Irrespective of the mode of grouping beneficiaries of their programme, the main objective which, is to build cohesion or cooperation and foster interactions among young entrepreneurs will be achieved. These grouping would also help them access funding because they can create a cooperative.

Financial institutions and Nigerian Government (especially political office holders) prefer NGOs and other organisations to approach them as groups rather than as individuals because they see it as a way of building relationships before elections. There is strength in numbers and forming a united front. The creation of community clubs and grouping of beneficiaries in batches based on year of acceptance into the programme will help officials of indigenous NGOs to quickly identify young entrepreneurs, follow-up and monitor them accordingly instead of having a scattered system of beneficiaries from different years.

Vetting of business ideas

Indigenous NGOs are saddled with the job of critically examining and vetting business ideas to know if there are prospects in these ideas point forward by young entrepreneurs before community their resources and personnel towards supporting young entrepreneurs. This critical assessment also enable staff of indigenous to know, ideas that need to be better polished or restructured and understand the kind of support these ideas needs because ideas presented by young entrepreneurs differs and it requires different resources and equipment to scale these ideas. Indigenous NGOs critically examine ideas to know the prospects in the ideas and likely loopholes in the idea that need restructuring.

Respondents state that indigenous NGOs support young entrepreneurs by thoroughly vetting their business ideas and checking their business environment at the initial stage of kick-starting their business. Before any support was given, a sampling of the community in need was done, and intervention was done for the one which had more risk. Respondents said:

“I think the first thing is to discover what these individuals are good at. It is only in that direction that we can now support them, so what we do, when they come to us is to grant them interviews. We try to figure out their area of interest, and then we support them. For those of them that may want to go into fashion design, we tell them that there is a prospect in that direction so they will be committed to it”. (NGO: U, Respondent Portfolio: U1).

“We sample the community that we know are in need because we have access to these community; we do our sample, and we compare the ones with greater risk and give our intervention. We do not do it randomly; we do it selectively based on the needs of the community (NEEDS ASSESSMENT is done before interventions)”. (NGO: A.O, Respondent Portfolio: AO1).

The method adopted by each NGO to vet the ideas of their beneficiaries (young entrepreneurs) before supporting them differs. For instance, NGO-U’s approach is to discover what beneficiaries are good at and streamline their support to their area of strength

and interest. In contrast, NGO-AO sampled the community and beneficiaries to know their needs, challenges and the risk they face before coming up with entrepreneurial intervention (programme) that suits both the needs of the community (business environment) and that of beneficiaries.

It can then be concluded that indigenous NGOs do not just come up with programmes without holistically studying and understanding the needs of their beneficiaries and business environment.

Institute systems and structures into business

Respondents mentioned that indigenous NGOs specifically support young entrepreneurs by supporting and ensuring that they build systems and structures from the beginning of commencement of their businesses. This ensures that they have the right documentation and ensure that all registered are done in line with the laws of the country (Nigeria).

Respondents specifically highlighted the benefits and consequences of not building systems and structures into businesses. Respondents agreed that indigenous NGOs support young entrepreneurs by instituting structures and business systems. Below are the responses from NGO-L and NGO- F:

"Over the last few years, we have worked with some entrepreneurs by helping them institute systems and structure into their business. So, eh, just breaking this down we have helped entrepreneurs who started a business just out of passion or out of just waiting to provide them with opportunities, skills and training to help them put a structure in their business to aid growth; from just an idea to a structured organisation. Examples of that, is we help them understand the importance of registering their business - that is moving from the informal to the formal sector. Having a plan - a business plan, which is very important. We have helped them with succession planning skills, financial management, people management, innovation and creativity. We have helped them with those skills to keep them sustainable and scalable". (NGO: L, Respondent's Portfolio: L2).

"Changing the way entrepreneurs have been doing things in terms of the conventional way of running a business. For instance, certain people start their business without any structure or certain processes. Take for instance someone that does bread making, and you are saying you need to put it down now to mix flour (standardisation) to the quantity of sugar. There must be a process around everything you do such that, if you are not there someone else can easily pick it up from where you stop and be able to do all those things". (NGO: F, Respondent's Portfolio: F1).

Respondent from NGO: L sees institutionalising structures and business systems from the perspective of providing opportunities (funding, grants and partnerships, and lots more), skill acquisitions and trainings (e.g. succession planning, financial management, innovation and creativity, people management, amongst others) to scale and sustain their

business, which is a complete deviation from the old order of starting business out of mere passion without prior research, knowledge, funding linkages and business systems/structures.

NGO-F, on the other hand, approach it from the perspective of changing the way entrepreneurs have been doing business conventionally. They focus more on building business processes and standardisation for continuity and sustainability of start-up businesses established by young entrepreneurs.

Advertisement of Start-ups

Respondents stated that indigenous NGOs provide platforms for entrepreneurs to advertise their business. They liaise with other organisations to showcase what young entrepreneurs are doing. It is worthy to note that the level of platforms for each NGOs will depend on how connected, years of operation and big the indigenous NGO is. For instance, an NGO like LEAP Africa and FATE foundation some have more contacts/ connection with notable stakeholders with Non-profit sector, government and private industry than an upcoming NGO due to their track records and years of operation. They would build contacts and these contacts and recognition gives them more visibility to provide better platforms for beneficiaries of their entrepreneurial interventions.

Respondents highlighted the need for an advertisement for start-ups. Respondents believe that the exhibitions organised by companies provide an opportunity for young entrepreneurs to market their products and pitch to people about what they do, and this was open to all. Respondents stated:

"I keep building synergies with different brands all around. For instance, next month on the 18th of May, 2018, we are putting up a show known as Ankara festival - it is for fashion brands from all over this region. We have different brands coming to Asaba, Bayelsa. We are creating a market for them; we are creating a market for them, and we are showcasing their brand to the rest of the world". (NGO: U, Respondent Portfolio: U1).

"What we are doing is just encouraging them and giving them the push that they need and advertise what they do one-on-one, but financially we have not been able to put money into it". (NGO:D, Respondent Portfolio: D1).

"In addition to that, is the social innovators' programme and award. That is a specific programme that we designed around young social innovators who we also consider as social entrepreneurs and so far, that particular Fellowship Programme and we do showcase". (NGO: L, Respondent Portfolio: L1).

The respondent from NGO-U believes the best way to advertise start-up businesses established by young entrepreneurs is to build synergy with different brands to create a market for them to sell their products and they also want to organise the Ankara festival to showcase the products of young entrepreneurs across communities in the Niger-Delta. NGO-D also support young entrepreneurs by giving them needed moral support and advertising their products and services one-on-one during their events.

NGO-L use social innovators' programme to give awards to befitting young entrepreneurs that have distinguished themselves. This is an avenue for them to showcase their business and for guests to see and know what they do. The events put together by these indigenous NGOs are epic events that bring professionals and Government officials together under one roof. It is an excellent platform to showcase the work of young entrepreneurs. Some indigenous NGOs allows young entrepreneurs to advertise their goods and services during these events. Most indigenous NGOs are also creating digital platforms to showcase the works of beneficiaries of their programme.

Mentorship programs

There is a direct link between connections, track records (reputation), number of beneficiaries graduated and years of operation of an indigenous NGO. It is most likely that an indigenous NGO with connections, good reputation, operated for so long and graduated more beneficiaries will have access to more mentors than NGOs without these privileges. Indigenous NGOs provide mentorship programs to guide and support young entrepreneurs. The level and how robust the mentorship programs are, is tied to certain factors such as:

- Connections/Contacts in the industry
- Reputation
- Graduands (Beneficiaries)

Respondents identified mentorship as one of the ways indigenous NGOs support start-up businesses established by young entrepreneurs. To support these start-up businesses, NGOs held mentorship workshops that ran for almost 6-7 months as well as having one on one meeting with the entrepreneurs. Respondents confirmed:

“One-On-One meeting runs for 12 months - that is a year, and they meet once a month (one-on-one meeting between mentee and mentor). They spend 1 to 2 hours monthly to look at the mentoring goals. The mentor guide in all those mentoring goals and assist entrepreneurs in achieving his/her objectives”. (NGO: F, Respondent Portfolio: F1).

“We also do mentorship as well for our teenagers’ programme and lead the way where we teach these young entrepreneur/kids’ basic skills like time management, vision and goal setting. We also try to link them with not too old people but younger people who can mentor them. So, mentorship is a big part of our programme at NGO-L”. (NGO: L, Respondent Portfolio: L1).

“So, after their induction, the social innovators go through a workshop session, and they commence mentorship which lasts for almost 6-7 months of their programme”. (NGO: L, Respondent Portfolio: L2).

Although most indigenous NGOs have a mentorship programme in place to support and guide young entrepreneurs, the structure of their mentorship programme differs. NGO-F1 have a one-on-one meeting that runs for 12 months, where mentors from the organisation look critically at mentoring goals of the mentee and assist them in achieving their objectives.

NGO-L also take mentorship as a vital component of their entrepreneurial programme, the difference between NGO-F and NGO-L is that NGO-L mentorship programme last for 6-7 months and they peer young entrepreneurs (mentees) with not too old people (i.e. relatively young mentors) while NGO-F peer young entrepreneurs (mentees) with both old and young mentors. There are age restrictions for mentors. The researcher sees the strategy of peering young entrepreneurs (mentees) with successful and relatively young mentors to motivate young entrepreneurs (mentees) to work hard to succeed like their mentors. This sends a message that if their mentors can succeed, then they can as well surpass the achievements or level of success of their mentors.

NGO-F and NGO-L help their mentees to work on their goals, but NGO-L takes a step further by teaching their mentees time-management.

Linking entrepreneurs to financial partners

The capacity of indigenous NGOs to link beneficiaries to financial partners varies from NGO to NGO. Some NGOs have the right contact and knowledge on how to access funds and grants from government organisations while some don't. In summary, the level of support in terms of community clubs created, capacity to vet business ideas, train, number of mentors gotten of operation and number of mentors gotten internally and externally, advertisements platforms created and link to financial partners all boils down to reputation, connections (contacts), years of operation and number of beneficiaries that benefitted from NGO interventions who in most cases when called upon to come back to other beneficiaries

and the cycle of support continues. Respondents see funding linkage with financial partners by indigenous NGOs as a vital means of supporting young entrepreneurs. The Central Bank of Nigeria (CBN) was one of the financiers, and after paying the N5, 000 registration fee, the entrepreneurs-beneficiaries were automatically funded. Participants shared the following:

“Our partnership with Bank of Industry and CBN, they do not even ask for them for any security or collateral, once they can prove and submit their form that they are from us we train them; that is the security they need/respect. Once we can sign their forms that they are our trainees, they give them access to CBN funding, which is a major relieve in terms of funding for growing businesses in Nigeria”. (NGO: F, Respondent Portfolio: F1).

“Speaking of finance to grow their business, we have partners that we work with to provide finance. A typical example is the Bank of Industry. So, the Bank of Industry provides entrepreneurs with interest-free loans of up to 2 million Naira”. (NGO: F, Respondent Portfolio: F1).

“Another way we support is by partnering with our sister bank (micro-finance bank) but those people that do not have funds we facilitate bank loans for them to start their businesses”. (NGO: M, Respondent Portfolio: M2).

The credible reputation built by NGO-F over the years made it easy for young entrepreneurs to access the Central Bank funding without providing any form of collateral or security. From the responses from respondents so far, it is clear that NGO-F has an excellent rapport with officials of the Central Bank of Nigeria and Bank of Industry as their primary funding or financial partners while NGO-M partner more with sister bank (micro-finance bank). Irrespective of the financial organisation they choose to partner with it is evident that indigenous NGOs strongly rely on financial partners to fund and support beneficiaries (young entrepreneurs) of their entrepreneurial programme.

Training and capacity building

Respondents said that training and capacity building are crucial components needed to build the capacity of young entrepreneurs to be efficient in running their businesses. They state that much focus was put on developing business owners in the country, which entails building their capacity and supporting them to start, grow and be able to spread their businesses. Respondents reported:

“We have assisted some youths in our communities by giving them proper information, education, behavioural change, communication and some little kits to help them take care of themselves for their various job activities”. (NGO: A.O, Respondent Portfolio: AO1).

“For now, what we do most of the time is to advise and give them support by providing consultative service because we do not have the finance, and also by working with micro-finance banks to see if we can get loans from them”. (NGO:D, Respondent Portfolio: D1).

“Over the years we have trained from the structured programmes. We have trained about 5,000 business owners, but we have reached out to over 78,000 young people on the topic of entrepreneurship”. (NGO: F, Respondent Portfolio: F1).

“We do trainings for them whereby they get the right information when they get this information; they can now go to their various communities and start-up things on their own. For example, the last income generation we did some youths like one in the street here start-up their own business”. (NGO: M, Respondent Portfolio: M4).

The training and capacity building programmes of most indigenous NGOs differ. NGO-AO build the capacity of their beneficiaries by providing proper information, organise seminars, conferences and workshops to educate them, organise programmes primarily focused on behavioural change, improve communication skills, provide kits and train them on how to use these kits. NGO-D build their capacity by regularly advising them and providing free consultative services or sessions where they can interact, ask questions and get trained or groomed by experts in their niche (industry).

NGO-F has structured entrepreneurial programmes for young entrepreneurs called the ‘Aspiring Entrepreneurs Programme’ which was individually design for start-ups, and over the years, they have been able to equip 5,000 business owners and 78,000 young people across communities in Nigeria including the Niger-Delta region. NGO-M organise training for young entrepreneurs known as the ‘income generation’.

Research question 2: What are the challenges encountered by indigenous NGOs when developing strategies and delivering interventions that supporting start-up businesses (established by young entrepreneurs) in Nigeria’s Niger-Delta region?

Challenges encountered by indigenous NGOs in supporting start-up businesses

Table 3: Showing challenges encountered by indigenous NGOs supporting start-up businesses

Themes	Response
Resistance from the community youths/leaders	1
Lack of integrity and credibility	1
Lack of entrepreneurial skills	2

Gap between training and application	2
Lack of policies and regulations	2
Lack of business structures	3
Over-taxation	3
High cost of doing business	3
Punitive regulations	4
Lack of funding	7

Resistance from community youth/leaders

This selfish interest by community stakeholders serves impediments to the successful execution of entrepreneurial interventions by indigenous NGOs. In most cases the frosty relationship and myopic mindset (negative impression) of community stakeholders that NGOs are being sponsored by government or oil and gas companies to execute projects and entrepreneurial interventions make community leaders to come up with all sorts of unreasonable demands, the process of explaining (educating and managing crisis by community stakeholders slow the pace of execution of entrepreneurial interventions.

Participants states that community stakeholders must see indigenous NGOs entrepreneurial intervention as a programme meant for their benefit. As such they are not doing the NGO a favour but instead, they stand to gain more if they support entrepreneurial initiatives in their communities. The need for community stakeholders to own and support entrepreneurial interventions (projects) was further emphasized.

Respondents believe that the average Niger-Delta youth want to live large, and they are not willing to pay the price by starting small, this leads to resistance and disruption during indigenous NGOs entrepreneurial program implementation. From respondents' submissions, the primary reason for this disruption is anchored on the belief that indigenous NGOs operating must have been paid by the Government and multinational companies to execute entrepreneurial programmes, as such they make unnecessary demands, and if their demands are not met, they stop the programme.

It is clear, based on the responses received that some youths do not see the socio-economic benefits of these entrepreneurial projects and programmes to their community. They want immediate gratification. However, after consistent interactions with them by the staff of indigenous NGOs, their orientation and behavioural pattern changed. Respondents shared the following:

“So, it is a major challenge we face - attitudes of youth executives in the Niger-Delta to NGO Empowerment Initiatives in the selection process. (They will disrupt your programme). Like when we started this programme, it was the youth executives that we consulted and we came together to launch the programme because we know that if you go there on your own, they will resist you”. (NGO: M, Respondent Portfolio: M3).

“The youths are not ready to learn, and you have to force (persuade them). Like in this community, the office is here, we tell them this is what is going on, you sit-down here, you will not get or see them coming to register, you have to go and preach to them to register and let them know that this thing we are doing will benefit. So most of them do not have that interest, that mindset to learn something”. (NGO: M3, Respondent Portfolio: M3).

“The average Nigerian youth wants to get everything for free, they are not ready to pay even for knowledge despite it will be of immense benefit to them, they are not ready to cough out such money”. (NGO: U, Respondent Portfolio: U1).

Responses from respondents from NGO-M and NGO-U clearly shows that resistance from youths in the Niger-Delta is a significant impediment to the success of indigenous NGOs entrepreneurial interventions and there is a need for attitudinal change in terms of acceptance, selection of beneficiaries and support given to them (indigenous NGOs).

Lack of integrity and credibility

It was surmised from respondents that most indigenous NGOs were not trustworthy and transparent on how they allocate their money since, after funding, the funds were directed to something else. However, one of the respondents said the Government was working on this:

“It is now not allowing the NGOs to get the Government support that is why the Government is coming up with the NGO bill trying to scrutinize what they (NGOs) do. I am aware that in the UK NGOs are not meant to pay tax because of the nature of what they...but in Nigeria, the Government is trying every possible way of making NGOs pay tax and its really because of the integrity, and also NGOs are not known for their collaborative efforts”. (NGO: L, Respondent Portfolio: L1).

From the response above, it is clear that credibility and integrity are important factors for donors, Government and the general public to have confidence in indigenous NGOs operating in Nigeria.

Lack of entrepreneurial skills

Respondents state that the educational system in the country failed to equip learners with critical entrepreneurial skills right from the beginning for self-dependence. Respondents reported the following:

“After you dream, what do you want to do? Most entrepreneurs do not know what they want. You don’t have a job, and you want to be an entrepreneur - it does not work that way. I am sure when you get a job, you will leave what you are doing. The first thing is passion. If youths can be passionate about what they are doing - be it an entrepreneur or working for someone, if you are passionate, you will strive. One of the challenges is that the youth lack passion for what they are doing”. (NGO: M, Respondent Portfolio: M1).

“Entrepreneurship is not something that is taught in our schools. So, we have graduates who were just taught to read and leave school and start looking for a job. So, in our educational system, the curriculum for self-dependence is not there; it is just going to school, copy note-cram-write exam and go out”. (NGO: L, Respondent Portfolio: L2).

The respondent from NGO-M attributes the lack of entrepreneurial skills among young entrepreneurs to the inability of young people to clearly define what they want and their dispassionate attitude towards their dream (i.e. what they want). Respondent from NGO-L, on the other hand, attribute a lack of entrepreneurial skills among young people to rot in the educational system in Nigeria because entrepreneurship is not taught in schools. The curriculum of schools is not structured to raise entrepreneurs, but job seekers who primarily graduate from the university and start waiting for white-collar jobs that are not readily available.

Gap between training and application

Respondents emphasized the gap between training and application of knowledge and skills acquired from indigenous NGOs capacity building programmes. Continuous monitoring and development could have been used to break the gap between the training and application. Respondents reported:

“There is a large gap between the demand for talent and the work to be done. It is even more challenging for non-profit NGOs to find the right type of talent. People think that this is a place (industry) where you can come and chill. It is a place where you come, and you are working hard”. (NGO: L, Respondent Portfolio: L2).

“Gap between training and application, it will take monitoring and continuous development to break that”. (NGO: F, Respondent Portfolio: F1).

Respondents from NGO-L and NGO-F agreed that there is a shortage of competent personnel for both NGOs and their beneficiaries because of the inability of beneficiaries

and staff to put their knowledge and skills to use due to inadequate funding and lack of conducive work environment.

Application of knowledge is what gives bearing to training. Respondents clearly states the need for indigenous NGOs to go beyond training and focus more on providing equipment and funds needed for beneficiaries to apply the knowledge gained. The negative effect of a gap between the time of training was received and the unnecessary wait due to lack of funds, equipment or professional services is that it makes knowledge ad skills gained by young entrepreneurs to be dormant. In some cases, they totally forgot what they learnt.

Lack of policies and regulations

Respondents clearly state that the government lacked the regulations and policies to help the young entrepreneurs, as well as the necessary framework to regulate and monitor the NGOs activities. Respondents shared the following concerns.

"Do you have a regulatory framework to regulate and check activities of NGOs (like UK charity commission) to know the funds they receive from international organizations to know if they are using it for its purpose? I am not aware of a national body that does that. I know that Nigeria, at the moment, is swinging towards the NGO bill, but they are still struggling and seeking approval". (NGO: L, Respondent Portfolio: L1).

"The infrastructure and policy on the part of Government are not there to help young entrepreneurs". (NGO:D, Respondent Portfolio: D2).

Respondents from NGO-D see 'lack of policies and regulations' as significant impediments to start-ups' ability to scale their businesses. NGO-L sees the issue of 'lack of policies and regulations' from the perspective of indigenous NGOs supporting young entrepreneurs. Most indigenous NGOs' activities are not regulated, therefore, there is no accountability and transparency in the operation of some indigenous NGOs. There is a need for robust policy to guide activities of indigenous NGOs and create more opportunities and conducive business conditions for young entrepreneurs to scale their businesses.

Lack of business structures

Respondents identified lack of business structures as the main reason start-up businesses established by young entrepreneurs cannot access loans from banks. Most of the entrepreneurs lacked or had weak business structures and as a result, ended up being disqualified for funding. A respondent had the following to say:

"I mean we will trust you better if we can see your board. We look at things like if you are not even registered, you can get finance not to talk of if you do not even have a website, I mean as little as that. I mean, we need to be able to trust your structure. So, that lack of structure is one of the things that is not making them access finance. One of the things we do, we try to get entrepreneurs to understand that getting money is not the problem but what it takes to get the money is what you need." (NGO: L, Respondent Portfolio: L2).

The respondent from NGO-L states that business structure is essential and financial partners want to see young entrepreneurs build a sustainable and reliable business structure. This automatically increases the level of confidence they have in young entrepreneurs and further boosts their chances of accessing funding opportunities.

Over-taxation

Respondents said that access to SME funds is not difficult. However, young people were afraid of registering companies due to the high taxes that are imposed by the Government. Respondents agreed by confirming that:

"Multiple Tax Collection (Multiple Taxation) in Nigeria, sometimes it's killing some of these businesses. A business that is struggling to survive, state and local Government are asking for X amount of tax, federal is asking for the same tax". (NGO: F, Respondent Portfolio: F1).

Multiple taxations were identified as the primary reason why start-ups businesses established by young entrepreneurs' struggle to survive.

High cost of doing business.

The responses from data gathered shows that the cost of doing business in Nigeria is very high and most start-up businesses established by young entrepreneurs cannot afford to meet the financial demands of running their businesses, especially the documentation and registration of business in Nigeria.

Indigenous NGOs are faced with the challenge of supporting young entrepreneurs in a hostile environment where there are many impediments (e.g. corruption, epileptic power supply, bad road networks and complicated bureaucratic processes) to start-ups' growth.

One of the respondents shared the following:

"The cost of doing business in Nigeria is high because you have so many Government agencies coming up and asking you before you can get your business name registered, but after that, for you to get registered in the oil and gas sector, we have so many agencies

demanding for 1% of your turnover for you to register with". (NGO: A.O, Respondent Portfolio: AO1).

Respondents state that the bureaucratic hurdles by Government agencies are major impediments to the growth of start-ups businesses established by young entrepreneurs in the Niger-Delta and Nigeria. The cost of doing business in Nigeria is high because of infrastructural decay.

Respondents sees high cost of doing business in the Niger-Delta as a major to start-up business established by young entrepreneurs because in most cases these start-ups find it hard to cope with the harsh economic realities and business environment.

Punitive regulations

Punitive regulations were stated as a significant impediment to the growth of start-ups. The country lacks an excellent environment and opportunities for growth, and many young entrepreneurs had to struggle to survive. The respondents shared the following sentiments:

"The environment itself is a significant challenge like Government Policies, for instance. We started what we call 'Research and Policy', where we engage policymakers and major stakeholders to influence policies that affect entrepreneurship in Nigeria. Young people are trained on how to run a successful business - the fact is they have the knowledge and skill, but the environment is not supportive." (NGO: F, Respondent Portfolio: F1).

"So, one major challenge is regulatory, we even have people who have attended good training with grounded knowledge, who have the money to run a business, but the regulations around it is not supporting them." (NGO: L, Respondent Portfolio: L2).

Respondents from NGO-F believe that most policies and regulations are punitive because it creates a hostile environment for business to thrive. NGO-F and NGO-L agreed that young people are well trained with good knowledge and understanding of what they want to do, but the only challenge impeding them from scaling their business are punitive policies and regulations.

Lack of funding

From the responses from respondents 'lack of funds' posed a challenge in the implementation of the program. The indigenous NGOs staff interviewed said they lacked financial support to pay the resource persons as well as catering for their transport and food. They were not able to access funds to help them run the program. Respondents stated:

“The major problem is access to funds. If they had been adequate access to fund it, it would have had a multiplying effect, but because there was a major problem of access to funding, these people acquire the knowledge and go back to sleep because they have no money to translate knowledge into business”. (NGO: A.L, Respondent Portfolio: AL1).

“The challenge is paying the resource persons - at least you have to give them a token. We sort out their transportation, snacks or lunch. Some people come from far. We have to subsidize their transportation”. (NGO:D, Respondent Portfolio: D1).

“One of the major challenges is funding; that is one of the major challenges because there are so many programmes that we would like to start or set up. There is one digital skill training since February, we have sent out letters to partners, politicians, individuals to support, but none of them is coming up with anything. Hopefully, the little we get can still follow-up, but I think one of the major challenges is funding”. (NGO: M, Respondent Portfolio: M3).

All indigenous NGOs see lack of funds as a significant challenge to their entrepreneurial programme and operations, but they all have different views when it comes to the effect of the paucity of funds. For instance, NGO-AL sees the effect of ‘lack of funds’ as the reason for the inability of young entrepreneurs to use the knowledge acquired after training. NGO-D see the effect of ‘lack of funds’ on young entrepreneurs from the perspective of welfare.

Lack of Funds is a major impediment to start-ups. It limits the capacity of start-up businesses established by young entrepreneurs to scale their business and explore opportunities available in the market.

Most young entrepreneurs cannot afford transportation to attend training and other capacity-building programmes. They cannot afford to buy food (lunch) during training. The NGO tries to subsidize everything, and this places an additional burden on indigenous NGOs supporting young entrepreneurs because young people are not empowered financially. NGO-M sees funding as a major impediment to introducing new and more entrepreneurial programmes.

Question 3: What are the factors affecting young entrepreneurs trained and supported by indigenous NGOs (from Indigenous NGOs Staff Perspective)?

Factors Affecting Young Entrepreneurs from Indigenous NGOs Staff Perspective

Table 4: Showing factors young entrepreneurs from indigenous NGOs staff perspective

Themes	Response
Lack of business-friendly policies	1
Lack of passion	2
Lack of entrepreneurial skills	2
Financial Issues	3
Lack of professionalism	4
High cost of doing business	4
Mentality of free things	7

Lack of business-friendly policies

Respondents complained that there were unfavourable policies set by the Government. Young entrepreneurs were required to have many licenses from many Government agencies. Also, the Government was not protecting young entrepreneurs from burdensome taxation. There were no incentives to budding entrepreneurs. Respondents said:

“Government Regulation; we do not advocate for NAFDAC to reduce incorporation, but that one CAC has taken care of that before you have to go to CAC know somebody, but now you do online. The challenge of NAFDAC.” (NGO: A.L., Respondent Portfolio: AL1).

“The enabling environment and opportunities are not there. Nigerians are not lazy, but we need an enabling environment. You have to struggle your way through on how to survive. The youths are trying.” (INFRASTRUCTURE & POLICY). (NGO:D, Respondent Portfolio: D2).

“It is now not allowing the NGOs to get Government support; that is why the Government is coming up with the NGO bill to scrutinize what they (NGOs) do. I am aware in the U.K. NGOs are not meant to pay tax because of the nature of what they...but in Nigeria, the Government is trying every possible way of making NGOs pay tax, and it is really because of the integrity, and also NGO lacks collaborative efforts. NGOs.” (NGO: L, Respondent Portfolio: L2).

“So, one major challenge is regulatory, we even have people who have attended good training with grounded knowledge, who have the money to run a business but the regulations around it is not supporting them.” (NGO: L, Respondent Portfolio: L2).

“Example starting from even registering your business. You know it is recently that registration of business is now becoming faster and there is now an online platform, but it is still a big challenge. We are working with some young entrepreneurs now, NYSC young people who just finished and for a month now some of them are trying to register their business, and they have not gotten it”. (NGO: L, Respondent Portfolio: L2).

“Here we are in Nigeria where for example these entrepreneurs are meant to get a loan of 2 million Naira, so if registration is being delayed to the point where they can get, is the regulation, they have everything in place, but they cannot get their certificate that’s one”. (NGO: L, Respondent Portfolio: L2).

“You have to do a lot of paperwork and fact-checking. For entrepreneurship to grow, you need entrepreneurship development, so there is difficulty in implementing these policies and less stringent”. (NGO: M, Respondent Portfolio: M1).

Lack of passion

Respondents added that young entrepreneurs do not have a passion for entrepreneurship. Also, they do not know what they want. They wanted to be entrepreneurs and also look for employment. Respondents said:

“Most entrepreneurs do not know what they want. You don’t have a job, and you want to be an entrepreneur, it does not work that way. I am sure when you get a job, you will leave what you are doing”. (NGO: M, Respondent Portfolio: M1).

“If youth can be passionate about what he is doing - be it an entrepreneur or working for someone, if you are passionate, you will strive. One of the challenges is that the youth lack passion for what they are doing”. (NGO: M, Respondent Portfolio: M1).

Lack of entrepreneurial skills

Respondents added that young entrepreneurs lacked entrepreneurial skills and did not want training. Entrepreneurs did not have the necessary skills for running a business. Respondents said:

“You have done your best, but someone does not have a good understanding of what was taught despite all efforts, and the person is not able to come out to say okay this thing is not good, so it’s possible such person gets out there and is not doing what he/she was taught, so we try to identify that and engage them in other support programs”. (NGO: F1, Respondent Portfolio: F1).

“Entrepreneurship is not something being taught in our schools. So, we have graduates who were just taught to read and leave school and start looking for a job. So, in our education system, the curriculum for self-dependence is not there, is go to school copy note-cram-write exam and go out”. (NGO: L, Respondent Portfolio: L1).

"If you want to run a business, there is money available; people only lack information". (NGO: L, Respondent Portfolio: L2).

"If you are determined, you can push through. We have personal challenges. For instance, farmland - proximity to farm, access, texture and topography of the land, due to lack of research, when you plant, you discover that after a while crops do not grow there. It all still boils down to money, but the few ones we have met the challenges and the risk are minimal, it is something they can manage. So, if you look at the Aquaculture, we did small fish farms for ten people, lack of facilities (storage facilities). The challenges they have funding, it is hard to feed and grow their fish because they wait in turns, but the good thing is that the fish you can smoke or dry". (NGO: M, Respondent Portfolio: M1).

Lack of entrepreneurial knowledge, skills and experience are significant impediments to start-ups' growth. The ability to understand the business context or environment and identify factors that could impede the growth of the business presently and in the future are essential.

Also, the level of assimilation (understanding) of young entrepreneurs selected by indigenous NGOs to participate in their entrepreneurial programmes differs.

The staff of indigenous NGOs are confronted with the challenge of getting beneficiaries to understand what is being taught.

Some beneficiaries pretend that they understood what they were taught, but it was discovered from respondents (staff of indigenous NGOs) interviewed that when they get to the field (business place), they find it hard to implement what they learnt.

This is the major cause for concern for indigenous NGOs staff because they would always need to come down to the level of all beneficiaries from time to time. This slows the pace of learning.

Financial Issues

Respondents identified lack of finances as a significant challenge to young entrepreneurs. It was hard for young entrepreneurs to access funds such as loans and grants. The respondents shared the following sentiments:

"The major problem is access to funds. If they had been adequate access to fund it, it would have had a multiplying effect, but because there was a major problem of access to funding, these people acquire the knowledge and go back to sleep because they have no money to translate knowledge into business". (NGO: A.L, Respondent Portfolio: AL1).

"Most businesses cannot afford to pay. That is, we render support to those in I.T related area, we give them space, and they enjoy facilities by paying a token, which is not

comparable to the rent paid outside”. (NGO: A.L, Respondent Portfolio: AL1).

“You can try it; ask ten business owners and ask them what their major challenge is you are likely to hear from eight of them saying it is funding”. (NGO: F, Respondent Portfolio: F1).

“Challenges they are facing most times all comes down to funds/capital. They will tell you capital, like for example those we trained on tailoring will tell you my machine spoil. They want you to do everything for them. The attitude of the beneficiaries, they do not want to think outside the box and be innovative; they want you to provide everything for them”. (NGO: M, Respondent Portfolio: M3).

“On the part of entrepreneurship skills, I think they are not fully financed on the part of the government. We have different areas of entrepreneurship, and different skill sets entrepreneurship”. (NGO: M, Respondent Portfolio: M1).

“Most of the challenge is money. For instance, before we give you the grants, we teach conceptualization of ideas, business plan, bookkeeping, financial records. We start from baseline to keep-up to speed. They need more funds to establish or expand”. (NGO: M, Respondent Portfolio: M1).

Lack of professionalism

Respondents said that entrepreneurs lack professionalism. They did not have credibility and integrity. Respondents added:

“There is a large gap between the demand for talent and the work to be done. It is even more challenging for non-profit NGOs to find the right type of talent. People think that this is a place (industry) where you can come and chill. It is a place where you come, and you are working hard”. (NGO: L, Respondent Portfolio: L2).

“Finding people who genuinely want the job who want to do the work. Leadership, Efficiency, Accountability, Professionalism (LEAP) is needed. When people go to school, they do not learn professionalism, they learn the technical skills and start the job, but all that it entails being successful in their career they do not have it”. (NGO: L, Respondent Portfolio: L2).

“One key issue the industry is facing is integrity where we have a lot of NGOs that claim to be doing this, and at the end of the day, they get funding and the funding goes another way which has reduced the impact they would have made”. (NGO: L, Respondent Portfolio: L2).

High cost of doing business.

Respondents reported that it is hard to run a business in Nigeria. Young entrepreneurs were required to register their business which was difficult due to the bureaucratic nature of the process. Also, there was heavy taxation making it hard to gain meaningful profits. The respondents said:

“The cost of doing business in Nigeria is high because you have so many Government agencies coming up asking you before you can get your business name registered, but after that, for you to get registered in the oil and gas sector, we have so many agencies demanding for 1% of your turnover for you to register with”. (NGO: A.O, Respondent Portfolio: AO1).

“Nigeria social insurance trust fund asking you to register, it does not encourage entrepreneurs because the cost for you to get these documentations done is enough to start a little production in the back of your house”. (NGO: A.O, Respondent Portfolio: AO1).

“High cost of doing business and production you will raise the price”. (NGO:D, Respondent Portfolio: D1).

Mentality of free things

The respondents said that most of the youth were used to free things. So, young entrepreneurs expected to be given everything for free. Also, the get-rich-quick mentality was killing many young entrepreneurs. They were not ready to pay for training before starting a business. Respondents said:

“The interest of the youths even when the money is there, maybe a partner decides to sponsor the program, now getting the youth to come or participate in the program is a major challenge. You expect 50-100, but at the end of the day you see ten people turning up; it is not encouraging.” (NGO: M, Respondent Portfolio: M3).

“I think it is the mindset of our youths in this region. The get-rich-quick syndrome is still there. No patience. They do not want to sit and learn. That time they have that time. In the Niger-Delta, even if you call them to participate in programs, they will ask you what they are going to benefit in return like starter-pack”. (NGO: M, Respondent Portfolio: M3).

“The average Nigerian youth wants to get everything for free; they are not ready to pay even for knowledge even though it will be of immense benefit to them, they are not ready to cough out such money”. (NGO: U, Respondent Portfolio: U1).

“It also goes back to that orientation thing; there is this mindset among youths that we are used to this quick money thing; we are not patient to grow our businesses. I think that is the major thing because if you keep doing what is right, it may only take time, but you will come through. If they can be well thought and well oriented that the good thing never comes easy, that they have to be patient with time, they will come through”. (NGO: M, Respondent Portfolio: M3).

Respondents further emphasized the need for mindset re-orientation. The need for community stakeholders to support indigenous NGOs in empowering young people from solely depending on leaders and waiting for free things or handouts were clearly spelt out.

This attitude by youths in the Niger-Delta leads to negative sense of entitlements and obstruction to execution of entrepreneurial projects and meaningful development in the region.

Research question 4: How do NGOs seek to overcome the challenges?

Dealing with the challenges

Table 5: Showing how indigenous NGOs deal with challenges

Themes	Response
Seeking support from former beneficiaries	1
Doing follow ups	1
Monitoring and Evaluation	2
Partnership among Stakeholders	2
Government should promote local entrepreneurs	2
Engage government to lift taxation	2
Sourcing for finances	3
Building sustainable businesses	3
Changing mindset of the youth	3
Needs assessment	3
Training and Empowering young entrepreneurs	5

Seeking support from former beneficiaries

Also, respondents said that they sought help from former beneficiaries who were running successful businesses. Former beneficiaries would help in mentoring young entrepreneurs and also offer financial support. Respondents reported:

“If we want to be very ambitious, we set-up a network of youths that we have trained in the past to do like a crowdfunding thing so that they can help upcoming entrepreneurs”. (NGO: M, Respondent Portfolio: M2).

“Those we train also showcase us and our alumni support us. We attach the beneficiaries with success story to train them in fashion designing, training, hair styling and other areas. Poultry, snail, vegetables, watermelon and fish farming this year training the trainers to train others”. (NGO: M, Respondent Portfolio: M4).

Doing follow-ups

Another way of dealing with the challenges was by doing follow-ups. Respondents said that they did follow-ups to assess the progress of entrepreneurs after training. Through follow-ups, they could determine the kind of problems young entrepreneurs were facing and try to solve them. Respondents said:

“There are always people supplying raw materials. After training, we have a follow-up. When we come to your business establishment and notice you have a problem, we check the records. When we can diagnose where the problem is, we proffer solutions, and we come back again to check if they followed our recommendations”. (NGO: A.L, Respondent Portfolio: AL1).

“No, we do what we call Random Checks, but the most important thing is that we have re-engineered them with our alumni, so we have alumni they meet in our office here periodically when they meet”. (NGO: A.L, Respondent Portfolio: AL1).

The respondent from NGO-AL agreed that they follow-up beneficiaries of their entrepreneurial training through random checks. They check records and diagnose the problems of beneficiaries. They link them with their alumni community that is made up of experts or professionals in the various niches of beneficiaries.

Monitoring and Evaluation

The respondents said that they monitored and evaluated how businesses were faring. Through monitoring and evaluation, they could determine the challenges facing businesses. Also, participants said that young entrepreneurs were trained on how to monitor and evaluate their businesses. The respondents shared the following:

“Monitoring and Evaluation. Most people roll out programmes, but what is the intervention, what are the recommendations, where are the reports? How are we scaling up? Should this not be influencing policies? We could do more by monitoring and evaluating the strength of our programmes, the relevance of our programme if they are not successful.” (NGO: L, Respondent Portfolio: L2).

“Normally most of the people we train, we do M & E (Monitoring & Evaluation) on them, to know how the business is going, how they are faring, challenges they are facing but most times all comes down to funds/capital”. (NGO: M, Respondent Portfolio: M3).

Partnership among Stakeholders

Respondents reported that they could solve problems by partnering with stakeholders. NGOs could partner with the government and religious institutions to reduce the budget of dealing with young entrepreneurs. Respondents said:

“Developing partnership. We are hoping will also partner with us. IT business to main core... IT Lab”. (NGO: ALF, Respondent Portfolio: DD).

“Partnership. If we can have a group, government, religious associations if they can partner with us, I think then most of our problems will be half solved already.” (NGO: UIUK, Respondent Portfolio: TC).

Government should promote local entrepreneurs.

Another major challenge faced by start-up businesses established by young entrepreneurs is lack of market and platforms to market, showcase and sell their products or goods. There is a need for indigenous NGOs and Government to create marketing platforms and build a better business-friendly environment for commercial activities to thrive.

LEAP Africa and Fate Foundation are exceptional when it comes to promoting beneficiaries. They organise trade fairs, exhibitions and awards to showcase beneficiaries and to market their products.

Respondents reiterate the need for government to support young entrepreneurs by subsidising raw materials and making doing business easy. Participants added that government should advertise and find external markets for young entrepreneurs.

The government should come up with a policy of ensuring citizens buy local products. Participants noted:

“Government has a role to play. Chinese buy their product. The government should encourage citizens and put policies in place to buy locally made products. Promote local products and encourage people to export”. (NGO: D, Respondent Portfolio: D1).

“My take is if there is passion, then the government should come down to their level and give them what they need. Youth entrepreneurship is the way to go in every country. If you look at China today, China is doing very well so if the government can look into these things not just giving grants or incentives of N5,000, 10,000, 30,000; it goes beyond that because if we have good support from the government, I am sure Nigeria will do very well”. (NGO: M, Respondent Portfolio: M1).

Engage government to lift taxation.

Respondents state that one of the challenges faced by NGOs and young entrepreneurs was over taxation or double taxation by the government. To solve this challenge, respondents suggested that all stakeholders engage the government to lift heavy taxation. Respondents said:

“They do not evaluate your income; they first give a price. The tax regulators need to have a standard where if someone pays tax and they need to be more organized”. (NGO:D, Respondent Portfolio: D2).

“We at the business environment or entrepreneurship ecosystem in Nigeria, what are the challenges and who are the key players? We identified tax as a significant problem within that ecosystem, and sometimes we engage significant stakeholders, and as a result, there was like a tax lifting by the Federal Government of Nigeria. They even like something they call ‘Ease of Doing Business.’” (NGO: F, Respondent Portfolio: F1).

Sourcing for finances

The respondents said that they could deal with the challenge of lack of enough money by sourcing for funds from bodies such as the UN. The sourced funds would complement what they already had. Respondents reported:

“The training is enough, but some of them are having the challenge of starting their business that’s the main point, but we have started working for them to get a loan”. (NGO:D, Respondent Portfolio: D2).

“First and foremost, what we need is to do more. For instance, we need money. Financial constraints are key because if there is money, some of the things we are doing, we do better. So, it is always a paucity of funds, so if we are well funded, we execute our projects”. (NGO: M, Respondent Portfolio: M2).

“Then also, there is a part of it that I am not too sure yet, it is not enough to train these persons, after the training what next, so this is the next stage, I am now discussing with the various youth council and the various reps for UN. We cannot keep training them and leave them. They become even more frustrated after spending time to go through that training without any form of grants, be it loan”. (NGO: U, Respondent Portfolio: U1).

Building sustainable businesses

The respondents said that another way of handling the challenge was by building sustainable businesses. Sustainable businesses will generate income in case sponsors, and donors pulled out. Also, sustainable businesses would outlive them. Respondents reported:

“I can tell endearing people to support what we do and come to think of it, if you look at the current Sustainable Development Goals (SDG) you can see entrepreneurship is one of the major key goals in SDG. I think all over the world it is a superior value that any

organization can offer and people will tend to identify with it". (NGO: F, Respondent Portfolio: F1).

"Our wish for them is actually to grow their businesses and be sustainable and also outlive the founders. We are hoping to raise business leaders that would lead sustainable businesses that would be scalable, and that would outlive them in a nutshell". (NGO: L, Respondent Portfolio: L1).

"We have programmes on income generation and business management. How do we sustain in terms of salaries, overheads and all that, our international donors and IOC? We are thinking of organizing a programme where we are generating something". (NGO: M, Respondent Portfolio: M1).

Changing the mindset of the youth

The respondents noted that most of the youth were not interested in entrepreneurship. They did not want to work. After enrolling for training, they quit after a few days of training. So, the youth needed to change their mind and understand that nothing comes easy, and entrepreneurship was their way out of unemployment. The respondents said:

"Mindset re-engineering because you have to programme their mind on what entrepreneurship is. After which, enterprise, introduction to entrepreneurship, ethics of entrepreneurship, the process of setting business, incorporation of a business, attributes of entrepreneurship, partnership, building corporate, various requirements should be taught. When they know these, they go through the financial process, structure, corporate governance, and how to separate themselves from their business, financial management and everything culminating in a business plan. That business plan would have a section that contains issues that deal with production, marketing cap, income, market survey, innovation". (NGO: A.L, Respondent Portfolio: AL1).

"I think our major strength is the advocacy aspect because we do much advocacy. Orientating them, letting them know, we send many messages even if they do not respond, inviting them for programmes. Sometimes we invite them, talk to them. I think that is our strength". (NGO: M, Respondent Portfolio: M3).

"I think that is where the whole empowerment starts. It has to begin with re-orientation and re-educating these youths because most of them are suffering from miseducation". (NGO: U, Respondent Portfolio: U1).

Needs assessment.

The respondents also said that they faced the challenges by assessing the needs of the young entrepreneurs. They gave priority to entrepreneurs with immediate needs. Also, through a need's assessment, they could determine the viability of the business. Respondents said:

"Yeah, that is the starting point. There must be a starting point (baseline assessment). Even at that higher level of Aspiring Entrepreneurs Programme, we tend to start from knowing their basic needs. If 2 of us are running a business, we are both start-ups at that particular

time, but that does not mean our business needs are the same”. (NGO: F, Respondent Portfolio: F1).

“So, we tend to know what you need, that is why when we are giving mentors to guide entrepreneurs, we give them mentors based on their business needs. Some of them their challenge is in the area of keeping records, so someone who is very grounded in that aspect will be attached to mentor them before we engage them in training”. (NGO: F, Respondent Portfolio: F1).

“In addition to the Niger-Delta, you know most of our programmes are also based on NEED (NEEDS ANALYSIS/ASSESSMENT). So, if you look at the Niger-Delta Area right now, typically the problem is not even about Leadership or Entrepreneurship Programme”. (NGO: L, Respondent Portfolio: L2).

Training and Empowering young entrepreneurs

The respondents added that they solved challenges by training and empowering young entrepreneurs. Through training, entrepreneurs got knowledge on how to start and run businesses. Respondents said that they taught young entrepreneurs bookkeeping, business management and basic entrepreneurial ethics. Respondents shared the following:

“There was something NUC was doing by bringing Nigerians in the diaspora to come back and train on (build capacity) development”. (NGO: D, Respondent Portfolio: D1).

“Unemployment rate, I do not know if you are aware, in Nigeria is alarming, instead of leaving Nigeria as young people chasing jobs they are not there, so we feel we are responsible for changing their orientation to instead of waiting to get a job but create jobs because the jobs are not available”. (NGO: F, Respondent Portfolio: F1).

“We need to empower these people and say CSR is not to be giving you money anymore. Okay let us bring you, train you, empower you and start up a business, then we can fund it. The truth is someone that if you have been giving 5K (N5000) and say you know what go and learn this skill, I will rent a shop, I will stock it up for you the thing is that person will appreciate, but we have seen young people in the Niger-Delta, all they do is drink and next thing they pop their gun looking for whom to kidnap because they are not engaged”. (NGO: L, Respondent Portfolio: L2).

“Google Digital Training is a kind of training that Google is organizing where these youths will be trained on how to use Microsoft, CorelDraw, graphic design and so many other aspects of computer”. (NGO: M, Respondent Portfolio: M3).

“I think unemployment is not just a thing of this region, it has almost become global; we believe that through skill acquisition not just any skill acquisition but a sellable skill that these youths, they can use to fend for themselves can help”. (NGO: U, Respondent Portfolio: U1).

Respondents clearly linked training (skill acquisition) as an escape route to unemployment net. The need for marketable skills was emphasized.

Research question 5a: What is/are the importance or impact of NGOs Entrepreneurial Interventions to young entrepreneurs in Nigeria?

Importance and impact of NGOs to young entrepreneurs in Nigeria

Table 6: Showing importance and impact of NGOs to young entrepreneurs in Nigeria

Themes	Response
Leadership programs	1
Eradicating social vices	1
Socio-economic impact	2
Help in business plans and financing	3
Equip youth with entrepreneurial skills	4
Solving civil unrest through entrepreneurship	4

Eradicating Social Vices

Also, respondents said that NGOs helped in eradicating social vices. NGOs trained employees on how to start businesses, thus reducing unemployment. This meant that the youth who can be involved in crime were busy running businesses. One respondent said:

“It is crucial because it takes them off the street. You find out that after learning all the skills, those social vices that they involve in initially, they give it up and focus on how to improve their lives and be more occupied”. (NGO: M, Respondent Portfolio: M3).

In conclusion, the entrepreneurial interventions by indigenous NGOs have positive impacts and equip young entrepreneurs to run their businesses effectively. The socio-economic effects and entrepreneurial awareness among young entrepreneurs in the Niger-Delta are laudable achievements of indigenous NGOs interventions.

Socio-economic impact

First, respondents said that NGOs made socio-economic impact. Through entrepreneurial training and support with start-up capital, they helped in creating employment, thus reducing poverty levels. Respondents said:

"The basic one is all about the socio-economic impact to ensure that they have a positive impact on socio-economic of their environment by creating value-chains in their vicinity for them to source for local materials within their reach to help build their businesses". (NGO: A.O, Respondent Portfolio: AO1).

"We want to reduce poverty so strategically we come up with programmes that would help youths and women". (NGO: M, Respondent Portfolio: M4).

Respondents from NGO-AO and NGO-M agreed that indigenous NGOs' entrepreneurial interventions as socio-economic impact, and it is an excellent way to reduce poverty and empower more young people and women strategically.

Help in business plans and financing.

Respondents said that the youth benefited in writing business plans and also getting finances for their start-ups. NGOs helped young entrepreneurs in writing business plans and also linking them with banks and financial institutions to obtain capital. Respondents reported:

"Also accessing fund; if you look at our curriculum, there are curriculums which are acquiring competencies to write a business plan, so they are trained on how to write a business plan. If you do not write a good business plan, we do not refer to you as our graduate, and we do not give certificate on graduation until you submitted a business plan". (NGO: A.L, Respondents Portfolio: AL1).

"The University of Ibadan has disbursed over 300 million Naira for this purpose that is for the first and second, and they are looking forward to doing far more than that this year and part of the gap noticed was a lack of business support." (NGO: A.L, Respondents Portfolio: AL1).

The response above simply confirms the importance for young entrepreneurs to have good knowledge of writing business plan in order to access loans and grants from banks, financial institutions, governmental institutions and corporate organisations.

Equip youth with entrepreneurial skills.

Again, respondents said that they (indigenous NGOs) equipped the youth with entrepreneurial skills. Through training, the youth gained skills on how to run a business.

They also got skills on how to start their businesses, thus easing the burden of unemployment. Respondents said:

“The training makes you develop yourself and make you know what you want and discover yourself”. (NGO: D, Respondent Portfolio: D3).

“The support received for NGO-D has helped me to improve my entrepreneurship skills; packaging, the act of creating your business plan, CV writing/processing, branding, networking referring to a company when I finished the programme”. (NGO: D, Respondent Portfolio: D3).

“If you want to run a successful business, a business that can outlive you, it becomes so important for you to learn what entrepreneurship is all about. That is the importance of what we do because it exposes business owners to what they need to know to run a successful business in terms of their operations, finance, managing staff to achieve their purpose”. (NGO: F, Respondent Portfolio: F1).

“Of course, what she has learnt is having an impact on a lot of other people who are now employed understand the fact that I need to employ the right people”. (NGO: M, Respondent Portfolio: M3).

“This income generation we do, we do not only teach them how to start up a business, but we also bring people that will teach them how to manage the business, everything that will make them try to work. I think training is good.” (NGO: M, Respondent Portfolio: M2).

Solving civil unrest through entrepreneurship

Also, respondents said that entrepreneurship training had helped in solving civil unrest in the Niger-Delta. The youth were also engaged in peace talks. Respondents reported:

“Very well. Yes, we can use entrepreneurship to solve the problem of the Niger-Delta if it is done sincerely and if the right policies and tools are in place”. (NGO: A.O, Respondent Portfolio: AO1).

“Imagine with an idle youth crime is on the increase. They are idle, and they do not know what to do. An idle mind is the devil’s workshop. They become thugs, miscreants and menace to society. They use tramadol, but by the time you engage them, they will forget all that and concentrate. So, it is all part of taking them off the street and making them useful to themselves and society and improving the economy in the long run too”. (NGO: D, Respondent Portfolio: D1).

“I think that one is a huge pass mark to the organization because one of the main visions of the organization is to sustain peace.....in the Niger-Delta. If there is peace and if you engage the youths, the environment will be good for people living to stay”. (NGO: M, Respondent Portfolio: M3).

Respondents from NGO-AO, NGO-D and NGO-M agreed that youth entrepreneurship has the propensity to stop civil unrest in the Niger-Delta through the continuous engagement of young people entrepreneurially.

Follow-Up Question 5b: What is/are the Selection method(s) or Processing for recruiting beneficiaries of your entrepreneurial programme?

Selection Method or Process

For the impact of the entrepreneurial interventions of indigenous NGOs to be felt at the community level (grassroots), there is a need to consider how indigenous NGOs select prospective beneficiaries of the programme. The selection process will determine the quality of beneficiaries selected by indigenous NGOs and the relative impact of their programme.

The selection criteria used by indigenous NGOs differ. Each NGO has different requirements for selecting beneficiaries.

Most respondents said that they use the following procedures before shortlisting beneficiaries of their entrepreneurial programme.

Table 7: Showing Selection methods or process of selecting beneficiaries of indigenous NGOs Entrepreneurial Programme

Themes	Responses
Youth Database	1
Conducting Interviews	1
Open to All	1
The Needy in Community	1
Sampling	1
Through Youth Executives	3

Youth Database

Respondents from NGO-M said they have a youth database that contains full details of youths in communities where they initiate and implement entrepreneurial intervention programmes. The detailed information at their disposal enables them to know prospective young entrepreneurs and youths that are qualified to benefit from their programme and also equip or assist them in taking decisions when it comes to placements and aligning them to programmes that suit their passion, talents and skill sets.

This can be confirmed from the response of respondents below:

“Like this our community (Okere), I have a database of the youths in our community. Level of qualification, so if a programme is coming up, I go to the database and look at it. I know them one-on-one; I know the serious-minded ones, and I know where to place them.” (NGO: M, Respondent Portfolio: M3).

Conducting Interviews

Some respondents agreed that they conduct an interview to get more information about beneficiaries of their entrepreneurial programme and this enables them to know the needs of beneficiaries and come up with strategies and solutions to directly address their challenges.

Participants from NGO: F point out that:

“It used to be a form; they fill physical (hard copy) form and submit, then they come for an interview. Now they apply online, go to our website, then apply, we get it at the backend, and they are scheduled for an interview whether online or physically. We interview them then we decide whether the person is going to be considered - do not forget, I told you that we have some basic requirements. The person (applicant) must have like tertiary level of education, business idea for Aspiring Entrepreneurship Programme or the business has commenced, we want to test those things in our interview, when it is okay to bring in the person in, then we can send like an engagement letter to the application, and the person accepts”. (NGO: F, Respondent Portfolio: F1).

Open to All

Respondents from NGO-D revealed that their entrepreneurial programme is open to all. They intentionally open the programme to accommodate more beneficiaries (young entrepreneurs) and give them the necessary support because they understand the challenges young entrepreneurs are facing in Nigeria.

“We do not have any limit. Come as you are, we sort you out”. (NGO: D, Respondent Portfolio: D1).

The Needy in Community

Respondents revealed that some NGOs' criteria for choosing beneficiaries are primarily anchored on their background and socio-economic status. They select beneficiaries from poor backgrounds, without means of livelihood. The support received from these indigenous NGOs empowers them to be self-reliant and place them in a vantage position to be able to fend for their family and everyone around them.

Respondents states:

"We go to the community and look out for the poor, deprived people by going to their homes, check and ask personal questions like the number of children and how they have been surviving. Those that are already doing something but need further assistance". (NGO: M, Respondent Portfolio: M4).

From the responses from participants as stated above, it is clear that indigenous NGOs consider and assess the status of young entrepreneurs and support system available to them before accepting them to be part of their entrepreneurial programmes. The following factors are considered:

- Financial buoyancy of young entrepreneurs and his family.
- The level of support available to young entrepreneurs from family, friends and well-wishers.

Sampling

Indigenous NGOs like NGO: AO centre conduct SAMPLING with their sampling kits to know communities in the Niger-Delta that genuinely need their support and know the total number of beneficiaries to be trained and the type of training needed.

AO centre uses sampling kits to know their target audience and make a decision on projects or programme and host communities for their projects. Indigenous NGOs go to communities that genuinely need their interventions.

Respondents said:

"Yes, we have a sampling kit called Alpha Co. It is a sample kit that we have an intervention programme to do, we sample the community that we know are in need because we have access to these communities, we do our sample, and we compare the most at risk and give our intervention. We do not just do it randomly; we do it selectively based on the needs of the community (NEEDS ASSESSMENT is done before interventions)". (NGO: AO, Respondent Portfolio: AO1).

Through Youth Executives

Respondents stressed the need for indigenous NGOs working in communities in the Niger-Delta to consult with community executives and liaise with them before selecting beneficiaries. This is necessary to avoid disruptions of programmes and agitations, which could lead to tension and insecurity. The security of the staff of indigenous NGOs operating in the Niger-Delta is paramount.

Respondents said:

"I work with the youth executives of the communities; I tell them to bring participants to avoid conflicts and disruptions". (NGO: M, Respondent Portfolio: M3).

From the responses received from respondents, the researcher strongly believes that there will be lapses in this method of selecting beneficiaries because the youth executives may not necessarily bring serious-minded and committed youths to respondents in the programme. Excellence must be at the front burner in the selection process, not the desperate need to please community youth executives, but indigenous NGOs must convince community leaders to bring their best candidates that are committed and serious-minded.

Research question 6: How can community stakeholders engage and support Indigenous NGOs Operating in the Niger-Delta?

Table 8: Showing the need for indigenous NGOs engagement and stakeholders support in the Niger-Delta

Themes	Response
Partnership among stakeholders	3
creation of enabling environment	1
Information Sharing	2
Build Trust and Transparency	4
Active Participation and Volunteering	1
Misidentification of stakeholders	3

Partnership among stakeholders

Respondents emphasized the need for cooperation and mutual understanding between indigenous NGOs and community stakeholders for smooth running of indigenous NGOs intervention in the Niger-Delta region.

“Communities can support indigenous NGOs through cooperating with the NGO for direct contacts with beneficiaries of NGO programs within the community rather than domiciling it in Community leaders and indigenes host communities in the Niger-Delta region”.

“In carrying out its different mandates, the NGO is required amongst other things to work in close cooperation with the community stakeholders. This cooperation between both parties is necessary in ensuring that members of these communities are beneficiaries of the programs and initiatives of the NGO”.

“Partnership. If we can have a group, government, religious associations if they can partner with us, I think then most of our problems will be half solved already.” (NGO: UIUK, Respondent Portfolio: TC).

Creation of an Enabling Environment

Respondent state that provision of an enabling environment is of paramount importance to adequately provide security to staff of indigenous NGOs in the Niger-Delta region.

“Create an enabling environment, identify youths who have the passion and ability to grow, help fit the right youths with the right initiatives, provide security”.

Information Sharing

Respondent expressed the need for indigenous NGOs to build a system that encourages information sharing between indigenous NGOs and stakeholders in the Niger-Delta. They further stressed the need to share the accurate and timely information with community stakeholders on project and community reception to indigenous NGOs, participation and happenings within the Niger-Delta so as not to paint a negative picture or narrate negative perspectives about the region.

“For any indigenous NGO to thrive in a host community, there must be a system in place that encourages/ supports “Good Information Sharing”. This will establish a practice of open dialogue and cooperation, whereby information and ideas are shared between NGOs and community stakeholders”.

“There are plenty cases where some indigenous NGOs fail to pass correct information to the community stakeholder or to the public. Some of them raise inciting reports such as community troubles as reason for not executing projects, whereas no such occasion existed”.

Build Trust and Transparency

Respondents reported that there is mistrust between indigenous NGOs and community stakeholders. To encourage proper engagement with community stakeholders in the Niger-Delta, there is an urgent need for indigenous NGOs to build trust and ensure that there is transparency in terms of project costing, execution and reporting.

“There appears to be mistrust both on the part of the NGOs and the community stakeholders, as both parties are wary of the intentions of the other and thus affects the dealing and execution of projects by the NGOs”.

“This has eaten so deep into the system that community stakeholders are careful dealing with NGOs as most are not transparent in their intentions or execution. Instances include approaching the community stakeholders that they intend embarking on projects but not executing same and the same NGOs will report that to their donors that the project has been executed or where the NGOs refuse to declare and distort the figures of the project”.

“Linked to the above are cases where the NGOs fail to keep to their part of the bargain in their dealings with the community stakeholders. Most NGOs approach community stakeholders just for publicity and do not proceed to perform any of the obligations they promised to the community”.

“Also, there is need for the NGOs to work on rebuilding and gaining the trust of the community stakeholders through proper transparency, involvement and commitment to their words or intentions”.

Active Community Engagement, Participation and Volunteering

Respondent reported that there is need for community stakeholders to be involved in the selection of young entrepreneurs, participate actively in the decision making process of indigenous NGOs planning to site projects in their community for NGO staff to know the most viable and suitable locations for projects and also be part of the workforce used in executing projects this gives them that sense of ownership and by so doing they cherish and protect the project wholeheartedly.

“This includes contributions on what projects would be viable and in which areas. Secondly, they can support by assisting in locating and linking young entrepreneurs with the indigenous NGOs. Lastly, by providing the needed admin, workforce and publicity support to the Indigenous NGOs. This include, provision of indigents to assist the NGOs in carrying out their day to day activities, providing good publicity for the NGOs and removing any unwarranted administrative clogs”.

Identification of Genuine Community Stakeholders

Respondents stressed the need to identify and deal with the genuine community leaders to avoid dealing with impostors and avoid unnecessary infractions and total disruption of indigenous projects and programmes in communities in the Niger-Delta region.

“This arises where the proper or right community stakeholders are not identified by the NGOs, thus leading the NGOs to working with individuals who do not have the interest of the community at heart”.

“Without consulting the right stakeholders in the communities, there is bound to be friction in the relationship between community stakeholders and indigenous NGOs which will invariably result in little or no progress made by the latter”.

“The above challenges can be overcome by proper identification of the community stakeholders in Effurun, Uvwie LGA, Warri South Local Government area and Warri South West, all in Delta State. This can be done by approaching the Palace of the Ovie of Uvwie

or the Secretariat of the Uvwie Local Government Area, Olu of Warri in Warri South, Warri North and Warri South West Local Government areas, Pere of Gbaramatu Kingdom, Warri-South West of Delta State”.

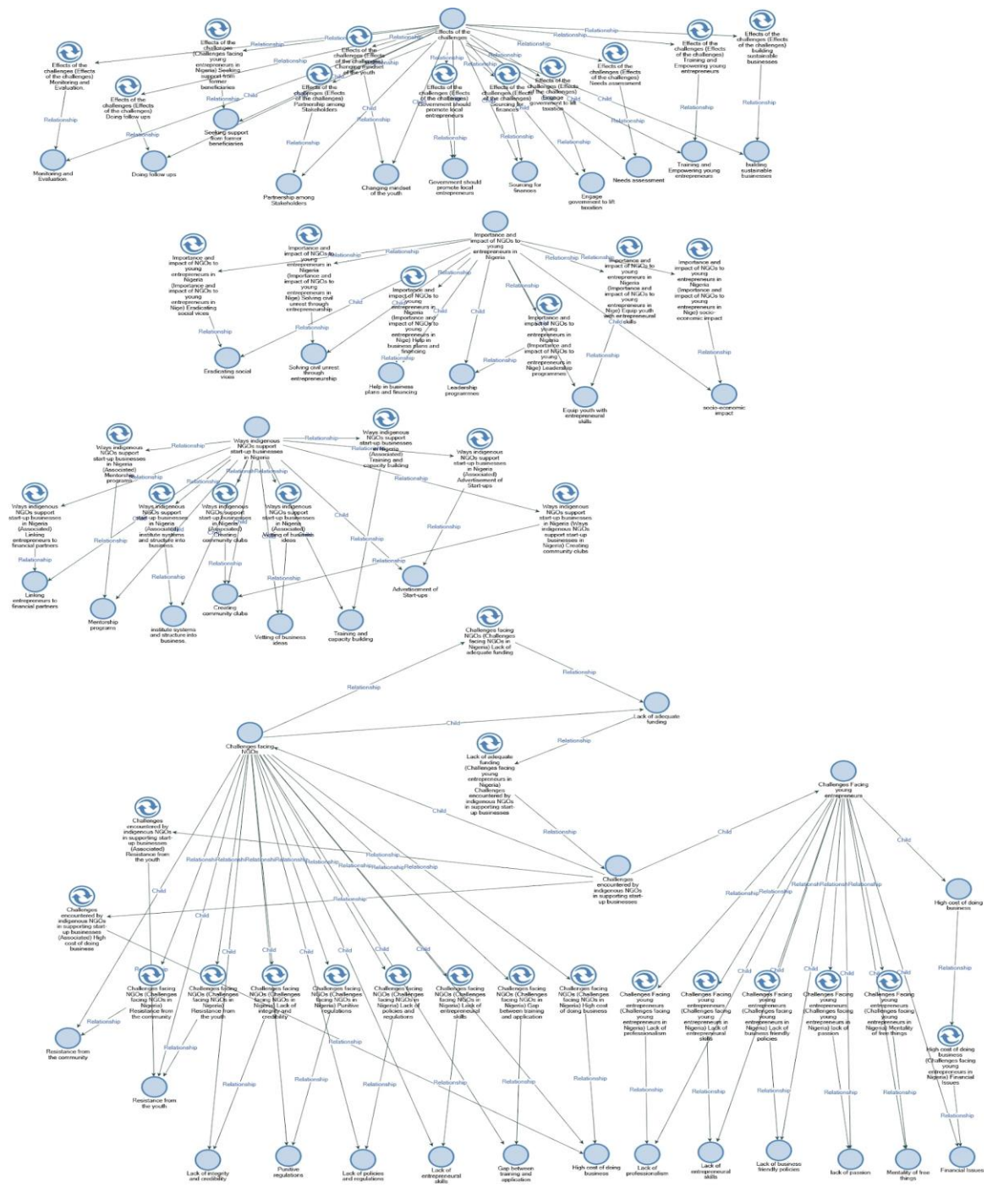


Figure 7: Thematic Mapping: fig: Project Map (Please zoom and increase image percentage above to see diagram clearly)

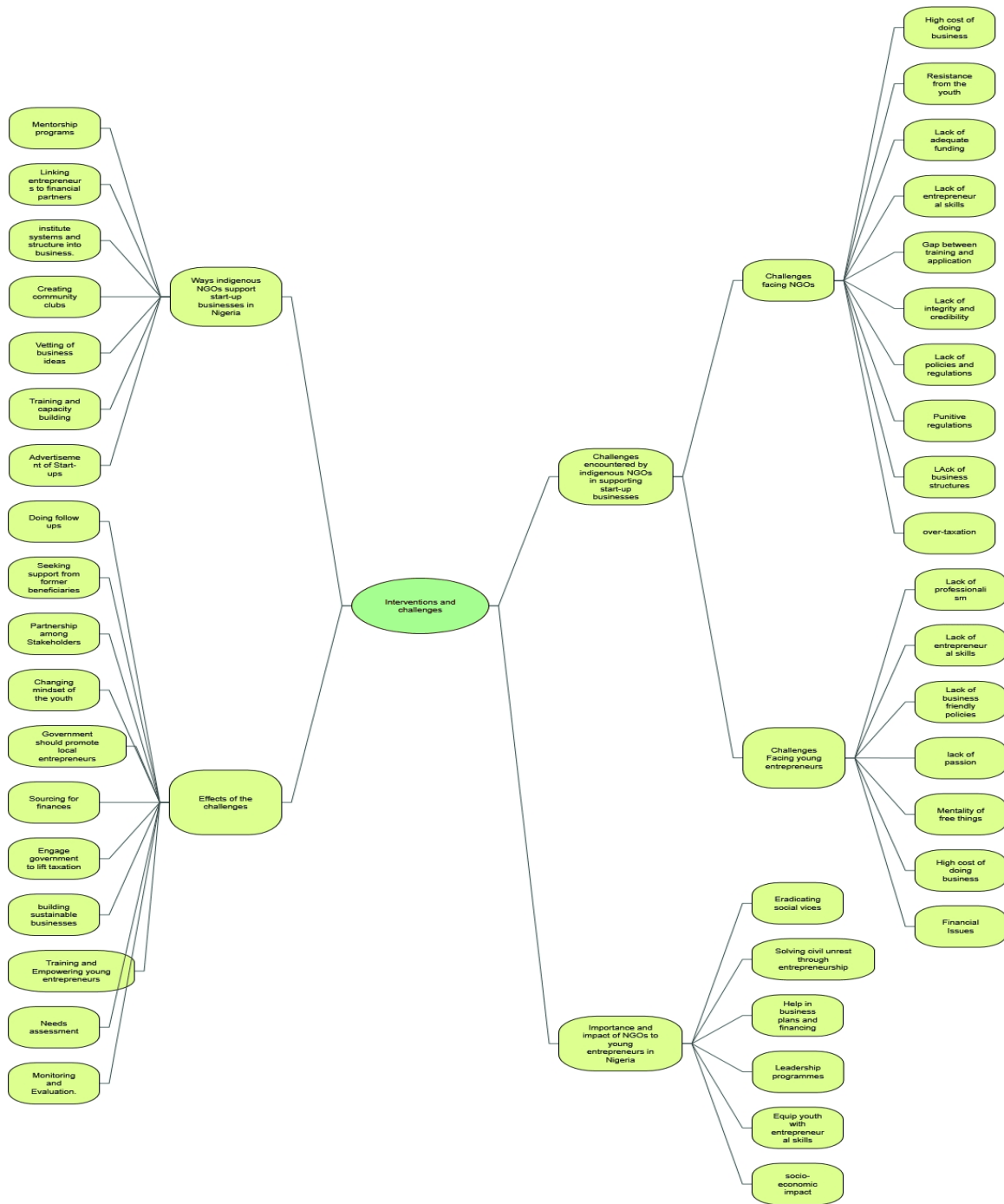


Figure 8: Thematic Mind Map (Please zoom and increase diagram above to see clearly)

4.4 Discussion of Findings

Participants revealed strategies that indigenous NGOs adopts in supporting young entrepreneurs. These included vetting business ideas, supporting young entrepreneurs to build systems and structures in their business, creation of community club for young entrepreneurs to meet regularly and have access to entrepreneurial/business resources, mentorship programs, training and capacity building, linking entrepreneurs to partners and advertisement of start-ups. Participants generally acknowledge the need for indigenous NGOs to partner with other notable corporate organisations to create mentorship, marketing and advertising platforms for young entrepreneurs. They further reiterate the need for NGOs to build a formidable system that support young entrepreneurs to keep track of records (tax, sales and expenditures). Recording keeping is an important component for growth of start-ups.

Although, participants highlighted the challenge they go through organising training and capacity building programmes due to lackadaisical attitude of youths and community representatives, they however, acknowledging the need for capacity building and building of entrepreneurial skills in the Niger-Delta region as a means of equipping youths/young entrepreneurs to be independent, self-employed and create jobs which in turn positively affects the economy of the Niger-Delta region. It will also lead to a shift in mindset of young people in the Niger-Delta from youth restiveness to entrepreneurship while participants valued strategies adopted in carrying entrepreneurial interventions in the Niger-Delta, they however state the challenges they faced supporting young entrepreneurs in the region. Some of the challenges highlighted are:

- Resistance from the community youths/leaders
- Lack of integrity and credibility
- Gap between training and application of knowledge gained
- Lack of policies and regulations
- Lack of business structures
- Over taxation
- High cost of doing business
- Lack of funding
- Punitive regulation

From the challenges highlighted above, the need for synergy between Government, indigenous NGOs and corporate organisations in solving some of these challenges was clearly stated. The government need to do more in terms of coming up with robust policy direction and build a solid support system for business to thrive in the Niger-Delta.

Discussions surrounding the importance and impact of indigenous NGOs to young entrepreneurs in this study varied. Participants from different NGOs see the importance and impact of indigenous NGOs from the spectrums such as leadership, socio-economic impacts, eradicating social vices, help in business plans and financing, equip youths with entrepreneurial skills, solving civil unrest through entrepreneurship.

From the feedback from participants, it is clear that indigenous NGOs if properly supported by Government and Corporate organisations and individuals, there are chances that their entrepreneurial interventions would solve the challenges of insecurity, unemployment and

boost socio-economic activities in the Niger-Delta region. Another notable distinction among indigenous NGOs is the selection criteria (method of recruiting beneficiaries). They all have their unique method or criteria for selecting beneficiaries. Some of the methods are:

- Creation of youths' database
- Conduct Interviews
- Open application to all indigenes of the community
- The Needy and Vulnerable in the Community
- Through selection by trust youth executives of the community

The type of selection is based on the reality in the community and operational model of the indigenous NGOs.

The need for stakeholder's engagement was strongly emphasised by participants. Stakeholders engagement highlighted were primarily in the following areas:

- Partnership among stakeholders
- Creation of enabling environment.
- Information sharing
- Build Trust and Transparency
- Active Participation and Volunteering
- Misidentification of stakeholders

Indigenous NGOs need an enabling environment to operate. They need to enlighten and share information about their intervention and get community stakeholders to understand from the onset what they intend doing and get them to support and own it to avoid frustrating the efforts of indigenous NGOs staff. They must deliver entrepreneurial projects accordingly and ensure there is transparency and accountability this helps to build trust and confidence between indigenous NGOs and their host communities (community stakeholders).

Drawing from the Evolutionary theory of business growth and Stakeholders theory which gave bearing to this research, respondents clearly indicated that stakeholder's engagement and business environment meaningfully determines the impact of Indigenous NGOs entrepreneurial interventions and the level of support received by start-ups businesses established by young entrepreneurs. The need for partnership, beneficial relationships between Indigenous NGOs supporting young entrepreneurs and relevant stakeholders were further buttressed (Maak, 2007). Respondents also stressed the need for cooperation and effective management of Community representatives and indigenes because indigenous NGOs need the support of the host community. Freeman et al., (2004) supported the need for indigenous NGOs and organisations managers to go beyond managing immediate employees but take a step further by managing members of the community where they operate. The work of Freeman (2013) further supports the need for creating shared value and cooperation between companies, NGOs, Government and their stakeholders. Stakeholders engagement, support and partnership makes Indigenous NGOs entrepreneurial interventions less stressful and reduce community and NGO friction which sometimes leads to unnecessary delays in executing entrepreneurial interventions by indigenous NGOs.

“Partnership is important in our operations. If we can have a group, government, religious associations if they can partner with us, I think then most of our problems will be half solved already.” (NGO: UIUK, Respondent Portfolio: TC).

“In carrying out its different mandates, the NGO is required amongst other things to work in close cooperation with the community stakeholders. This cooperation between both parties is necessary in ensuring that members of these communities are beneficiaries of the programs and initiatives of the NGO”.

“Without consulting the right stakeholders in the communities, there is bound to be friction in the relationship between community stakeholders and indigenous NGOs which will invariably result in little or no progress made by the latter”.

“Communities can support indigenous NGOs through cooperating with the NGO for direct contacts with beneficiaries of NGO programs within the community rather than domiciling it in Community leaders and indigenes host communities in the Niger-Delta region”.

Therefore, it is in the interest of both indigenous NGOs and community stakeholders to cooperate, partner and work together to support young entrepreneurs’ in communities in the Niger-Delta region.

4.4.1 Summary of Major Research Findings

The key findings of the study demonstrated that the level of stakeholders’ engagement between indigenous NGOs and other stakeholders in the Niger-Delta is not robust and frequent. There is need for a more formidable, frequent and organised approach to stakeholders’ engagement in the Niger-Delta region.

The study revealed that the level of collaboration amongst most indigenous NGOs is relatively low instead there is this competition or rivalry between indigenous NGOs carrying out interventions in the Niger-Delta.

The research clearly revealed that most indigenous NGOs entrepreneurial interventions are specifically carried out in urban areas in the Niger-Delta, very few NGOs go to the coastal communities due to difficult terrain, poor connectivity, security challenges and phobia for water and distance.

Funding and sustainability of entrepreneurial programmes /projects are major challenges that cut across all indigenous NGOs. These impedes the pace, reach and lifespan of their interventions in the Niger-Delta region.

CHAPTER FIVE

5.0 COMPARING RESEARCH FINDINGS AND LITERATURE REVIEWED

5.1 Introduction

The research findings of this study will be analysed in comparison with the literature reviewed to see clearly section(s) of the research that reinforces, complements, enhances and challenges existing literature reviewed.

5.2 Comparing Research Findings with Literature

From the findings of research and the literature review, it was established that youth restiveness' and social vices as seen in the Niger-Delta region, which led to the vandalism of pipelines, destruction of properties and ethnic crisis in the region can be resolved by youth entrepreneurship and youth engagement programmes/interventions like the Presidential Amnesty Programme and entrepreneurial programmes and projects by indigenous NGOs and multinational corporations.

To buttressed this, Schoof (2006) posited that "unemployment of young people is the major cause of social vices and depression, which leads to unrest, economic and social costs". From Schoof's submission and the findings of this research on indigenous NGOs and Government interventions through the Presidential Amnesty Office, Niger-Delta Development Commission and the Niger-Delta Ministry, it can be deduced that youth restiveness and social vices in the Niger-Delta is a direct result of years of neglect and marginalisation. Youth restiveness in the Niger-Delta has the propensity to cause more havoc to communities in the Niger-Delta and cripple economic activities by deterring prospective investors from coming to invest in the region (Omede, Akhanolu and Akhas, 2013).

The research clearly shows that if youths in the region are supported to actively involved in entrepreneurship in communities across the Niger-Delta by empowering them with entrepreneurial skills and finance their entrepreneurial venture, youth restiveness, militancy and other social vices will be resolved (Courson, 2011). Therefore, to reposition the Niger-Delta economy and people on the path of prosperity and wealth creation, there is a need for active youth engagement and promotion of youth entrepreneurship in

communities. This will keep the youth busy and channel their energy in a profitable venture.

It was also established from the research and review of literature that when young people (especially young entrepreneurs who already have entrepreneurial mindset but need support) are fully equipped with entrepreneurial skills and supported to succeed by indigenous NGOs, Government and other stakeholders in the Niger-Delta, they will serve as role models to restive youths in the region. De Clerq and Hong (2011) and Green et. al., (2008) supported this position when they posited that “involvement in youth entrepreneurship, especially by young people from economically deprived communities, can help them break off social exclusion and economic deprivation”.

They further state that youth’s entrepreneurship is so attractive because it offers an indigenous solution to economically disadvantaged people. This clearly shows that the support and entrepreneurial interventions from indigenous NGOs and other stakeholders will create a positive impact in terms of wealth creation, engagement of restive youths, reduce social exclusion, economic deprivation and the continuous agitations and cry of marginalisation by the Niger-Delta people.

The results from success stories as highlighted by the staff of indigenous NGOs interviewed showed that entrepreneurial interventions by indigenous are yielding positive results. If the programmes are funded and sustained, the Niger-Delta region will be highly diversified in terms of production of cash crops, fishing, water hyacinth, amongst others, and not just an economy based on oil and gas production.

It is an important point to note from the findings of the research that was not in the literature reviewed are two support systems provided by indigenous NGOs, namely; mentoring and consultancy opportunities, apart from training and teaching young entrepreneurs about business and the market to sell their products/goods and services. From the findings of this research, indigenous NGOs take a step further by providing mentorship, Monitoring and Evaluation (M and E) and consultancy services to young entrepreneurs. This is to ensure that the resources they attract for them from banks like Bank of Industry, African Development Bank and more are put into judicious use with positive outcomes and impact. Monitoring and Evaluation (M and E), Mentorship and Consultancy Services provided by indigenous NGOs will further increase the chances of start-up business established by young entrepreneurs to succeed and thrive in a harsh business environment.

There is an active link from literature and findings from this research that promotion and support for youth's entrepreneurship in communities (especially in the Niger-Delta, which is the main focus of this study) can be used to create jobs and solve the problem of youth unemployment. Looking critically at the literature review the International Labour Organisation (ILO) report in 2008, it is evident that when jobs are less, youths are likely to be unemployed. When there is an economic crisis crippling the job market, young people are the first to be laid off. Globally, one in five (5) working youth continue to live in extreme poverty on 1.90 dollars per day (World Bank, 2019; Abdullahi, 2019).

This clearly shows the need for this research and the importance of promoting youth entrepreneurship. There is a clear link between youth entrepreneurship, job creation and youth unemployment. There is massive youth unemployment in Nigeria and Africa at large. The GEM report 2012, posits that by 2015, 660 Million Young people will be looking for work and the figure will grow higher in years to come. With the formal sector and as many countries experiencing prolonged growth, it is unlikely that this sector will be able to offer job opportunities to the increasing number of young people looking for jobs (Schoof, 2006).

The Government cannot create jobs for the teeming youths in the Niger-Delta region, Nigeria and Africa. If the Government cannot curb youth unemployment, it can only be curbed via the promotion of youth entrepreneurship and giving support to young entrepreneurs (Omojimate, 2011; Africa Growth Initiative and PIND, 2014; Price, 2019).

There are some links between the discovery of the research and what was posited in the GEM report of 2004, which clearly states that the following are needed for start-ups or new businesses to thrive; "financial resources, Government policies and programs to support new business ventures, level of education and training for those who wish to be or already are entrepreneurs, access to professional support services and physical infrastructure, internal market, openness, as well as cultural and social norms". (Reynolds, Bygrave et al., 2004). However, the discovery from the findings of this research is that there are other factors that new businesses need to thrive in a harsh business environment like Nigeria. These factors are as follows:

1. The need for stakeholders like NGOs, Government, and corporate organisations to build synergy and work collaboratively to make the interventions and support given to young entrepreneurs more structured, organised and robust.

2. There is also a need for proper monitoring and evaluation by stakeholders organising youth entrepreneurship training, programmes, empowerment, to ensure that these programmes and projects are impactful and sustainable.
3. There is a need for young entrepreneurs to know and have a well-written business plan. Business Plan Development is a fundamental requirement for start-ups because it lays the foundation for a sustainable business. It clearly states the step-by-step approach, projections and requirements to grow the business.
4. It was also discovered that aside from the openness of the internal market, as stated in the literature from the GEM report of 2004, another essential factor to note is stakeholders support for brand marketing. The youth need support and platforms when it comes to marketing of their products, making them fashionable and building a strong brand that can favourably compete with big brands in their niche. There is a need to protect start-ups (i.e. products of young entrepreneurs) in the market.

The challenges highlighted are as follows: infrastructural decay such as epileptic power supply, irregular water supply, bad road network, high cost of production and bad government policies relating to start-ups. The findings from this research clearly show that there are other challenges apart from the challenges highlighted in the literature review. The following are some new challenges peculiar to the Niger-Delta environment.

Lack of Passion and Procrastination to start and run a business due to fear and anxiety to take a risk. It was discovered that most young entrepreneurs have poor knowledge of their niche or area of specialisation/concentration. They start without conducting their market research and feasibility study because the schools in Nigeria do not teach or equip young people to be entrepreneurially minded. The schools only prepare young people to look for white-collar jobs that are not available or easy to come by.

Difficulty registering Business: Most young people find it hard to register their business in the past, but things are getting better.

Different Pace of Assimilation was also seen as a major impediment to young entrepreneurs because even if they have access to teaching and training about the market (market information) and economic analysis, they may not be able to assimilate properly.

It was discovered from the research that most young entrepreneurs apart from not having access to market information, as highlighted in the literature review, they do not have platforms to market their products and compete with big brands. The high costs of running a business is a significant impediment to starting and scaling of the business.

A major finding from the research that was not highlighted in the literature review is 'impatience' by the youth in Niger-Delta due to oil production in the region. They are not patient to grow their business; they want to make money fast. They get discouraged if they are facing challenges in business. Also, it was discovered that most in the Niger-Delta are not willing to start small. They want to make it big overnight.

Although innovation was highlighted in the literature review as the backbone of entrepreneurship, it was discovered from the findings of the research that young entrepreneurs in the Niger-Delta lack creativity and innovation.

5.3 Intervention & Sustainability of Indigenous NGOs

There are non-governmental organisations in Nigeria's Niger-Delta region that have come up with programs aiming to empower the youth in various ways and help them start-up businesses to help them earn a living.

There is a common point between the literature review and the findings of the research. The literature reviewed showed that 'funding' and sustainability of NGOs interventions and the challenge of staff turnover because indigenous NGOs work with voluntary staff. These points highlighted align with the findings of the research. The consensus from the literature and findings of the research clearly shows that indigenous NGOs need to develop their revenue streams. (Lyne, 2012).

According to Lynch (2012) "it is increasingly imperative that local NGOs in Cambodia begin to develop their revenue streams and international donors and sponsors would not support local NGOs programme, which cannot generate its finance within an "acceptable" time-frame. On the other hand, the findings of this research clearly show that international donors and sponsors do not necessarily want to see indigenous NGOs generate their income within acceptable time-frame before they support them, all they are interested in, is transparency, accountability, evidence of execution and impact report of programmes or interventions.

Local NGOs in their bid to generate funds in Cambodia adopted the social enterprise model, but the only caution is that “local NGOs who wish to use the social enterprise model to generate revenue must set up another trading entity which can work independently.” This is contrary to the findings of this research. Indigenous NGOs in Nigeria generate money internally via private investments, sales of books/other publications and organised programmes with fees without necessarily using the social enterprise model and setting another trading entity.

Another striking similarity between research findings and literature is the dependence of indigenous NGOs on international organisations (donors) without having concrete sustainable funding plan.

Makararavy et al. (2009) posit that local NGOs stand the risk of compromising on core values as they become more focused on revenue generation. Research findings show that few local NGOs like LEAP Africa, the Africa Leadership Forum and Fate Foundation generates money from training programmes. However, the primary threat is that indigenous NGOs receive donations from politicians and individuals, and the danger is that politicians with ulterior political motives can use indigenous NGOs as a vehicle to drive their political ambition thereby causing indigenous NGOs to compromise and deviate from core values.

5.4 Youth Entrepreneurship and Employment Generation

It was also established from findings of the research and literature as stated by De Clerq and Honig (2011; Green et al., 2008; Murithi, 2013) that youth entrepreneurship is a means of addressing unemployment challenges by creating jobs, increase innovation, raise competition, raise economic opportunities and make young entrepreneurs become role models to other youths in communities. The findings clearly show that youth entrepreneurship is the primary tool to solve unemployment, confronts insecurity, crimes and boost the economy. It was also discovered from the literature review and findings of the research that youth entrepreneurship and NGOs interventions are mechanisms for helping disadvantaged people break out of social exclusion and poverty. Indigenous NGOs, as part of their selection, ensure that their programmes are open to all, and they ensure they select the needy in the communities.

According to De Clerq and Honig (2011) and Green et al., (2008), indigenous NGOs provide indigenous solution to economic disadvantaged, which is where ‘innovation and

creativity' highlighted in the findings about what indigenous NGOs teach beneficiaries (young entrepreneurs) to use the tool of innovation and creativity to harness local raw materials for economic advantage from young entrepreneurs.

Euro Flash Barometer (2007; 2015) policymakers see youth entrepreneurship as an avenue to fully engage youths. Onyadike et al., (2012) confirmed that 'entrepreneurship is enterprise creation'.

5.5 Capacity Building

Capacity building, as highlighted by respondents, is a major tool used by indigenous NGOs for promoting sustainable growth and unleash the economic potential of young entrepreneurs and also solve the menace of unemployment in developing countries. The literature by Young Business International (2011) further buttressed this; "youth entrepreneurship is a critical tool to develop the human capital necessary for the future, unleash the economic potential of youth and promote sustainable growth in developing countries with a high rate of unemployment.

5.6 Bad Business Environment and Policy

It was discovered that young entrepreneurs mostly do not have credit history due to harsh economic reality and business environment emanating from inconsistent government policies. Participant from the Africa Leadership Forum confirmed this:

"Most young entrepreneurs delete their records and open a new company because of double taxation from Government. This affects them when they want to get a loan from banks." (NGO: A.L, Respondent Portfolio: AL1).

This was also confirmed in the literature review.

Francis in OECD (2013) posits that "financiers may also find it difficult to judge the viability of young entrepreneurs and their businesses. Typically, young people have a limited credit history". Young people at the early stage of their business cannot possibly provide collateral to access loans from banks (commercial banks, micro-finance banks).

Respondents highlighted poor infrastructure and bad policies as a significant challenge to young entrepreneurs in Nigeria. This was informed by Onyadike et al., (2012) where he states that "in most urban cities, there is currently decayed infrastructure such as power

outage, irregular water supply, bad road network, high cost of production and lousy government policies relating to start-ups.

Kc (2004) states that entrepreneurship is characterised by an element of innovation, creativity and risk-bearing. Respondents highlighted innovation and creativity as an essential thing that NGOs teach beneficiaries of their programme. To encourage innovation by young people, there is a need for well-thought policies and regulations to be in place to protect and encourage young entrepreneurs to go into business and scale their business.

Adeyeye (2016) reiterates that "local NGOs are better positioned to initiate and establish close working relationships with other locally based groups in the public, private and voluntary sectors. Partnerships and collaborations are vital because it helps local NGOs to focus strictly on more specialised programme areas and enhance their ability to increase referrals to other NGO and Governmental services. These partnerships also encourage network sharing best practices and mentoring, thus encouraging local ownership". However, findings from this research clearly show that indigenous NGOs do not have the necessary support - they face challenges from community youth executives, and sometimes community youths disrupt indigenous NGOs programmes because they have the mindset that all programmes executed by indigenous NGOs are sponsored by multinational companies and Government. As such they disrupt the programmes of indigenous NGOs, making unnecessary demands.

It was also discovered that indigenous NGOs do not collaborate and work in synergy among themselves and with the Government. They are working individually, not collectively.

This does not connote partnership, collaborations, networking, sharing best practices, mentorship, and encouraging local ownership as noted or depicted in the literature reviewed. The impact of the interventions of indigenous NGOs will reflect more if they work closely among themselves, with Government and build rapport with community executives and residents.

For the interventions of indigenous NGOs to be visible, impactful and reach more people, there is a need to tackle infrastructural problems, promote youth entrepreneurship at the grassroots and collaborate among themselves and Governments to make funds more accessible to young entrepreneurs. Indigenous NGOs must be supported, and they must

creatively look for alternative means of funding their programme instead of depending on politicians, individuals and donor organisations locally and internationally to fund their programme.

5.7 Source of Funding

From the responses from participants, it was discovered that indigenous NGOs need funding for them to run their programs, activities and projects smoothly. One way is to get funding from organisations and companies willing to donate. The government can also come in and assist with funding, and there are those people who run these intervention programs using their funds. For instance, a respondent said most things they do is from their pockets:

"For now, it is personal whatever is use is personal". (NGO: D, Respondent Portfolio: D1)

It is vital to have a robust entrepreneurial support ecosystem for young entrepreneurs. To do this, key stakeholders (Banks, Private Companies, Religious Organisations, Venture Capital, Government, amongst others) must show interest in youth entrepreneurship and support young entrepreneurs in terms of funding, provision of infrastructure, skill acquisition and financial education in communities in the Niger-Delta region.

Findings from this research clearly show that most indigenous NGOs (especially upcoming indigenous NGOs) are struggling to fund their entrepreneurial programmes. This affects their beneficiaries' (young entrepreneurs) access to loans and other credit packages because they are in the infant stage of their business, and do not have collateral to give to banks to get loans. It is expedient for indigenous NGOs to create the needed platform by building an entrepreneurial ecosystem to assist young entrepreneurs in accessing loans. The synergy between critical stakeholders (Government, banks, private organisations, religious organisations, local or community organisations, and philanthropists) will go a long to encourage and support young entrepreneurs and complement the good works indigenous NGOs are doing. This, in turn, would lead to the empowerment of young people and wealth creation in communities across the Niger-Delta region.

Indigenous NGOs must work closely with stakeholders (international NGOs/organisations, United Nations Agencies, corporate organisations, Government - local, state and federal government, community leaders, amongst others) to support young entrepreneurs and reach out to more youths in the Niger-Delta region.

5.8 Conclusion

Entrepreneurial interventions and support system by indigenous NGOs are commendable. Indigenous NGOs are doing a lot in ensuring that entrepreneurship is profoundly rooted in the Niger-Delta and Nigeria at large. They do this by providing support in eight (8) cardinal areas:

- Mentorship and consultancy services
- Mindset re-engineering and re-orientation of young people
- Capacity building through entrepreneurial and business training
- Linking young entrepreneurs to financial partners
- Monitoring and Evaluation
- Provision of marketing and advertising platforms
- Building business structure, positioning and instituting systems
- Creating entrepreneurial solutions that have the propensity to reduce unemployment and civil unrest (militancy, kidnappings, and pipeline vandalization). Understanding the needs of young entrepreneurs and communities in the Niger-Delta through NEEDS Assessments, effective planning and interaction with stakeholders in the Niger-Delta will help to boost the economy of the Niger-Delta.

Although indigenous NGOs from the responses from participants are confronted daily with challenges, over the years, they have wriggled their way through the storm. The effects of these challenges on indigenous NGOs' staff can sometimes lead to demotivation.

The need for selection of committed beneficiaries, succession planning and sustainability strategy (income generation programmes, crowdfunding, investments of funds, donors, keeping training small, peer training, sensitization and monitoring and evaluation) were also highlighted.

CHAPTER SIX

6.0 RECOMMENDATIONS AND CONCLUSION

6.1 Introduction

This chapter contains vital recommendations that would shape and strengthen the operations of indigenous NGOs and assist young entrepreneurs in scaling their businesses. The need for synergy between indigenous NGOs, Government and community leaders were discussed.

The theoretical and practical contributions of research were clearly stated. The benefits and functionalities were highlighted.

The conclusion summarized the whole essence of the study and the details highlighted in each chapter.

6.2 Theoretical Contribution

This study critically x-rays and underpins indigenous NGOs entrepreneurial interventions from the perspective of using youth entrepreneurship as a means to actively engage restive youths in the Niger-Delta to be self-dependent and responsible. All these, if utilised, will guide academic discuss on indigenous NGOs entrepreneurial interventions and policy formation on youth entrepreneurship in Africa and applicable in restive regions across the globe, using indigenous NGOs as a pivotal instrument or machinery to reach out to young entrepreneurs.

This research beams the searchlight explicitly on indigenous NGOs entrepreneurial interventions and how youth entrepreneurship can be used to resolve the longstanding issues and effect of youth restiveness across communities in the Niger-Delta region. The perspective discussed in this study vividly bridge the academic gap and contribute to academic discuss when it comes to the subject of this research which are:

- i. Indigenous NGOs entrepreneurial interventions in the volatile or crisis-prone region as obtainable in the Niger-Delta region characterised by incessant agitations by youths who sees working or collecting free money from multinational companies in the oil and gas industry as the only means of survival. If their demands are not met, they take to dubious or uncivilised means (pipeline vandalisation, the kidnapping of expatriates, stoppage of oil

vessels by sea pirates and militancy) as a means of compelling the Nigeria Government to meet their demands.

ii. Challenges faced by indigenous NGOs in their bid to support young entrepreneurs in the Niger-Delta region and measures to be taken for these challenges to be addressed for the impact of indigenous NGOs entrepreneurial programmes to be felt more at the grassroots (in communities).

iii. Selection criteria (requirements) or process of selecting beneficiaries of indigenous NGOs entrepreneurial programmes and ascertained how these selection methods affect the conduct of beneficiaries recommended by community leaders.

iv. Elucidate Business Structures (registration of a business, organisational structure, operational manual, company policy, contracts documents, invoice, records of financial statements, and lots more) needed to sustain start-up businesses established by young entrepreneurs and sustainability of the works of indigenous in the Niger-Delta region.

Before now, there have been very few academic works done on 'indigenous NGOs entrepreneurial interventions for start-up businesses established by young entrepreneurs, specifically in the Niger-Delta region'. The perspective highlighted in this study is unique because there has been various research carried out and articles written about youth restiveness in the Niger-Delta.

However, these studies were primarily centred on government and multinational companies' interventions to restore peace in the Niger-Delta (e.g. the Niger-Delta Amnesty program for militants in the region). The viewpoints or perspectives of most publications have always been centred on engaging the youths through the amnesty program and giving scholarships to indigent students. However, the entrepreneurial perspective (engaging youths through entrepreneurship/business), building business structures and entrepreneurial support ecosystem to support young entrepreneurs have not been given adequate attention before this study.

This study will broaden the knowledge of researchers in the non-profit sector/development niche, NGO managers and policymakers to understand fundamental issues. Some of these issues are strategies needed for better delivery of entrepreneurial programs and sustainability of these programs at the grassroots, monitoring and evaluation, feasibility study, baseline testing, impact assessments, funding options, business structure and support

systems, and lots more, regarding domestic NGOs operations while supporting young entrepreneurs. This will make them have a better understanding to develop policies and youth entrepreneurship strategies and frameworks needed for broader coverage, support and impact across communities in the Niger-Delta region and countries facing a similar challenge with youth restiveness.

Therefore, if the content of this research is made available online, business owners, students, policymakers (government agencies), humanitarian workers, NGO managers/handlers and researchers in the development and humanitarian field can make use of the outcomes of this study.

The research indicates that learning outcomes when it comes to the subject of 'Youth Entrepreneurship' in schools are still below the acceptable standard. The level of knowledge and awareness on entrepreneurship across communities in the Niger-Delta is quite low. Critical evaluations from this study on indigenous NGOs interventions across several communities indicate the alarming deficiencies in young people's willingness to follow the entrepreneurial route.

Young entrepreneurs may be impeded by the inadequacies of the market in the provision of information, which may also deter them from starting or growing their business. (Francis, 2015). Young Entrepreneurs may, for example, be unaware of the provision of expert advice and assistance. Youths in the Niger-Delta are not adequately equipped with the right entrepreneurial knowledge and financial support to start or scale their businesses. Indigenous NGOs, in partnership with stakeholders, must do everything to assist them to have access to finance.

Financiers may also find it difficult to judge the viability of young entrepreneurs and their business. Typically, young people have a limited credit history, collateral and track record. Financiers may judge that they cannot adequately judge the quality of their new or existing business proposition and therefore, decide not to fund their business proposition. Young people typically lack human, financial and social capital necessary both to set-up and successfully run a new business. (Schoof and Semalali, 2008; Youths Business International, 2010; European Microfinance Network, 2012).

From the summation above, most financiers are sceptical of supporting young entrepreneurs because they cannot see the viability and prospects in their business idea. To

cover this gap and solve myriads of challenges young entrepreneurs faced, this research will effectively and exploratorily investigate the interventions (programmes and projects executed) and challenges faced by indigenous NGOs supporting young entrepreneurs in a harsh business environment.

The research further looked at the support given by indigenous NGOs in terms of specific entrepreneurial support and provision of market-related information. This is a significant impediment hindering the growth of start-up business established by young entrepreneurs from the literature reviewed.

6.3 Practical Contribution of Research

It is a fact that the challenges faced by start-up businesses established by young entrepreneurs in Nigeria are enormous. Statistics indicate that 80 percent of small and medium enterprises (SMEs), in Nigeria fail within the first five (5) years of their existence due to lack of experience and other wrong business practices. (Vanguard Newspaper, 2013).

Indigenous NGOs supporting young entrepreneurs are daily faced with the herculean task of meeting their needs and ensure that their entrepreneurial interventions are genuinely making the needed impact and ensuring the growth of start-up businesses established by young entrepreneurs.

The enormous challenges faced by young entrepreneurs and staff of indigenous NGOs (e.g. lack of infrastructure, weak policies and regulations, difficulty accessing funds) and the need for innovative solutions to these daunting challenges gave birth to this research, and the practical contributions of this study will change the negative narrative of NGO operations and interventions. This will better position indigenous NGOs to build the credibility needed to be sustainable, access funds and gain the support of stakeholders (donors, sponsors and supporters) locally and internationally.

This study succinctly elicits practical ways indigenous NGOs have been able to support young entrepreneurs. The support given to young entrepreneurs covers the following;

Mentorship, building business support systems, provision of funding linkages, consulting services, business plan development, ethics and professionalism, continuous education and capacity building, business structure development, post-training, goal support visit and

provision of E-learning platforms. These deliveries of these entrepreneurial interventions in communities across the Niger-Delta can be measured in terms of impact on start-ups.

Findings of this research will expand the knowledge of indigenous NGOs managers, policymakers and humanitarian/NGO workers. The discoveries from this research will highlight and elucidate critical activities that drive NGO entrepreneurial interventions, operations and sustainability. These activities are as follows:

- i. Need for Business Structure (registration with relevant government regulatory agency, business address/location, management and administrative systems, bank statements, inventory about the business, the security of products and market prospects).
- ii. Mentorship
- iii. Credibility, transparency, accountability and integrity
- iv. The need for the establishment of mini-groups (clubs and age groups) to link young entrepreneurs in rural and urban communities and for easy access to them.
- v. The need for sound policy and regulations and limiting effects on indigenous NGOs operations and start-ups growth in Nigeria.
- vi. Difficulty getting qualified professionals in the non-profit industry due to poor remuneration.

The research demonstrates measures needed to use these key indicators to improve indigenous NGOs operations and give more support to young entrepreneurs.

Recommendations of this research were channelled correctly to address the gaps in NGO operations and difficulty faced by start-up businesses established by young entrepreneurs. The issues extensively discussed in this research and recommendations will assist NGO managers and staff, young entrepreneurs, community leaders and government/policymakers to take proactive steps to make indigenous NGO interventions in the Niger-Delta to be more impactful.

The issue of youth restiveness and disruption of indigenous NGOs programme were raised in this study. The need for continuous engagement between indigenous NGOs and

community executives were stated clearly. It was discovered that peace is necessary for the sustainability of indigenous NGOs entrepreneurial interventions.

This study will help to promote entrepreneurship at the grassroots and motivate young people to consider going into business instead of the usual practice of depending on multinational companies for jobs or free money. This mindset reprogramming as a result of the work credible indigenous NGOs are doing in the region will lead to job creation, economic and societal stability.

The major challenge after funding confronting young entrepreneurs from the findings of this research is that there are few platforms specifically built to support, guide, promote and market young entrepreneurs' start-ups business, products and services. The researcher in a bid to provide a solution to that challenge designed an app and online platforms (Websites, YouTube and Facebook group). This app will help young entrepreneurs to learn fundamental business tips, access business information materials/news, sell their products, connect with fellow entrepreneurs, connect with mentors, create opportunities, inform, promote indigenous NGOs activities, programmes and projects in Nigeria and Africa.

6.4 The Youth and NGO App and Other Online Platforms

As an outcome of the research, the researcher has himself generated a new App for use by potential young entrepreneurs in the Niger-Delta area. The Youth and NGOs App known as 'Youngo App' was specifically designed to cater for the challenges highlighted by young entrepreneurs (lack of market, access to information about opportunities (funding, training, conferences, entrepreneurial competition and lots more).

6.5 Features/Benefits of the Youngo App

1. Create a platform for young entrepreneurs to market their products and services.
2. Create opportunities for young entrepreneurs to network with themselves and NGO staff and for NGO staff to interact with their colleagues from other NGOs and corporate organisations.
3. Create a mentorship platform for young entrepreneurs and young people generally to ask professionals, coaches and successful entrepreneurs questions and get direction in their career and area of interest.

2. Create an opportunity for young entrepreneurs and young people to learn and teach themselves.
3. Create a platform for young entrepreneurs and young people to get information about opportunities (funding, training, events, scholarships, amongst others).
4. To promote indigenous and international NGOs and young entrepreneurs/young people to promote their programmes, projects and activities.
5. To examine the level of engagement between indigenous NGOs and stakeholders in the Niger-Delta

6.6 Target Audience of the Youngo App

The target audience of the App and online platforms are mainly:

- i. Young Entrepreneurs
- ii. Government
- iii. NGO Staff
- iv. NGOs Trustees
- v. Young people seeking for opportunities
- vi. Mentors (Lecturers, CEOs, Consultants, Businessmen and women, Professionals Service Providers, Artisans etc.)

(Please go to Appendix for more details about the Youngo App).

6.7 Meeting Research Objectives

The researcher outlined the objectives of the research at the beginning of this research work. To successfully achieve the research objectives, the researcher interviewed participants from six (6) major indigenous NGOs in Nigeria, supporting start-up businesses established by young entrepreneurs in the Niger-Delta. The research method (interview focus group) used for this study gives the researcher more leverage to ask participants lead research questions that automatically gives birth to follow-up questions that throw more light into the contexts and subject of research.

This flexibility and robust feedback from participants help the researcher to come up with fundamental findings and recommendations for this study.

The fundamental objectives of this study primarily anchored on these areas:

1. A critical review of areas of interventions by indigenous NGOs supporting start-up businesses established by young entrepreneurs in the Niger-Delta region.
2. Challenges faced by young entrepreneurs and indigenous NGOs supporting young entrepreneurs in Nigeria's Niger-Delta region.
3. Review of outcomes of interventions by indigenous NGOs.
4. Give recommendations based on findings from an analysis conducted.

The robust data collected gave the researcher more insights and a balanced view of the subject matter and context of research. The analysis shows that the research objectives highlighted at the beginning (chapter 1) have been exploratorily examined and all components (participants, researcher, environment (the Niger-Delta region) and stakeholders (indigenous NGOs, multinational companies, community leaders, Government) considered before giving recommendations from findings of the research. The researcher has proven beyond a reasonable doubt from data collected and analysis conducted that research objectives were met, context and subject matter clearly understood. Recommendations from this study cover the two participants (staff of indigenous NGOs and young entrepreneurs).

6.8 Limitations of Study

One limitation of the research is the ability to incorporate quantitative research approach and longitudinal study in the research. A combination of qualitative and quantitative research method would have afforded the researcher to reach more participants that were not in the office because they were sent on special mission to crisis prone North-East region of Nigeria. It is worthy to note that whilst the research is qualitative there is opportunity for further research from a more quantitative perspective. This would further improve the evaluation of data received by ensuring that the limitations of one type of data are balanced by the strengths of another. It would ensure that understanding is improved by integrating, analysing and presenting data in different ways.

Longitudinal study would have afforded the researcher enough time to observe and critically analyze entrepreneurial activities of indigenous NGOs and the impact of their entrepreneurial interventions on the way young entrepreneurs run, manage and expand their programme.

Also, a wider range of stakeholders (e.g. government, multinational companies, more youth groups etc) would have been interviewed. Due to inaccessibility and bureaucracy in getting permission and access to government parastatals, multinational companies, associations it was extremely difficult for the research to get approval to conduct the interviews within the limited time frame or deadline of the doctoral programme. The researcher would have loved to interview more stakeholders and beneficiaries to get first-hand information and a balanced view of the impact and delivery of indigenous NGOs entrepreneurial intervention. However, due to logistics concerns, distance (difficult terrain) and happenings as at the time the interviews were conducted, the researcher was only able to get three (3) beneficiaries to confirm that the entrepreneurial interventions were impactful, and delivery of the programmes were up to standard.

The researcher would have attended some entrepreneurial programmes organised by indigenous NGOs. However, because the researcher travelled from the UK, he was only able to witness a few entrepreneurial events. However, from the physical observation of pictorial evidence, staff strengths and facilities available, the researcher is convinced that they can deliver.

6.9 Recommendations

Various recommendations were given by the participants to help improve these programs. Availability of funds is necessary to run these programs smoothly; with funds, they can hire more resource persons and execute the various projects associated with the programs. If the government and religious associations partner with these organizations and bring in funds, then most of the problems currently being faced will be gone. Also, the youth should be educated on various things because currently, they are not well enlightened, “it has to begin with re-orientation and re-educating these youths because most of them are suffering from inadequate education”. (NGO: U, Respondent Portfolio: U1).

The following are some recommendations for young entrepreneurs and NGOs in the Niger-Delta:

6.9.1 Recommendations for Indigenous NGOs

The recommendations for Indigenous NGOs are summarised in Figure 13

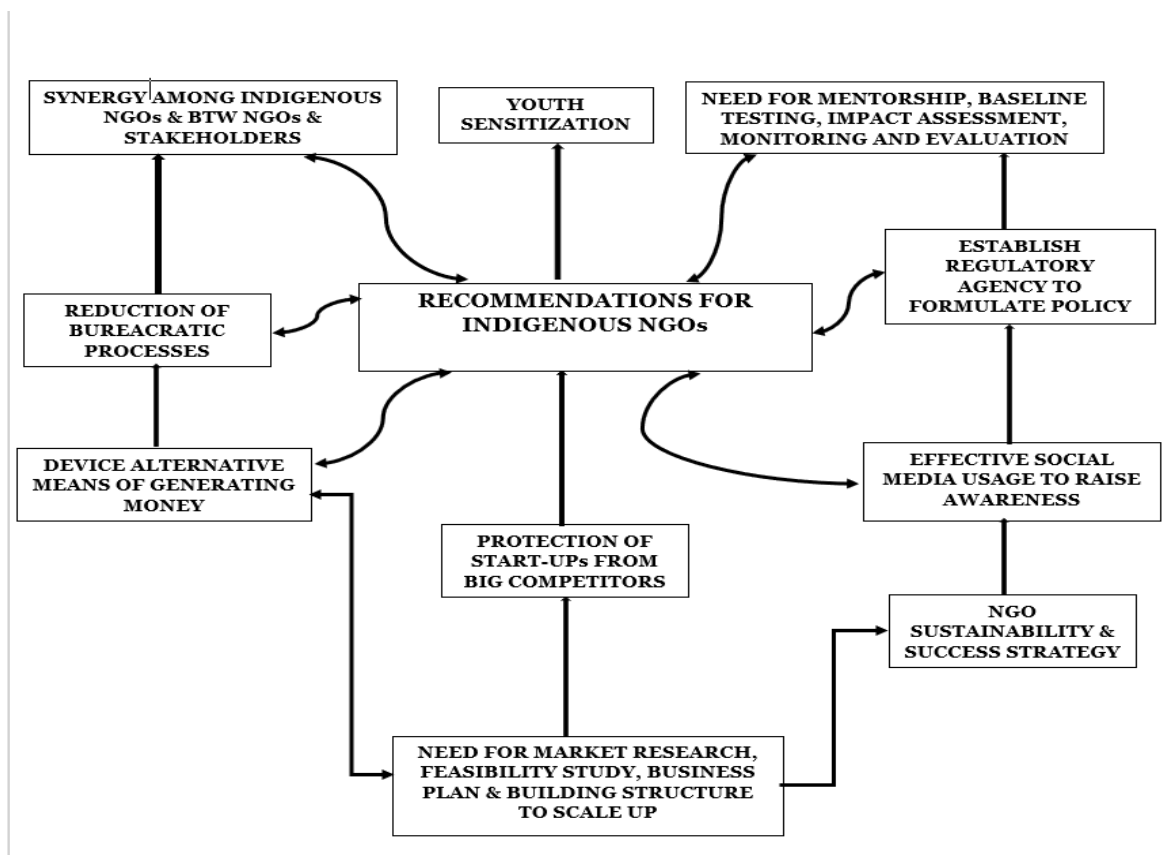


Figure 9: Pictorial View of recommendations for indigenous NGOs

The different elements within the figure are expanded in the following list below:

1. Create synergy among indigenous NGOs and critical stakeholders like youth executives, Government, multinational companies, banks, philanthropists, community-based groups in the Niger-Delta to create opportunities and platforms to support young entrepreneurs, market and promote their products and services. This will also enable them to have a smooth execution of programmes and projects without interference or disruptions and incessant substitution of candidates or beneficiaries.
2. Indigenous NGOs must take Mentorship, Impact Assessment or Baseline Test, Monitoring and Evaluation seriously to know the level of impact they have made and what is needed to improve service delivery from planning to execution of programmes and projects.
3. Indigenous NGOs must ensure that they bridge the gap between learning by beneficiaries and application or implementation of what they learnt in their business (on the field) by giving beneficiaries the opportunity to ask questions publicly and privately after the lecture, mentor them, provide access to funds promptly and orderly after training.
4. Indigenous NGOs must take Mentorship, Impact Assessment or Baseline Test, Monitoring and Evaluation seriously to know the level of impact they have made and what is needed to improve service delivery from planning to execution of programmes and projects.
5. Indigenous NGOs must ensure that they bridge the gap between learning by beneficiaries and application or implementation of what they learnt in their business (on the field) by giving beneficiaries the opportunity to ask questions publicly and privately after the lecture, mentor them, provide access to funds promptly and orderly after training.
6. Indigenous NGOs should, as a matter of urgency, come-up with alternative means of generating money and materials internally to reduce over-dependence on donors and international organisations. Indigenous NGOs in their bid to get sponsorship must strengthen their social media presence via digital marketing and search engine optimisation. They must maintain equipment and ensure that projects executed are well maintained and sustained.

7. Indigenous NGOs must take Mentorship, Impact Assessment or Baseline Test, Monitoring and Evaluation seriously to know the level of impact they have made and what is needed to improve service delivery from planning to execution of programmes and projects.
8. Indigenous NGOs should work on their succession and sustainability strategy or plans to be globally relevant and impactful. They should review their sustainability strategy yearly and reposition their projects or programmes to touch more lives in the grassroots.
9. Indigenous NGOs must encourage young entrepreneurs to carry out market research, feasibility study, write a business plan and have a proper structure in place to scale up their business. They should emphasise more on value creation and strengthen the value chain of local raw materials and agricultural produce.
10. Indigenous NGOs and Government should work together to rejig curriculum of schools and training centres across Nigeria to focus more on teaching core business, entrepreneurial and technical skills. To start this, technical colleges need to be rejuvenated and repositioned to give practical knowledge, and young entrepreneurs must have mentors and volunteer for top businesses or organisations to get experience. The curriculum should emphasise more on professional/business ethics and positive values.

6.9.2 Recommendations for Government

The Government should establish a regulatory body and come with an NGO policy or framework to ensure accountability, credibility, performance, impact and areas of intervention checks on NGOs (indigenous and international NGOs) operating in Nigeria to know how to work in synergy with them to complement their efforts and support their youth entrepreneurial interventions or programmes.

NB: There is a need for proper documentation of all programmes, projects and transactions. All reports duly packaged and signed to the assigned regulatory authority for vetting.

There is a need to reduce bureaucracy and implement the World Bank ease of doing business by looking at registration of business with the Corporate Affairs Commission, registration with NAFDAC and Standards Organisation of Nigeria. Also, work in

partnership with other African leaders to grant or maintain the visa on arrival policy for prospective young entrepreneurs who want to travel for business purposes to other African countries to boost commercial activities and trade across Africa. They should grant tax waivers to start-ups, especially start-ups established by young entrepreneurs to encourage others to go into business and avoid double taxation. They should make funds accessible to young entrepreneurs and reduce the bureaucratic processes that make access to loans hectic.

The Government and indigenous NGOs should do more to sensitize youths in the Niger-Delta to be actively involved in entrepreneurial engagements or activities instead of depending solely on white-collar jobs from multinational companies that are rarely available. Indigenous NGOs and Government must take technicians and artisans seriously, change the perception that artisans and technicians are "never-do-well" and drop-outs.

The Government must put systems in place and come up with policies that directly support start-up business established by young entrepreneurs by protecting their business from big competitors, come up with policies to encourage domestic consumption of locally made goods/products and patronize local services. They should provide a stable entrepreneurial support ecosystem for young entrepreneurs. The Government should encourage or motivate young entrepreneurs by giving them incentives to support their businesses and build more innovation and entrepreneurship hub and creatively engage more young entrepreneurs to come up with creative and innovative solutions.

6.9.3 Recommendations for Young Entrepreneurs

The recommendations for Indigenous NGOs are summarised in Figure 14

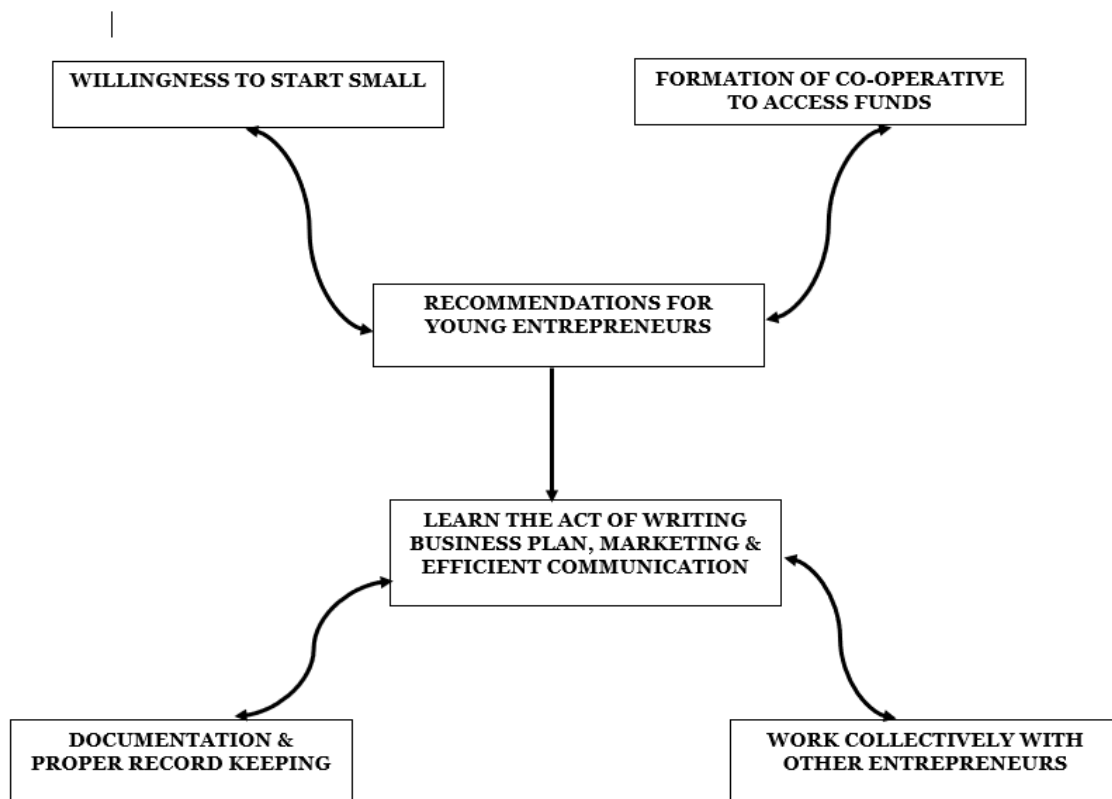


Figure 10: Pictorial View of recommendations for Young Entrepreneurs

The different elements within the figure are expanded in the following list below:

1. Young entrepreneurs need to critically research funding opportunities available to them. They need to be proactive and work collaboratively to assist themselves. It was discovered in the course of conducting this research that there are many funding opportunities from organisations like the Central Bank of Nigeria, Bank of Industry, Micro-finance banks, Commercial banks, organisations locally and internationally, but young entrepreneurs in the Niger-Delta primarily lack information.
2. Young entrepreneurs must ensure they keep records (credit history) to access funds from banks. **NB:** No bank will give a loan without a good credit history.
3. Young entrepreneurs must, as a matter of urgency form co-operative organisations to access funds. They must be more organised to advocate for more Government

support to young entrepreneurs. It takes more effort for Governments in Africa to act proactively regarding the needs of poor citizens.

4. Young entrepreneurs must take time to learn the act of writing professional and compelling business plans because that is the first step to getting the needed funds from banks and organisations locally and internationally. Business is a necessity and not an option.
5. Young entrepreneurs must be innovative and creative to come up with local solutions anchored on the use of local and affordable raw materials that are within their reach and budget instead of depending on imported raw materials which are more expensive. They must also creatively look for ways to increase the value chain of their products to maximise profits.
6. Young entrepreneurs must work with youth executives in their communities to support NGOs and organisations that are trying to make life easy for them by executing entrepreneurial programmes and projects that have the propensity to boost the economic fortunes of their community. They must stop unnecessary demands and cooperate with indigenous NGOs by supporting their interventions, provide a peaceful environment and ensure good rapport with indigenous NGOs.

6.10 Suggestion for Further Study

This research has adequately addressed issues surrounding funding, the sustainability of programmes/interventions of indigenous NGOs and bridging the gap and usage of knowledge practically on the field by coming up with result-oriented recommendations to address these issues.

However, there is a need for further research - to come up with ways to create more marketing platforms for young entrepreneurs to sell their products.

There is a need to research on ways indigenous NGOs can collaborate and partner among themselves and how they can work closely with government to support young entrepreneurs and build communities by aligning their projects, time, energy and strategies to focus more on the needs of the community and fight poverty in communities from a united standpoint instead of the current individualistic approach to addressing the problems facing the masses. There is a need for synergy among indigenous NGOs and between indigenous NGOs and government.

Also, more research should be done on how indigenous NGOs can sustain their programmes internally without totally depending on international donors and corrupt politicians, which is currently the case with some indigenous NGOs.

More so, further study should be conducted to fashion ways to address the knowledge gap between knowledge acquired and practical usage of knowledge when young entrepreneurs get to the field.

6.11 Conclusion

This study has given insight into the entrepreneurial interventions of indigenous NGOs, the challenges they face and that of young entrepreneurs, the impact of their entrepreneurial programmes and projects across communities in the Niger-Delta and the selection criteria used in selecting beneficiaries of their program.

The lack of understanding and commitment on the part of Government, community leaders and prospective beneficiaries towards supporting entrepreneurial initiatives even with its enormous of socio-economic benefits to youth in the Niger-Delta region is a major challenge. There is a need for indigenous NGOs to partner with Government to re-engineer the mindset, re-orientate and engage in a continuous awareness campaign about the economic benefits of youth entrepreneurship.

Indigenous NGOs need to come up with strategic solutions towards re-igniting the passion for entrepreneurship among youths in communities in the Niger-Delta. The question they need to ask during their strategic session is; how do we make the concept of entrepreneurship more attractive to young people, so that they understand that they do not need to involve in social vices (kidnapping, militancy, pipeline vandalization) to survive.

Indigenous NGOs must go beyond capacity building and mentorship to building a robust entrepreneurial culture and support system for young entrepreneurs in the Niger-Delta region. This will help in creating more jobs for unemployed youths, build sustainable businesses and actively harness the energy of young people and adequately engage them to divert their minds from civil unrest and social vices.

Conclusively, the entrepreneurial interventions of indigenous NGOs must be supported financially, materially, morally, logistically and given utmost priority because it holds the key to the stability and economic growth of the Niger-Delta region.

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APPENDIX

Functionalities of the Different Sections or Units of the Youngo App

Name of App- Youth & NGO (YONGO) App

About App- contains information about the App

Market Hub- For showcasing products and services by young entrepreneurs for prospective customers/clients to buy.

Youths & Ngo News- for sharing news about youths and NGOs

NGO Interventions - for sharing reports about NGO performances and programmes

Young Entrepreneurs Newsletter - For sharing SME News & Funding opportunities

NGOs Opportunities - Sharing information about NGO jobs, internships etc

Youths Achievements - Sharing information about Achievements of youths

Youths & NGOs Events Section - For showcasing Youths and NGO events which would contain icon for text and video upload

Articles Section- A place to share my articles or any articles centred on youths and NGOs

Parenting Section- For sharing parenting tips

Mentorship Section –

- To upload details and picture of mentors and get young people
- To ask them questions on the app and they can respond.

Networking Section- For NGO volunteers and humanitarian staff to connect.

Young Talent Gallery Section - For showcasing young talents

Live Section - Ability to go LIVE (webinar) and play video or audio.

Contact Us Section - Icon for contacting us.

Below is diagrams or poster of the Youngo App

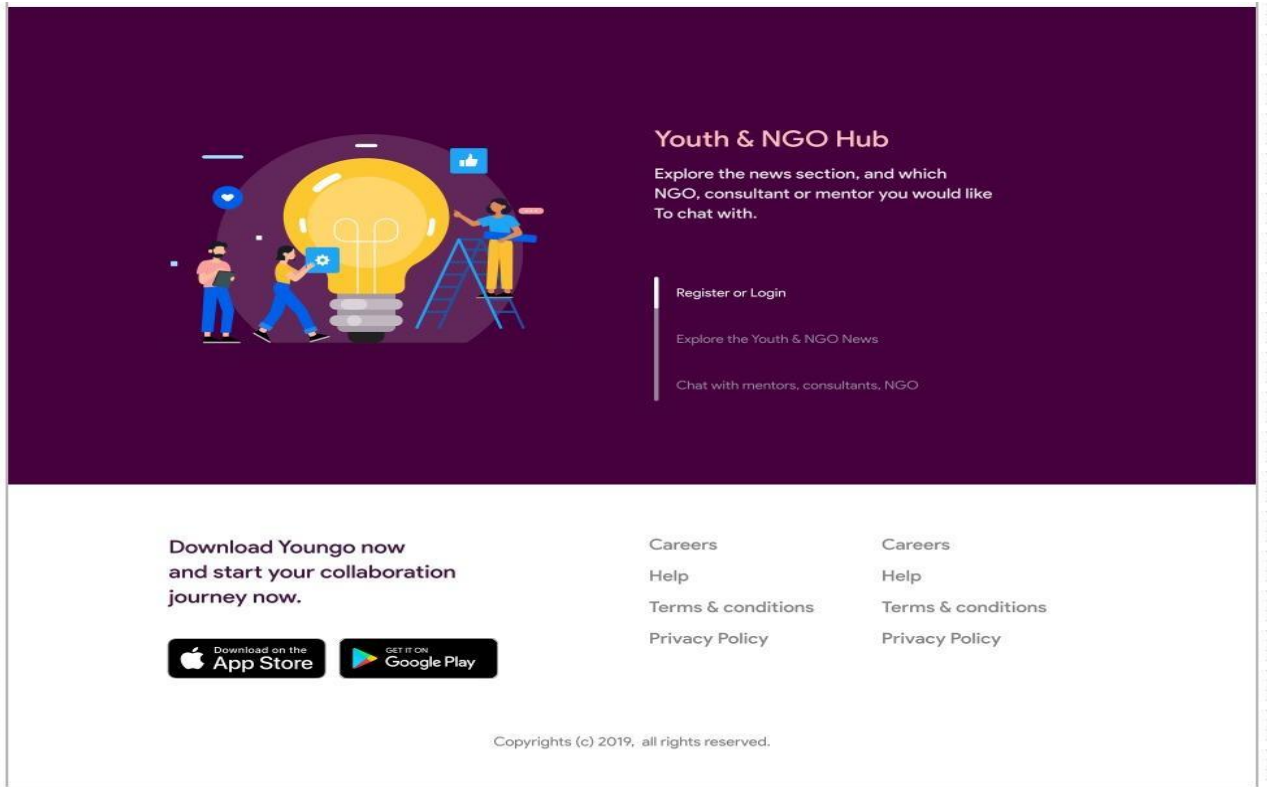


Figure 8: showing the login page of the Youngo App

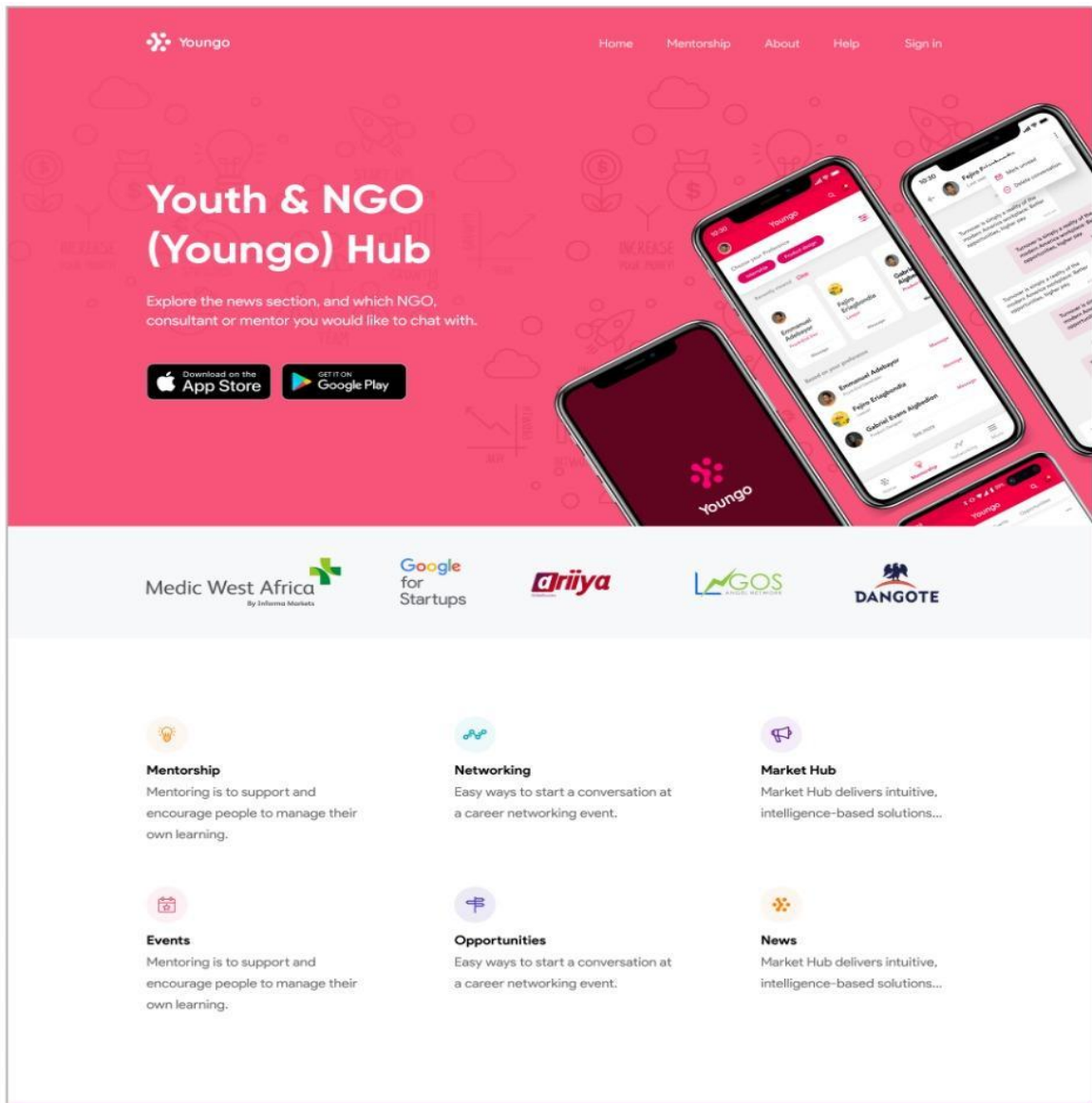


Figure 9: showing the different sections or units of the Youngo App

Youth & NGO Hub

Explore the news section, and which NGO, consultant or mentor you would like To chat with.

Register or Login

Explore the Youth & NGO News

Chat with mentors, consultants, NGO

Download Youngo now and start your collaboration journey now.

Download on the App Store | GET IT ON Google Play

Careers | Careers
 Help | Help
 Terms & conditions | Terms & conditions
 Privacy Policy | Privacy Policy

Copyrights (c) 2019. all rights reserved.

Figure 10: showing the Youth and NGOs News Section

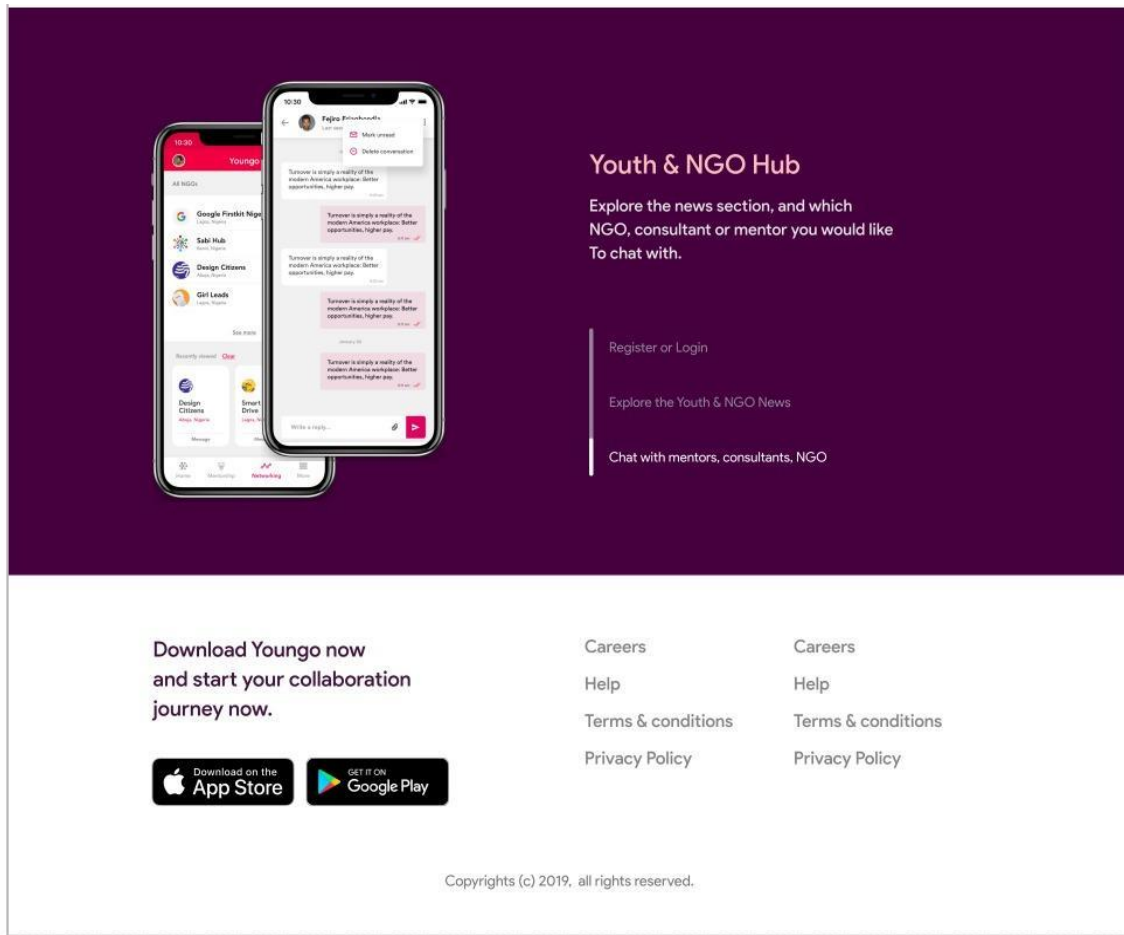


Figure 11: showing the Mentorship Section

Legal Issues as It Relates to Youngo App

Before developing a solution (Youth & NGO App) where young people can sell and showcase their products and services and promote activities and interventions of indigenous NGOs, it is important to take into cognizance legal issues like the European Union General Data Protection Regulation (GDPR) 2016, UK Data Protection 1998 ACT and the copy Right, Design and Patent ACT 1988.

The researcher took time to study these laws, in order to ensure that none of these laws were breached. There will be a vetting team to confirm and ensure that all information to be uploaded on the platform are verified and adequately referenced and credit given to source(s) before uploading.

There will be no uploading obscene contents on the App.

Social Issues as It Relates to Youngo App

The physically challenged like the visually impaired will be considered in the design process by having contents uploaded in the App in text, voice and videos. Videos will be transcribed for easy assimilation and understanding.

Ethical Issues as It Relates to Youngo App

The Youth & NGO App will follow basic software design principles. The App will not contain any disturbing images or videos. The security of users and the App are guaranteed because it will be encrypted at the front and back end.

Basic heuristics evaluation usability inspection has been carried out. This would give further information about the workability of the Youth and NGO App.

Design Criteria and Ratings

After intensive assessment and design of the Youngo App, the following were used to rate the App to ensure that it meets all industry standard.

Rating Indicators/Keys

Table 2: Rating Indicators/Keys

<i>No</i>	<i>Code</i>	<i>Rating</i>
1.	Excellent (Absolutely Perfect)	5
2.	Good (Perfect)	4
3.	Average (Manageable but not perfect. Need Improvement)	3
4.	Poor (Few Buttons are Working)	2
5.	Bad (Not Working)	1

Criteria	Rating	Comment
Visibility	5	Excellent (Absolutely Perfect)
Precision	4	Good (Perfect)
Accuracy	4	Good (Perfect)
Responsiveness	4	Good (Perfect)
Navigation	4	Good (Perfect)

Help Documentation	3	Average (Manageable but not perfect. Need Improvement)
Standard	4	Good (Perfect)
Consistency	5	Excellent (Absolutely Perfect)
System Recovery	3	Average (Manageable but not perfect. Need Improvement)

NB: It is worthy to note that, the process of building an App is a continuous and iterative process that takes time. The researcher has done at least 75% of work needed to use this App for Viva, All areas that needs further improvement in the Youngo App will be done after the Viva. In the process of using the Youngo App if you notice anything that needs improvement, please do not hesitate to contact the researcher. This App will be used for this research only for now, but the researcher will formally be launched it officially for the public to download it on play store after the Viva when proper verification and improvement of the App has been carried out.

Appendix 1: Evidence of Approval of Proposal

Dear Mackson

Student Number: 1503869

Re: Full Research Proposal Submission "*Exploratory Study of Interventions and Challenges Faced by Indigenous NGOs Supporting Start-Up Businesses (Established by Young Entrepreneurs) in Nigeria's Niger-Delta Region.*"

I am pleased to confirm that the submission of the Full Research Proposal has been APPROVED by the University's Research Degrees Committee.

If you have not already done so, you are asked to now submit the PG2/E1 Ethics form to this office so that it can be considered by the Ethics Committee. The form PG2/E1 form can be downloaded from <http://www.uwtsd.ac.uk/academic-office/appendices-and-forms/>

Forms relating to research degrees can be accessed here:
<http://www.uwtsd.ac.uk/academic-office/appendices-and-forms/>

Regulations and information relating to research degrees can be found in Chapter 8 here: <http://www.uwtsd.ac.uk/academic-office/academic-quality-handbook/>

Please do not hesitate to contact the office should you require any further information on this matter.

Appendix 2: Proof of Ethical Approval by Research Ethical Committee before Commencement of Research



PG2 / E1 FORM

APPLICATION FOR ETHICAL APPROVAL

In order for research to result in benefit and minimise risk of harm, it must be conducted ethically. A researcher may not be covered by the University's insurance if ethical approval has not been obtained prior to commencement.

The University follows the OECD Frascati manual definition of **research activity**: "creative work undertaken on a systematic basis in order to increase the stock of knowledge, including knowledge of man, culture and society, and the use of this stock of knowledge to devise new applications". As such this covers activities undertaken by members of staff, postgraduate research students, and both taught postgraduate and undergraduate students working on dissertations/projects.

The individual undertaking the research activity is known as the "principal researcher".

Ethical approval is not required for routine audits, performance reviews, quality assurance studies, testing within normal educational requirements, and literary or artistic criticism.

Please read the notes for guidance before completing ALL sections of the form.

This form must be completed and approved prior to undertaking any research activity. Please see Checklist for details of process for different categories of application.

SECTION A: About You (Principal Researcher)

Full Name:	Mackson Sileyi Ejejobe		
Tick all boxes which apply:			
Member of staff:	<input type="checkbox"/>	Student:	<input checked="" type="checkbox"/>
Honorary research fellow:	<input type="checkbox"/>		
Faculty/School/Centre:	Business		
Campus:	London		
E-mail address:	1503869@student.uwtsd.ac.uk		
Contact Telephone Number:	+447506757722		
For students:			
Student Number:	1503869	Undergraduate:	<input type="checkbox"/>

Appendix 3: Letter from University of Wales to Organisations and Approval



LEAP Africa <info@leapafrika.org>

to Chinenye, me ▾

Dear Seyi,

We are happy do the interview with you for your research, however, the dates are different.

You had previously stated April and the team will be willing to meet then, however if you have a later date being May, we need you to clarify which of these two it is.

Whatever date you specify, you can be assured a part of the team will be available physically or virtually, please go ahead and make your travel plans.

Best Regards,



Fate Foundation

fataiolayemi@fatefoundation.org

to bass, me ▾

Hello Mackson,

Thu, May 10, 2018, 2:54 PM ☆ ↶ ⋮

Receipt acknowledged, I suggest a one-on-one meeting in our office (1st Floor, Lagos Water Corporation Building opposite Julius Berger Head office, Ijora Olopa, Lagos) on Tuesday 15th May 2018 by 11am. Let me know if it works for you.

Best regards,

Fatai.

Approval from Africa Leadership Forum

ajayi <ajayi@africaleadership.org>

to Ayodele, me ▾

Dear Mackson,

I am very sorry for this delay. Kindly let me know the dates for your proposed visit. I will also be grateful if you can send me your checklist for the research as part of your preparation for the visit. Once again we are very sorry for

Thanks

Approval from Morgan Smart Development Foundation



Morgan Smart <morganfoundation@yahoo.com>

to me ▾

Oct 31, 2017, 2:41 PM ☆ ↶ ⋮

Dear Mr. Mackson,

This is to inform you that your request to use our organisation as case study for your research has been granted without any financial commitment on the part of the Foundation.

Thank you and our very best wishes.

Morgan Smart

Fig Approval from Ugbajo Itsekiri UK

secretary@ugbajo-itsekiri.org

To: ejejigbesheyimackson@gmail.com

Date: 27 Nov 2017, 17:38

[See security details](#)

Dear Mackson,

Thanks for indicating your interest to use Ugbajo Itsekiri UK as a case-study for your research. We are happy to support you in your research but we need a cover letter from your University.

Kindly, let us know when you are ready to come.

Thanks,

[Appendix 4: Pictures from Visit to Organisations](#)

Appendix 5: Interview Transcripts

Appendix 5A: AFRICA LEADERSHIP FORUM (ALF)

That should Background information, how we have been doing but in terms of the issues/the question you raised specifically, our robust intervention in youth entrepreneurship development actually started when the Central Bank of Nigeria (CBN) appointed us as regulatory agency of one of its entrepreneurship programmes before then we were doing things that are more general in the areas of leadership core development but not specifically youths and entrepreneurship development. The only thing we have done in area of youth development were more of Junior Achievement (JA) all those specific targeted programmes on youth development but in terms of broad engagement in youth development especially the/our appointment as the regulatory agency of Central Bank entrepreneurship development programme, the one in the south west which was in 2008 and the way that programme/that programme has been running in 3 phases.

The first phase in 2008, 2013, the second in 2015 was December, 2017. During the first phase, it was just CBN as implementing agency and beneficiary. The second phase it was between CBN, the State Government and Regulatory Agency. In the first one there were only three (3) centres, one in Lagos. We actually in from this building, we have our offices there and we have our DBS positioning stand. DBS is union..... Development Banks. We also have our clear court downstairs were young people who want to, who are interested in Towards I.T start going for implication facilities. They want a place where they can say this is my office eeh after 2-3 years, they are released to go and set-up, so that they know this is their office, they use our facilities foci—pheral facilities, I.T facilities. So this is like their correspondence office and then that time we also have partnership that time with HP. HP has eeh an entrepreneurship programme which is like literacy facilities for I.T they call it HP I.T Support to small businesses. We also need that partnership, so in 2013 CBN reviewed the scheme and said they would rather have a state government playing a clear specific role in the arrangement. So between 2014 January and December there were just this talk about the need to reform the process and give State Government. They open the bid to all State Governments, so Oyo State bidded to host the CBN EDC for the South West, so that was we need vacate. The Entrepreneurship Development Centre was there running from Ibadan. So we were there covering the entire South West which means all the states in South west, we were doing trainings for all the states question that same location.

Response- Not necessarily in that same location, we were doing outreach in Ekiti, Osogbo between 2015 January and 2017 it was December it was Ondo State, Lagos State. How was it running. It was CBN providing the funding and the entrepreneurs-beneficiaries were coming and they paid registration fee of N5,000. They will be with us 5-6 weeks for training and then they will be with us 6 weeks post training and internship to go to various Agencies where they can learn practicals-Acquire practical exposure. The whole idea is that of course if you look at the people we train, you can categorise them either by sex or by business, so usually both in Lagos and Ibadan it's 48:14 male-female ration. If you look at it in terms of business, there are people who are start-ups, who have never done any business and there are people who are already doing business. They just come to have knowledge and then they go back doing their business better, expanding their business and also accessing fund because if you look at our curriculum, there are curriculums which acquiring competences to write business plan, so they are trained on how to write business plan. Infact, if you don't write a good business plan, we don't refer to you as our graduate, we don't give certificate on graduation until you submitted a business plan. After training-training them, haven looking at our record in 1st phase. Our record in 1st phase was less

than 2nd phase as far as the proportion of graduates who writes their business plan. More people wrote their business plans in 2nd phase than we had in Lagos and you can see, the reason is not because they don't have the competence to but they have not been trained to do so. One of the drives was that if you finish your business plan, they expect that you should be able to use your business plan to access funding but there were no financial schemes dedicated to them, that was a challenge, most of them do not have enough motivation to write their business plan but the few who are serious who have carried out their business or who are start-ups who felt is a skill they finish their business plans and infact they now left us and they began to write business plans for people, to earn income. So they became like business consultants for writing business plans and they were earning income from it but the real challenge was that because there were dedicated window to access funds, majority of our trainees did not write or finish their business plan.

Response Question- That's how we enlist our people we trained we do not discriminate Tertiary-Secondary. There is no provision for training people without education (you must have secondary or be a graduate). Education is compulsory.

Question: Why is it like that?

Response: Because the curriculum from CBN and the target was defined (people who are University graduates or Polytechnic graduates or College of education graduates). So there was no provision for illiterates. But once somebody meets any of those conditions and they come to our centre with documents we will train you and then they go through our pre-training assessment programme. To know where they are coming from and what they have (previous knowledge) to know how they know. So the right can be assessed. So we score them and by then they are finishing, they do an ethic exam and we compare the score at the entry stage and after the..... And once we see remarkable and appreciable improvement, we know that we do it. We also do screening to know to valuate trainee, what they have done, where they coming. If they have prior knowledge. We do not do anything to restrict people, other than, if you don't have education that would enable your comprehend what we do, you don't come in. We welcome anyone that's educated, if you are able to pay the N5,000. We collect 5K because we have found that when people don't commit anything, they just take it for granted. Attendance is compulsory. You must have 80% minimum attendance.

Question: How long does the training take?

Response: 5-6 weeks usually 6 weeks.

Question: What areas do you train people on?

Response: The first in the Programme is 'Mindset Re-engineering because you have to programme their mind on which Entrepreneurship is. After which; Entreprise, Introduction to Entrepreneurship, Ethics of Entrepreneurship, Process of setting business, Incorporation of Business, attributes of entrepreneurship, partnership, building corporative, various requirements types and nature when they know this, they go through financial process, structure, corporate governments how to separate yourself from your business, financial management and everything culminate in business plan that business plans have section that deal or contains issues that deals with production, marketing cap, income, market survey, innovation. When you have learnt all these things chart into business plan. The training is not classroom (lecturer-teacher-student) there are syndicate work sessions, fieldwork, you do market survey. Before you write your business plan, you must do market

survey and so you don't go, produce what is not needed, you know what are the increase, cost the product you want to produce, which are the resources that are already in the market and all those things. So that by the time you are doing your business plan, you are also able to cost your products. Basic elements of day-to-day operation that

If last for 5-6 weeks (5 weeks for those who are graduates and 6 weeks for those who are not graduates) because their ability to assimilate translate knowledge into practice, we assume it will be higher and then after their training they go through internships. Before their internship location will be determined by us and them. We ask them are you aware you are going to do internship. If they say 'Yes'. Do you have a place in mind, if they say 'Yes' we are in partnership with a number of organisation including Oyo state which houses a registry of all enterprises in the state (whether we do initial application to the place) small or medium we express our partnership with Oyo state they have a Government database to identify where they can go because we have the records of Oyo state chamber of commerce, National chamber of commerce, specialised chamber of commerce and regional chamber of commerce, Odua Investment group which is a conglomerate of all businesses in the south western region. So we have relationship with all these people, therefore

Question: Could you give examples of the success of business established by beneficiaries of your organisation's programme examples of...

Response: What I will do, I will ask our monitoring and evaluation manager to send you some testimony. So you can follow up.

Question: You talked about the various training you gave to them like Book keeping training, customer manager and all that: What are the strategic importance and impact of all these things on young entrepreneurs like boosting their ability to manage their business better?

Response: The achievement of the KPI will determine how much money , they will release for the next quarter. KPI includes measurement of impact include the number of business plan, the number of enterprises created, the number of beneficiaries jobs created. We are able to track these things. If we train you and you are.....

There are always people supplying raw materials. After training we have a follow up. When we come to your business establishment and noticed you have problem, we check the records, when are able to diagnosed where the problem and we come back again to check, if they actually followed our recommendations.

Question: What about those that couldn't start?

We don't have money to give. We train them to use their business plan to look for money. To access commercial credit. They withdrew their continuation/sponsorship from the programme.

ALF is now back to what we use to do. From January now, we just took this office, when we have a critical mass.

What were the challenges faced by young entrepreneurs running their start-up businesses?

The major challenge post training is sourcing for loan The standard here compare to the standard at Lagos state business school..... The only difference between here and there,

is packaging. So by the we had to look for money internally, we had to charge not an exorbitant, we still need to.....Getting participants as the same volume the way we had them. Having sufficient resources-we only have very lean staff strength.

The major problem is access to fund. If they had been adequate access to fund it, it would have had a multiplying effect but because there was a major problem of access to fund, these people acquire the knowledge and go back to sleep because they have no money to translate knowledge into business.

--**Government Regulation**-We do not advocate for NAFDAC to reduce –Incorporation but that one CAC has takes care of that before you have to go to CAC know somebody but now you do now online. The challenge of NAFDAC.

--**Rent Space**-Most business cannot afford to pay. That's we render support to those in I.T related area, we give them space and they enjoy facilities by paying a token which is not comparable to the rent paid outside.

Question: What is your organisation doing to improve the delivery of your programme, you talked about packaging like the Lagos Business school, since you know that ordinarily people will prefer Lagos Business School due to how they package their programme. What is your organisation doing to package what you are doing well and also improve the services rendered?

Response: You know is like we have two (2) different targets. Lagos Business School is elitist (for elites) but the way people talk about they cannot even go near..... We have never aspire to be like or package like Lagos Business School. We are aspiring to impact in such a way these people will be able to access what they need and demonstrate that they have competence. Let me tell you, why...When Government of Jonathan launched YouWin where if you write a good business plan.

Seven of our trainees won YouWin programme took them to Lagos Business School for training at Lagos Business School. It was our graduate here, that was training in some.....

One (1) won 10 Million, one (1) won 5 Million and the Director himself confirmed it to me. We have never thought about and then ask you to come and pay N50,000-N100,000. The advocacy we are doing now is that development must be people oriented and the moment you have asking a fresh graduate who is unemployed to come and pay N150,000 to learn, you already say he should not come again. People who go there are people who have started businesses. People who actually looking, who want

The Elitist cadre that we train, are people who are about to retire because during retirement, they need entrepreneurship training, when they come to us we slam them, they pay but people we are mainly concerned with are young entrepreneurs who cannot pay.

Question: What would be your key advice to young entrepreneurs that benefitted from your organisation's entrepreneurship programme?

Response: We always tell them. Think big but start small. Don't compromise your vision because you don't have money. But also know and be determined to start wherever you are and start now because the longer you wait/delay, the farther away, the knowledge get away from you. Think big, have your vision intact and start small.

The second thing is that if by any chance you take someone's money to do your business, make sure you pay back because if you don't pay back, you may never access.....There are two (2) things about:

1. Credit Capacity to pay-Is the business generally money to pay.
2. Willingness to pay-It is typically Nigerian will not pay. You take money from First Bank you don't pay and with BVN now when you take money at First Bank the other system know that you have taken money but before BVN. One of our advice is when you take money even from your relative be determined to pay, make sure you have done your home. If someone ask you what you want to do, just open your business plan and begin to speak to him from the business plan. You must be a responsible corporate citizen. You must pay tax. If you have no money to pay, declare that you have no money to pay but running around just dodging corporate responsibility is not something anybody who has a future should avoid or run from.

Question: What are your plans to sustain your programme for young entrepreneurs in Nigeria?

Response: That's very important. Like I told you one of the thing we are doing is, we are cutting

- Value creation in an.....
- Developing partnership. We are hoping will also partner with us. I.T business to main core... I.T Lab
- Civil Society Groups

Even the CBN that stop this programme to fully conceptualise the programme and we are very sure there is no way CBN will start that programme and will not involve us in the just looking at areas of our strength, resources 28 beneficiaries free of charge.....

So after training then do you, you said those that start you follow them for 8-9..... But generally is it like a one off, you still follow up on all your students irrespective of maybe they have started their business or not?

Response: No we do what we call Random Checks, but the most important thing is that we have re-engineered them with our alumni, so we have an Alumni they meet in our office here periodically when they meet, if.....

In terms of EDS we go based on our own Random....It's expensive to go on inspection. We take every 10-16....

M & E triggers specific interventions.

Appendix 5B: LEAP AFRICA

Let me pick which we called Biz-LEAP.

Over the last years, we have worked with some entrepreneurs by helping them institute systems and structure into their business. So eh just breaking this down we have helped entrepreneurs who started business just out of passion or out of just waiting to provide them with opportunities skills and trainings to help them put structure in their business to aid growth for just an idea to a structured organisation. Examples of that, is we help them understand the importance of registering their business that's moving from the informal to the formal sector. Having a plan-a business plan which is very important, we have helped them with succession planning skills, financial management, people management, innovation and creativity. We have helped them with those skills to keep them sustainable and scalable.

Question:

Have you provided financial..... support to them. I have discussed with various NGOs and I found out that the major challenge they face is finance. I find out young entrepreneurs or start-ups they don't really find it easy getting access to micro-finance. Do you support them with finance or you just train them.

Basically to put it out there, LEAP Africa is not a finance giving organisation neither a grant giving organisation in the first place. But of course part of our ways of supporting young organisation or entrepreneur aside the training that we give them. We build an ecosystem of support, so we link them with things they will need. For example a web developer we have someone we link them with at subsidize process. Speaking of finance to grow their business , we actually have partners that we work to provide finance. A typical example we have Bank of Industry. So the Bank of Industry, they actually provide entrepreneurs with interest free loans of up to 2 million Naira. So part of the things we do, are we do the training, we provide the entrepreneurship skills for these young people while Bank of Industry give them money interest free (loan) to run their businesses. Also, because of our partnership, we are a business support development provider to Bank of Industry. So people that pass through our trainings once we see the seriousness in them and they are passing through financial challenges we refer them to the Bank of Industry.

Follow-Up Question: From your website, I read about the BIZ LEAP what is it all about?

Response: BIZ LEAP is typically the arm of Arm of LEAP Africa that works with entrepreneurs. So in addition to what he has said so far, I will say that the platform on which we also support entrepreneurs is the CEO's Forum and Business Leadership Programme per say, those two platforms allow us to interface directly with these entrepreneurs and for the CEOs forum the audience is larger in terms of the people who come there not just start up but also experienced business people who are looking for a new advantage for them to become globally relevant or for them to be able to meet global best practices that the forum is trying to provide information on. So the forum I will say in a

nutshell, is a knowledge sharing platform that allows a lot of ideas to come together and now for how we are helping them financial is for them—structure their business in such a way that they are able to attract funders, so beyond the fact that we are training them, we are also giving them specific skills. Whatever we are doing with entrepreneurs is we are always trying to make them attractive to attract funding, investor or attract investment but the business leadership programme that involves a little workshop to train them for a specific period of time where as the CEO Forum is a programme is a one day programme that last for a couple hours or the business leadership is a customised programme we do for entrepreneurs last for a minimum of 4 days.

Follow-UP Question: Still talking about how you support start up business, I noticed that young people don't really have platform to show case their work/business. Do you have provide platform for them to promote their businesses or what they are doing?

Response: One of the things we do like the CEOs forum we bring young entrepreneurs both corporate. It's open to all, we do exhibitions where they get stands around and that provide them opportunity to put their products there or be able to pitch to people about what they do and which it's open to everybody, we don't restrict it to a particular group. The last time we have people in fashion come to exhibit, schools, NGOs, Insurance and different types of businesses coming to exhibit their products. In addition to that, is the social innovators programme and award that is a specific programme that we designed around young social innovators who we also consider as social entrepreneurs and so far that particular Fellowship Programme and we do showcase. The showcase is an award ceremony and induction ceremony as well. Where we are graduating 20 number of fellowship. The fellowship is for 20 people and we graduate a minimum of 18 as is it. After graduation, we induct a fresh sect into the programme that for us is publicising innovation and creativity behind their social enterprise. All of these people are also put on start businesses or start up innovation except that some of them are categorised as for-profit, non-profit or social venture that's another way we give them a platform.

Question: In terms of mentorship do you bring well established CEOs to mentor young entrepreneurs since you have the CEOs Forum?

Response: Yes-absolutely. The idea behind the CEOs forum is to bring those that have been through all the phases of business from start-up to where they are today. They started from the scratch, in this same country, same economy. Like I said we are predominantly a young people organisation so we bring young entrepreneurs those that are in their first 1,2-5 years to actually come and learn. So it's more of an open mentorship programme that we do, that's one aspect of it. It last for few hours but we now also go into a deeper dive which is the workshop where there is smaller clauster where we have these entrepreneurs to talk to them on specific needs, we also do breakout sessions where young entrepreneurs who are in particular sector have the opportunity to sit with an established person in that sector. Also speaking of the social innovators programme, it is the exclusive part of the programme is the mentorship.

So the social innovators after their induction they go through a workshop session and they commence mentorship which last for almost 6-7 months of their programme. So the stage

they are now is the mentorship stage where for example if you are into recycling, we have an established person in that space not exactly recycling but someone who is in that space or something close by like 'Waste Management' where they actually meet may be ones a week or ones a month but they are constantly talking to each other on phone that's part of the contract. So mentorship is a big part of the programme. We also do mentorship as well for our teenagers programme and lead the way where we teach these kids basic skills like Time management, vision and goal setting. We also try to link them with not too old people but younger people who can mentor them. So mentorship is a big part of our programme at LEAP Africa.

Question: You stated that you empower and give young people skills-So specifically can you tell me the skills you give to beneficiaries (Young entrepreneurs) of your programme?

Response: Our basic curriculum for entrepreneurship includes everything you can think of around financial management skills, innovation which includes brand management, communication, sales and marketing, people management which includes Talent development, hiring the right people, training, learning and development which is a critical part of it, corporate governance we do not joke with that because we believe these are issues that even bigger organisations are facing succession planning. We believe in skills, we don't just teach skills and talk about training, we actually are pride ourselves with this. We do story telling. LEAP Africa is a typical example of an organisation that has done succession planning our founder Ndidi Nwuneli she only worked here for a few years and she had handover the organisation to other EDS, we have had several EDS.

This year she has only come here ones but LEAP is still running. We are 16 years old. She only worked for about 3-4 years there about. So, we also tell people story about our succession plan so because we are leadership organisation and leadership cut across entrepreneurship and everything. One of our key skill that we imbibe in people is leadership skill. So, we have a model called 'ACT OF LEADERSHIP' which we always ensure we tell them first you must see yourself as a leader. First you must have a vision. Even our entrepreneurship programme, we don't just teach you what is centred around your business. We start from the vision aspect, why are you in this business. Why are you doing what you are doing, which vision do you have for this business, what problem do you want to solve so problem solving is also part of what we teach them. We give both the soft and hard skills to enable their businesses thrive.

In addition to that is the Ethic skill. We are very good at Ethic (morals) is the core part of our work; every time we teach our leadership programme or any of our programme, we ensure that ethic is part of it. We have a whole model that we dedicate to that which is our E-Integrity digital learning programming but beyond that we make it very useful in the in-class setting training we give value-based leadership are very key for entry all and lastly will be philanthropy so we have so putting in that curriculum particularly SME board fellow how they harness philanthropy as part of their work.

Question: What were the challenges you encountered in the process of planning and executing your organisation's entrepreneurial support programme for start-up business established by young entrepreneurs?

Response: Funding is the biggest part of it. I... mean but we have been surviving. Initially when LEAP Africa started organisations fund some of these programmes but even when we didn't get funding, we have gotten to a stage where we have created value with our programmes. We have raised leaders who also speak on our behalf. So, we use testimony to sell our product. For example, Tara is an alumni of LEAP Africa. It has had so much in her business. Even if we don't get funding and we are telling people to attend our programme because X and X numbers of people have attended and look at where they are today. YES! funding is a big issue that's for our own side. Also, with the way the economy is, financial or entrepreneurial literacy awareness is actually missing we are in a country where people just do business for survival and make some money and keep money. Until people get to stage and when they understand that financial literacy is very important, you don't just do business because it's fashionable and one of the things, we teach during our programme we know celebrities who have actually started business or some people feel ooo, I have made money, let me start business, we try to tell people that it really not about who you are, how much you have made. It's about what problem you want to solve. So getting people to be aware that entrepreneurship is all about solving problem and creating value is actually a challenge because not many people see it that way. So many things we try to preach that entrepreneurship is about solving problem and creating values. Also getting people to even pay for programmes. We have people who ooo you guys are NGO now, so they say it's supposed to be free, but if we doing everything free, we won't be here today. We won't pay salaries, renovate. So, it's still not for profit but it's all about value. So, getting people to pay for programmes is actually a challenge.

We also have recognised organisations who do entrepreneurship EDC/MBS. They all offered Entrepreneurship Programme targeted at entrepreneur readily go there because of the name and administrative check. It is a bit interesting that we offer something similar or even something quite different. They just don't understand but people misunderstand, they are not sure what we are offering, they just want to go there, I am going to MBS or EDC whereas we offering the same thing and if other organisation launch new facilities entrepreneurship programme. So, year in-year out Nigeria is constantly saturated by entrepreneurial programme and trainings. So, it's a bit competitive now, so we are always trying to narrow our focus to ensure we maintain our values.

Question: So, what's the meaning of EDC?

Response: Enterprise Development Centre EDC (Pan Atlantic Union).

Question: On a general note not specific to your organisation now. What are the challenges encountered by indigenous NGOs Supporting or running business?

Response: People-There is a large gap between the demand for talent and the work to be done. It's so even more challenging for non-profit NGOs to find the right type of talent. People think that this is a place (industry) where you can come and chill. It's not a place where you come and you are really working hard. The industry is a bit free. Finding people who genuinely want the job want to do the work. Leadership, Efficiency, Accountability, Professionalism (LEAP) is actually needed. When people go to school, they don't learn professionalism, they just learn the technical skills and there they start the job but all that it entails to be successful in their career they don't have it. This is why Employability skills,

training and programmes even from secondary school. Time management and finding the right skill is a problem everybody is facing within the industry. Generally, one key issue that the industry is facing is integrity where we have a lot of NGOs that claim to be doing this at the end of the day they get funding and the funding goes another way which has really reduced the impact, they would have made.

Speaking of this integrity again, it's now not allowing the NGOs to really get the Government support that's why the Government is coming up with the NGO bill trying to scrutinize what they (NGOs) do. I am aware in the UK NGOs are not meant to pay tax because of the nature of what they... but in Nigeria now, the Government is trying every possible of making NGOs pay tax and its really because of the Integrity and also in NGO have not been seen to be collaborative. NGOs have been seen to be competitive. For example, world bank has a project, they should actually be able to call LEAP, FATE, EDC and put us all in a room and say guys we need to do this but it's really not like that everybody is just trying to fight for themselves. I can imagine how much we can do if we all come together fighting from same course. If we come together, I believe we can do.

Another thing, I will like to add to the point raised is most people think it's prestige and fashionable to run business or open an organisation Most people are there for publicity, they are not really doing the work. It's also ties back to credibility and integrity. It's another thing when you say you want to touch the lives of 1000 people and you have just dancing around the main issues giving them rice, water. I mean.....Those things are good but can you give them hard core skills that would enable to be empowered and independent (fed for themselves) than you giving them bag of rice every 2 months. Those are the kind of things, so the things that we are tackling today in our generation are different from when NGOs started 3 decades ago, so we need to start thinking holistically. If we collaborate our efforts will be more sustainable and rel.....

Still talking about integrity, I was in Benin, I was meant to see an NGO, I noticed the guy felt threatened. Do you have a regulatory framework to regulate and check activities of NGOs (like UK charity commission) to know the funds they receive from international organisations to know if they are actually using it for its purpose. From the top of my knowledge, I am not aware of a National body that does. I know that Nigeria at the moment is swinging towards with the NGO bill but they are still struggling and seeking approval. I went through the document and they are actually trying to investigate activities of NGOs and all that, so I really cannot tick at the National level but at our own level at LEAP Africa and our relationship with our sponsors and donors, it's unconscious, it's a part of our work, it's governance for us to be accountable bit to our funders. A typical example a bank of Industry programme that we did, they paid us to train 55 people. At the end of the day, it was only 38 people that came. One of the thing we do is that we give report to our funders after each programme on activities that we do. In our report we stated it there that we trained 38 people that's we are very transparent in which we do. For all funders we keep then posted. We send them report about what we do. On activities that we do. They already have our initial budget, so they know how our activities are going. If they want to us for a refund. We do refund money when we spend less.

Researchers Remark-It's hard to see NGOs doing that.

They may now not collect but we let them know this was the amount we budget, this is our savings but we refund and report. I think that's what has sustained us especially with our relationship with Ford Foundation because the level of integrity and transparency are one of the things that National level if it come to play, we can actually really know who is truly an NGO or who just there. Today we just have so many people saying oh I run NGO or foundation. She said NGO being fashionable. What do you do, every Xmas we give out rice. A lot of very rich people, people that can fund many (1million) people..... They are running these foundation and NGO just to get the fame or probably they have political ambition and they just want to, so they are not really doing it, that's there are no structure, activities. They just give out rice, shoes etc. But for us at LEAP Africa, we don't believe in feeding you, we believe in teaching you how to farm. So that's really the difference between us and others. Our transparency, integrity to sponsors/funders we do not joke with it. I will say that we are one of the few organisation that publish Annual report here not many non-profit-NGOs especially indigenous non-profit. LEAP Africa is a unique one in the sense that our books are transparent, our funding activities are well documented and we actually have Audited account that are done by big auditors (Loyds, Ernst & Young). Recently, another Auditor. We pay too much attention on transparency and accountability of funds given to us.

Question: What are the strategic importance and impact of your programmes on young entrepreneurs?

Response: Okay strategic importance. We think our programmes are very strategic because there is a board at the moment the population is increasing and in the next 10 years Nigeria is looking at 450 million people and typically the young people below 35 account for 65% of the population of the country. The question now is, if we are still struggling today as a country, when our population is about 100 + million then if nothing is done about it, what's life going to look like in 10 years when our population will be 100% more, so we think our programmes are strategic towards addressing the problems and we also part of the 2031 agenda for young people, so our programmes are quite strategic and one of the things or ways we are being strategic is that today we are trying to equip who between 14-35 today, if you look at that age in the next 10 years when the population has really gone to 300% or 100% the person that is 14 years today will be 24 years then, probably would have graduated then (at that point) are trying to raise people that today, will be thinking today that by the time I leave school if I can't get a job, I am creating a job.

We are trying to reduce unemployment by then increase the number of entrepreneurs that will be in the country by them because we believe they can start a business one way or the other, I will employ and empower some people. If everybody is thinking that we reduce the dependence on government for white collar jobs and also looking the Chinese economic model of entrepreneurship and family business and that's why you see them kids will go to school in England, they are not looking forward to staying back, they are looking back to going back home to run a family business and it's generational. So that's the strategy or the thing we are looking at for our programmes.

You talked about the impact. So far so good we have had impact on tens of thousands of entrepreneurs, I may not be able to give you specific figures that's even just direct impact, if we are looking at the indirect impact because we don't know every entrepreneurs that passed through our programmes how many people that they have employed like a Tara that

is opening branches in other countries just by coming to our programme. Of course what she has learnt is having impact on a lot of other people who are now employed understand the fact that I need to employ the right people. So those people are not on the street anymore because you some who understand the importance what it takes to employ the right. Talking of the indirect people we are very sure, it's going into millions. You know if you didn't tell us your story this more about how this our programme has helped you, we wouldn't have been able to know and capture it. One way or the other you are doing your doctorate today, you won't even remember LEAP. The these....We don't know how many NGOs will remember it and they want to implement it. So you can see the exponential growth in our impact.

Question: There is a gap in the Nigeria educational system. What is LEAP doing to help youths in volatile region like the Niger-Delta?

Response: I know we have done programmes in Port-Harcourt (PH), Calabar. We are currently doing a programme in Uyo. So in the Niger-Delta, I know we have been doing Programmes. You know not to be specific to the militants but I know we have programmes in the Niger-Delta. Talking about people outside Lagos, we have a lot of other places like Ibadan, Abuja, Kano, Kaduna, Enugu, Cross-River, we move around. But it's money that help us to go to places.

In some of the region like the Northern regions people going there now are there trying to resolving the IDP issue nobody will be interested in funding leadership. The reason we have not gone up North is because the funding restriction has made it impossible to reach there. However, our programmes have attracted all these people from different regions. So far a particular programme sponsored PLIC Specific Leadership Training Centre, it's a regional programme that we held between 2008-2011 where we went to the six (6) geo-political where we went to SUG, talking to all these people training, we were able to a bit of these category you are talking about. Also, through one our funders if I can mention name like Shell for instance, we were in Niger-Delta for a specific programme to deliver our values for leadership programme and we did come in contact with these people. People who don't what leadership is important. I know it was a bit difficult because they had to give stipends daily, it will be difficult for them to come, they were revolting. They are unique SEI.....

Unfortunately, it's a National issue that our programme may not be able to tackle right or do much because of the potency of what they have there but we do our best to try to make sure we carryout our programmes close to the region as much as possible.

Question: What do you think should be done to improve the programme delivery by indigenous NGOs?

Response: Monitoring and Evaluation. Most people roll out programmes what's the intervention, what are the recommendation, where are the reports. How are we scaling up, should this not be influencing policies.I think we could do more by monitoring and evaluating the strength of our programmes, the relevance of our programme if they are not successful.

In addition to the Niger-Delta, you know most of our programmes are also based on NEED (NEEDS ANALYSIS/ASSESSMENT). So if you look at the Niger-Delta Area right now, typically the problem is not even about Leadership or Entrepreneurship Programme. The problem is about making people even calm down let's even stop the violence first because people are bitter, upset and angry. So it will take them to actually relax and actually understand that violence is not the way forward. If we can actually resolve the issue between the oil and gas companies (multinationals) and militants, if they can even come together and say guys we are tired of violence and say what can we do, that's when an organisation like LEAP can now come in and say we need to develop the capacity of these people.

These people are vandalising your facilities because they are idle, they can do a lot for themselves, they just depend on oil and gas, I think it is something we should pitch to them, apart from just paying them (you know they just pay settle them. The truth is the more you settle, the more other people are growing. Even the Amnesty programme is not a good solution. We need to empower these people and say CSR is not to be giving you money anymore. Okay let's bring you guys, let's train you, empower you and start up a business then we can actually fund it. The truth is someone that you've been giving 5K (N5000) and say you know what go and learn this skill, I will rent a shop, I will stock it up for you the thing is that person will appreciate but we have seen young people in the Niger-Delta, all they do is drink and next thing they pop their gun looking for who to kidnap because they are not engaged. So we as an organisation can really not lead that movement, we also need to work with organisation that can lead that movement of bringing them together. Yes we are trying our best to get access to a Governor, commissioner for youths or we see an organisation that's interested then we are more than open to do (assist) but in our own little sphere, we have done a lot of program in the region.

Remarks by Researcher: Most successful entrepreneurs that come from that area, don't go back because they don't feel safe. Example Tonye Cole he is from Abonima, I heard Abonima is one of the poorest towns in Rivers but Abonima has part of the richest people that come from Nigeria and when they were asking him, he said several times, he has come back home, he was trying to build a library free, refurbished schools free, he said he ones his equipment land, they don't allow them work. He has to sort the king so it's discouraging. I think every rich man would love to give back, you can see Dangote, because he has the opportunity to give but those in that area are not giving their opportunity to even give back, so I think it's a mindset thin that has to be broken first before other things can come up.

Question 7: What are the impediments or challenges young entrepreneurs are confronted with in the course of running their business?

Response: Okay, I find this really interesting because it's also something we have been working with other organisations to do, so I will share the experience and knowledge learning point we have gotten from the initiative we are working on. You know the world bank initiative on Ease of doing business in Nigeria. So the ministry of Trade as broken it down into ease of doing business. Ease of doing business in the south west, North, South-South, so we are part of the committee that is working on Ease of doing business in the south-west, we have done commission,..... And it's been monitored by DFID. So one major challenge is actually regulatory, we even have people who have gone to good,

attended good training with grounded knowledge, who have the money to actually run a business but the regulations around it is not supporting them. For example starting from even registering your business.

You know it's recently that registration of business is now becoming faster and there is now an online platform, but it's still a big challenge. We are working with some young entrepreneurs now, NYSC young people who just finished and a month now some of them are actually trying to register their business and they have not gotten it. However, in the UK, registering a business is like opening an email address, where you just fill a form, use your card pay, if you want same day, you just pay more, it will only cost you money, you get it same day or the next day you get your certificate but here we are in Nigeria where for example these entrepreneurs are meant to get a loan of 2 million Naira, so if registration is being delayed to the point where they can actually get, is the regulation, they have everything in place but they cannot get their certificate that's one. Still on regulation speaking of NAFDAC for example, we have a lot of people who want to sell food, drink, the truth is, they can't really scale-up, it's a nightmare, you buy a drink because we are sensitive to health, we want to be sure if it has a NAFDAC number and nobody will allow you sell your product in the shelf in shoprite, Ebano without a registration number.

So criteria for getting a NAFDAC registration is hell, people are signing, documenting-documenting a lot just for them to get NAFDAC registration, you it's a lot for them on the other side as well, the challenge again is understanding-Education. Entrepreneurship is not something being taught in our schools. So we have graduate who were just taught to read and just leave the school and start looking for job. So our education system the curriculum for self-dependence is not really there, is just go to school copy note-cram-write exam and go out. So it's now affecting a lot of people these days because there is a little we can really do.

For example (instance) a training of a week we are doing within days we have people struggle with it because, it's like having to start from scratch, they don't understand what budget is, you see an accounting business admin graduate who does not even understand what a business plan is, so you begin to wonder what competitor analysis is, they don't understand what market research is, so those basic things are part of the problem our educational face, curriculum running and starting a business of course finance is the biggest issue lot of the people face one of the things we have also realised is, we try to make them understand that, the honest truth is, there is this money everywhere. If you want to run a business, there is money available, so one people lack information. So for example, there is a model, I always desi... This is success to the entrepreneur-This is where they are-This is finance. If you ask most entrepreneurs they will always tell you is finance but based our relationship in LEAP Africa, I mean we have worked with micro-finance banks, bank of industries. We have a couple of financial banks that are doing our database, when we ask like some of us that have worked in financial with experience, if you ask these entrepreneurs why do you think you are not getting money, they will just say there is no money the government is not giving money but when you ask the banks why are you not giving them money they will tell us one, they don't have systems and structures.

We cannot give money without seeing your business plan, without seeing your Audited Report. Corporate governance structure without securing your board. I mean we will trust you better to if we can see your board even look at things like if you are not even registered,

you can get finance talk less of if you don't even have a website, I mean as little as that , I mean we need to be able to trust your structure. So that lack of structure is one of the things that is not making them access finance. One of the things we do, we try to get entrepreneurs to understand that getting money is not the problem but what it takes to get the money is what you need. So I think these are the key ones not to talk of other issues.

Question: How would you rate the businesses' established by beneficiaries of your entrepreneurship programme?

Response: From top of head, I mean, I will not say it's 100%. I mean I don't think any business is 100% in the first place, it's always work in progress, everybody is improving and improving, innovating but one of the thing based on feedback, monitoring and evaluation, based on our Alumni that has gone out to do things, I think we have succeeded in really building some strong business. We are not just building businesses; we have impacted some skills that is valuable to our Alumni may be add to their businesses. I can't give all the names at the moment, even feedback from the most recent one that we have done like the bank of industries training fore Corp members just coming out is something that as really come out strong from feedbacks, appreciation they are giving, we have some people coming to say, I never knew, I could write my own business plan, you know that actually makes us happy that at least things has changed, we have people who never thought of registering their business, some doing throw pillow, you know you see that it's just a normal hobby but within the space of a month, he has been able to come up with a business plan and able to open a bank account in the name of the business, because if you are going to get a contract, nobody will like to pay in your name but in the name of the business.

So those are the little things we are trying to do. So we have been able to position a lot of entrepreneurs for success and sustainability. So we ensure our trainings we get participate to register the business. So we take them from informal to formal sector. First to make sure they have a plan. We give them tool kit like financial management template like now here you can be recording your income and expenditure no matter the level of business you are you must have a budget template where at the beginning of the year, you can have a budget to monitor and track. I think we have done very well with the little that we have encountered, I mean we can't just stop talking about Tara, she also talks about us all the time. I always use her as example, I tell young people who I say you are just doing pancake just painting people's face, when Tara started I remember then in Ibadan one time she came to do make up for my aunties wedding, she came with the way some young girls will come, having her box of make-up coming out from a cab just to do the thing but right now she is in about 3 countries all over Nigeria. She has funding from international partners to launch new products. She constantly recruiting. She is doing her doing a lot of programmes. She is done very well for herself and we also have the Wilson brothers and Wilson Juice company as well, they always talk about how our programme has really helped them as well just that but now their lemonade is out in different stores across the country, is in the biggest of the biggest malls out there. So it gives a lot of joy that we have such kind of people. For us because we are predominantly a youth focused organisation so we focus more on the young people we have been getting good feedback.

Question: From your feedback so far, have you done like a comparative study between indigenous NGO (like your organisation) and International NGOs?

Response: No-Because our realities are very different, we are facing corruption here, we are facing regulatory restrictions here, over-taxation those things are not same with the UK. The challenges that entrepreneurs face here are not the same .This is why the books we have written (you know we have 11-12)for young people but 9 are for entrepreneurs and in those books we documents only issues that are peculiar to Nigeria environment or currency. What does it take to move my product from the farm to a store or even converting the value chain to have my products on the shelf of shoprite, if you have heard of Ndidi Elumelu stories talking of her, she is venture into agro-business, she is going to tell you the horrors of doing business in Nigeria and ensuring that she is selling her products. She is solving malnutrition; she is trying to salvage food that waste away usingThese are not things that you could even go and say you want to look at any non-profit in America or UK because they are dealing with sustainable community. Our problems are peculiar to us.

However, if you say are, we looking at other African countries, yes there are many other Africa that has similar problems like us. We are looking at models like Lukaka. People talk about Lukaka in Kenya a lot; how can we be looking at. How can our social innovations try to solve our issues in a way such as that it's creative adopt? Yes-Africa yes but not Europe.

Question: What if you partner like Ford foundation and other organisation that fund or sponsor your programme, what if they withdraw today, what will be your reaction, what would be your sustainability plan?

Response: I think this is the 2nd time; I am getting this question today. So one very interesting with LEAP Africa, we 16 years this month not really because of the funding we have been getting but because we have also been able to build a sustainable organisation right. So apart from funders we also have programme with value proposition. We have programme that sells. We have programmes that people actually pay themselves to attend. We have other internal investment, but basically for programmes we strongly believe whether we get funding or not, our programmes are actually programmes that are sustainable. Our programmes are programmes with strong value preposition..... They would pay for it but because we are an NGO and our aim is making impact and giving back to the society, so we only try to look for fund basically to just subsidized for the masses.

Question: What would be your advice to young entrepreneurs that benefitted from your organisation entrepreneurial programme?

Response: I think the most important is for them to stay focused. Embrace the values of what they have learnt at LEAP Africa we don't joke with values, we instil some values in them in terms of ethics and morals we don't joke with them, seeing themselves as leaders, problem solvers and people that creates value. If they can focus in those values and also the things, they have learnt from us in terms of professional effectiveness. I think that is something very key. We have young people who feel ooh. I am an entrepreneur; I can wake

up 10AM. Oh I am an entrepreneur. I can decide when I go to work or not, that's the mentality a lot of entrepreneurs have but we have gone ahead to tell a lot of entrepreneurs that see your business owned and run by you but still run it, be professional the way you would have done if you were working under someone. Your email etiquette, in terms of turnaround time, time management is very key, communication, reading is very key, those things we have imbibed in them we believe if they can embrace it something that would help them.

They should also pay themselves salaries. Many ehm CEOs, MDs or whatever titles they call themselves don't pay salary, they just deep their hands into company's purse and this affects most organisation. There are so many horror stories around one man business in Nigeria. I have a lot people who say, I will never work in a one-man enterprise even if though, they have gone beyond the start-up stage, the company is 6 years old or 7 years old but they don't have separate account, they don't themselves salary, they owe salaries. I will... treat your staff as you would treat yourself and treat yourself, as you would treat your staff.

Question: You recruit people for your programme what is/are criterion/criteria for recruiting beneficiaries of your programme?

Response: It's an open call based on the criteria set out when we were designing the programme. Then we may likely look for people who need it the most or show dexterity that the lessons move them from point zero to point 5 those are the things we do. For all our programme, they are open call, I can't definitely say that..... Every time when we are trying to short list, may be based in proximity, size of income, gender balance, we try to do as much as possible to ensure that many people benefit from our programme at a time.

Question: What are your plans for young entrepreneurs in Nigeria?

Response: Our wish for them is to actually grow their businesses and be sustainable and also outlived the founders. We are hoping to raise business leaders that would lead sustainable businesses that would be scalable and that would outlive them in a nutshell.

Appendix 5C: FATE FOUNDATION

QUESTION 1: How has your organisation supported start-up business established by young entrepreneurs? **Response 1:** Good day Sheyi. Fate Foundation has been in existence since year 2000 that's about 18 years and since inception we have been focusing on developing business owners in Nigeria building their capacity and supporting them to start, grow and spread their businesses. Over the years we have trained from our structured programmes we have trained about 5,000 business owners but we have actually reached out to over 78,000 young people on the topic of entrepreneurship. The way we structure our programmes we have what we call the Aspiring Entrepreneurs Programme which was specifically design for start-ups, young people that have their business idea, that just started but they don't really know what it takes to run a successful business those are the people we train under our 'Aspiring Entrepreneurs Programme'. Then we have another Programme called 'Emerging Entrepreneurs Programme', which is basically for growing businesses that wants to scale and access bigger markets. They are running their businesses averagely making not less than 100 million Naira (£) in terms of turn-over and they have 2-3 employees working with them and they would have been in that business for 3-5 years but they need to take the business to another level to scale-up, those are the people we train under 'Emerging Entrepreneurs Programme'.

We don't just train because in Nigeria for instance a lot of factors affect businesses. After the training between 3 months training we give them between 2-3 years business support services which ranges from mentoring, funding linkages consulting services, business plan development, continuous education and a whole lot of support services that help their business to grow. One-On-One meeting runs for 12 months that's a year and they meet ones in a month (One-On-One meeting between mentee and mentor ones in a meeting). They spend 1 to 2 hours monthly to look at the mentoring goals. The mentor guide in all those mentoring goals and assist entrepreneurs to achieve his/her objectives. Over that period of 12 months. In terms of funding linkages for instance we don't give loans or grants but what we do is, we have a lot of funding partners locally and internationally. Locally, we have Central Bank of Nigeria, Bank of Industry, Commercial Banks, Micro-finance banks LAPO. We have a whole lot of them depending on entrepreneurs funding links we identify and introduce the one we think will be appropriate. Don't forget their businesses are in different level if you recommend a wrong funding opportunity to a business can cause a lot of problems take for instance start-up that is still strongly to access market or customers, if they cost fund is too high, it could cost a lot of problems to the business depending the funding needs and the state of business. So we recommend funding partners to be able to support the business. So basically that's what we do.

Follow-Up Question on Q1: Can you throw more light on your 'Aspiring Entrepreneurs Programme & the Emerging Entrepreneurs Programme' in terms of curriculum and Taught Contents?

Response to Follow-Up Question to Q1: I may need to check our curriculum but generally we cover A-Z on how to run a successful business starting from knowing yourself as an entrepreneur first. You know sometimes you don't even know yourself, you don't know what you have. We start from the entrepreneur himself; we now make them understand the concept of Goal setting, Business topics in terms of operation, managing people (Human Resource), Financial Management, book keeping, cash flow. All aspects

of business, we cover all related topics that speak to how they run their businesses what they need to know. Even Negotiation, you know Negotiation is one of those key important topics they supposed to know.

Question 2: What are the challenges encountered in the process of Planning and Executing Your Organisation's Programme for start-up business established by Young Entrepreneurs?

Response 2: The challenges are enormous but the fact is because we are determined and our focus is to create jobs and wealth in Nigeria economy, so those challenges we tend not to dwell on them. We don't allow it to affect what we want to achieve and how we want to engage young people. Changing the way entrepreneurs have been doing things in terms of the conventional way of running business. For instance, certain people just start their business without any structure or certain process and they do. Take for instance someone that does bread making and you are saying you need to put it down now to mix your flower (standardisation) to quantity of sugar, flower, there must be a process around everything you do such that, if you are not there someone else can easily pick it up from where you stop and be able to do all those things. Making them realise and getting to do things for me is a challenge because even sometimes they are in the class they are taught, they all understood from the class getting them to do it (i.e., put what they've learnt into practice is hard).

Gap between training and application, it will take monitoring and continuous development to break that. That is why part of our support service is what we call 'Goal Support Visit'. We visit all of them. Most especially people that graduated in the last 2 years. We try as much as possible to visit them at their various locations to say okay, we have taught you how to keep records, this and that, so we there to check. Sometimes because the environment is dynamic, the problem you are facing today may be different from the one that is going to show up tomorrow. So apart from checking what they are doing, trying to check what we taught and what they are doing to know if there is any difference. We still want to find out the current challenges they are facing and how can we help. All those things sometimes could be major challenge. Another thing, is generally people (entrepreneurs) running businesses affordability is you are getting young people convinced on the need to have entrepreneurial training but the fact is, it doesn't completely free, though our programmes, it is either someone is paying for it or someone is paying part of it. It's highly subsidized or we subsidized it but the fact is someone must pay something. Sometimes, if there is no sponsor at all and they need to pay the full fee, it's a challenge to young people. We struggle to get people in the class despite the fact that the curriculum is very rich and help them gain business knowledge but because of affordability you struggle to get people into the class but the fact is in most cases we get support from individuals, corporate bodies. Like we are running *Aspiring Entrepreneurs Programmes (AAP)*.

Aspiring Entrepreneurs Programme Digital was sponsored by Facebook and we are training people in seven (7) states in Nigeria. Two (2) runs in Lagos and one run in other states. So, affordability again is a major constraint. In most cases we get partners and sponsors to address that but it can't be enough really.

The Environment itself is a major challenge like Government Policies for instance. We started what we call 'Research and Policy', where we engage policy makers and major stakeholders to actually influence policies that affects entrepreneurship in Nigeria. Young people are trained on how to run a successful business, the fact is they have the knowledge and skill but the environment is not supportive. Take for instance Multiple Tax Collection (Multiple Taxation) in Nigeria, sometimes it's killing some of these businesses. A business that is struggling to survive state and local Government are asking for X amount of tax, Federal is asking for the same tax. Sometimes it could be a major challenge. To a great extent we are making progress in that regard because there have been so many advocacies with respect to tax. We at the business environment or entrepreneurship ecosystem in Nigeria, what are the challenges and who are the key players we identified tax as a major problem within that ecosystem and sometimes we engage major stakeholders and as a result there was like a tax lifting by Federal Government of Nigeria. They even like something they call 'Ease of Doing Business'. I can remember like encouraging entrepreneurs to come out to come and declare tax, some of them they don't pay tax, just because of one problem or the other, some of them, it's too much for them. They are always under the radar. Some of them, it's too much for them. Some of them just say if I am facing problem just because of tax, let me stop using their business name and register another one so that nobody goes into the history of my tax and it's a major problem when they want to access bigger funding because there is no history or track records because they are running business for 4-5 years but because of tax, they need to drop all the history, they have created in the last 4-5 years because of that challenge in the environment we decided to get involved in Research and Policy. Environment is another major factor (Federal Government Policy).

Question 3: Explain how these challenges highlighted above have affected the support given by Indigenous NGOs to Young Entrepreneurship?

Response 3: That's what I just told you, I have explained to you that we were given, like I told, we have arranged in line business support programmes that we give but we still believe if the environment is not supportive enough what we've done may not really impact their business as expected that's what informed Research and policy to be able to engage policy makers and stakeholders. In terms of funding like I have said previously, we don't give money to beneficiaries. You can try it, ask 10 business owners and ask them what is their major challenge you are likely to hear from 8 of them saying is funding. So we don't give money and we see that as a challenge, so instead of struggling on where to raise money to fund business, we partner with major funding outlets organisation and stuff and we are able to address all those funding challenges. In fact, CBN for instance, you know funding businesses in Nigeria part of what you need to know is the fact that when they go to a commercial bank part of what they ask for is collateral (i.e. security) and most of them don't have it and as a result it's always a problem but our partnership with Bank of Industry and CBN, they don't even ask for them for any security or collateral, once they can prove and submit their form that they are from us we train them that's the security they need/respect. Once we can sign their forms that they are our trainees they give them access to CBN funding, which for a major relieve in terms of funding for young businesses in Nigeria.

Follow Up Question to Q3: Over the years you have been able to build a very good brand and reputation, what are the little secrets behind Fate Foundation's why major stakeholders like Bank of Industry, Central Bank of Nigeria and Corporate Organisations are willing to partner with You?

Response to Follow-Up Question to Q3: I think our ethics and professional delivery of our programmes. I think generally when people see value most importantly if what you are offering is impact driven in solving the problems and addresses the needs of the society, people tend to identify with it, and people tend to support it. Unemployment rate, I don't know if you are aware, in Nigeria is alarming, instead of living Nigeria as young people chasing jobs they are not there, so we feel we are responsible to change their orientation to instead of waiting to get job but create jobs because jobs that are not available in the market, so engaging them in that area and people see the value and for me that's the major thing that I can say endearing people to supporting what we do and come to think of it, if you look at the current Sustainable Development Goals (SDG) you can see Entrepreneurship is one of the major key goals in SDG. I think all over the world it's a major value that any organisation can offer and people will tend to identify with it.

Question 4: What do you think should be done to improve programme delivery of your organisation (Fate Foundation)?

Response 4: As planned –Like I told you from our structured programme, we have trained above 5,000 but if you at Nigeria as a whole, Nigeria a population of about conservatively 180 million people and that 180 million about 51% are youths, so it means we have more than 90 million youths in Nigeria and reasonable percentage of them by statistics about 26% of them are not employed. So, it means we have millions of Nigerians that can be trained in Entrepreneurship. In terms of physical training or in-class training we have one in Lagos and one in Port-Harcourt recently because logistics problem we had to move but we still train around but we are majorly in Lagos for now, we think we can reach out to so many people than what we doing now and that's why we are considering E-Learning, so that we can reach out to more Nigerians, we have millions of them that need our services and we have few organisations taking care of that which there is still huge gap.

So, we wait to reach out to as many Nigerians as possible. We can't achieve that by telling them to come to our Lagos office, so we are trying to build our E-learning platform which by the time we finish it, it's going to support our training activities and more so in terms of business support because we pride ourselves in terms of support we give to businesses and entrepreneurs after their in-class training so we are starting what we call 'The Sky is the Limit'. It's an online platform where all these business owners can be mentored and have access to support services like Business Plan Review, Consulting services. We are working on that platform as well which this year alone we are looking at not less than a thousand people will be an engaged on that E-business support platform. Those are the things we are hoping to capitalize on as soon as possible that will help to reach out to more Nigerians.

Question 5: What are the strategic importance and impact of your Programme on Young Entrepreneurs?

Response 5: When you say strategic importance, from any business owner, it's just like to be a doctor, it is very important to study medicine in the University before you can come out to say you can take care of human health issues same goes to Entrepreneurship. You want to run a successful business, a business that can outlive you, it becomes so important for you to learn what Entrepreneurship is all about so that to me is the Entrepreneurship is all about so that to me is the importance of what we do because it exposes business owners to what they need to know to run a successful business in terms of their operations, finance, managing staff to achieve their purpose. To me that is the, and beyond that what we can call the impact is the fact that, it helps the economy because when we train business owners after a while their turn-over will increase they will pay more tax and they will increase the level of GDP in the country so directly or indirectly we are creating wealth and when they grow, even if they started as individual they will engage more people or 2-4 employees to run the business with them, by so they are reducing unemployment rate in Nigeria, to me that's a great impact and as we speak, our last report over 65% of businesses that we trained are running their businesses actively. They engage an average of 3 employees in their businesses so to me; it's very huge impact in terms of creating jobs and wealth in Nigeria.

Follow-Up Question 1 to Q5: In the process of doing my background study, I watched in one of the major Nigeria TV stations (Channels Television), recently there was an Entrepreneurship programme hosted by Bank of Industry where they invited Fate Foundation and LEAP Africa, please can you throw more light on that Programme and its importance to young entrepreneurs?

Response to Follow Up Question to Q5: The Programme is called 'Graduate Entrepreneurial Fund'. University of Ibadan does it in partnership with MISE so the target is, these people graduating and serving as Corp members when they finish their youth service, they are coming to the labour market that is highly saturated so what is going to be their hope getting to the labour market, so the idea is let's get them trained about Entrepreneurship give them or build their capacity, if the capacity is good and they are able to develop a good business plan, then University of Ibadan inform the Bank of Industry to give them funds of up to 2 million Naira and we (Fate Foundation and LEAP Africa) guide them to write a bankable business plan and give them necessary guide to be able to secure the loan from the bank of Industry.

Follow Up Question 2 to Q5: Is this the first time your organisation (Fate Foundation) are involving in the Programme?

Response to Follow-Up Question 2 to Q5: I believe this is the 3rd time.

Follow Up Question 3 to Q5: What is the Impact of that Programme on young entrepreneurs?

Response to Follow up Question 3 to Q5: Yeah, I think University of Ibadan as disbursed over 300 million Naira for this purpose that is for the first and second and they are looking

forward to do far more than that this year and part of the gap noticed was lack of business support. The first was paid to train these people but this time around we are looking at it holistically we recommended that training alone is not enough to support, let's train and give support to businesses, we are supporting and guiding them. It's now a full package, like I have engage three (3) of them today. In fact, Sundays when I am supposed to be resting, I attend to them, talk to them and guide them accordingly. For me it's been making a good impact. They have been doing it ones in year but this time, they are thinking of having two (2). Another one is likely to come before the end of the year. So it's not, it can be better for me, it's a good way to approach unemployment rate in Nigeria.

Question 6: What is the Selection Criteria and Process for recruiting candidates for the Aspiring Entrepreneurship Programme & Emerging Entrepreneurship Programme?

Response to Question 6: It used to be form, they fill physical (hard copy) form and they submit, then they come for interview. Now they apply online, go to our website, then you apply, we get it at the backend and they are scheduled for interview whether online or physically. We interview them then we decide whether the person is going to be considered, don't forget I told you that we have some basic requirements. The person (Applicant) must have like tertiary level of education, business idea for Aspiring Entrepreneurship Programme or the business has commenced, we want to test those things in our interview, when it is okay to bring in the person in, then we can send like an engagement letter to the application and the person Accept. It's purely online.

Question 7: With youth unemployment, restiveness in the Niger-Delta and Boko-Haram in the Northern part of Nigeria, how can we use Entrepreneurship to solve all the problems highlighted?

Response to Question 7: Even apart from youth unrest, I think if we are going to improve our economy in Nigeria. If we are going to solve the problem of unemployment which to me, I describe as time bomb of Nigeria. If we are to address it all, there must be a dedicated effort to develop Entrepreneurship in Nigeria. People that are engaging in all those vices because they are not engage and they don't see future holding anything for them so they can do and undo but if they can see a promising future, if they see that if they enter into Entrepreneurship journey, there is tendency of becoming the next Dangote or bigger than Dangote, they won't involve themselves in social vices. For me Entrepreneurship is very important or key. I think to do more; the Government has to be fully involved. Although they are doing their own but they still have a lot to do.

Of course, the Niger-Delta, they have started this Amnesty programme of which our Port-Harcourt office was directly involved in giving young people interested in entrepreneurship different skills and empowering them, buying equipment. Yeah, we were largely involved till late last year.

Follow-Up Question 1 to Q7: What kind of training did you give them?

Response to Follow-Up to Q7: Is Entrepreneurship training but then it is more focused on just like vocational training. We have tailoring, hair dressing etc. It has different categories. It's more vocational and after the training there is money to buy them equipment for their different vocations.

Question 8: Recently in Nigeria like in the UK (where you have the UK Charity Commission) but presently the Nigerian Government is proposing a bill to regularised activities of NGOs. What kind of structure have you put in place to ensure Fate Foundation is credible?

Response 8: Well credibility as to be earned over a period of time. It's not something you wake up and say I am a credible person. As an entity, we are credible and we have been able to prove it over a period of time and now I think with what we have in the last 18 years of existence.

What is credibility all about, firstly you are ethical in terms of service delivery, your funding partners has offered some millions of Naira to execute project, was the project delivered or not as promised. That has been proven over the years because if that's not done by us, we want have course to be approached by multinational companies like Facebook, Citi Foundation, J.P Morgan. We are member of Youth in Business International (YBI) a UK based organisation.

YBI supports our mentoring, curriculum development and business support services. If we are not, it would have been difficult for us to access those services. I was in Kingali, Rwanda like a week. Members of YBI in Africa met to strengthen our Programmes for me; I think what we do speak for us in terms of credibility.

Question 9: What are your sustainable plans to sustain the programmes runned by Fate Foundation in case foreign donors refused to sponsor or support your youth entrepreneurship programme?

Response 9: The fact is that's just one of the ways or sources of our funding. Don't forget Fate Foundation has a very strong board. I don't know if you are read about our board chaired by Mr Fola Adeola who is the founder of Guaranty Trust Bank (GTB). We have so many like Chairman and MD's of Banks. I am talking about people that are credible, they have resources financially, so there is something we call Endowment, that one was contributed by our founder and board members, which is set-up aside. You understand what an Endowment is. We have that as what we use to support our operations. Also our programmes are fee based. When they don't pay, someone or certain entity must have paid for it. So, if there is no one paying for it, participants must pay for it. So it is either we then discount, subsidize or scholarship and all the time, the chairmen and board will always support.

Follow Up Question 10: You said you were in Port-Harcourt and also that you played a pivotal role in the Amnesty Programme, did you conduct NEEDS Assessment before embarking on trainings?

Response 10: Yeah, that's the starting point really. There must be a starting point (Baseline Assessment). Even at that higher level of Aspiring Entrepreneurs Programme we tend to start from knowing their basic needs, their business needs. If 2 of us are running business, we are both start-ups at that particular time but that does not mean our business needs are the same. So, we tend to know what you need, that's why when we are giving mentors to guide Entrepreneurs, we give them mentors based on their business needs. Some of them their challenge is in the area of keeping records, so someone who is very grounded in that aspect will be attached and dated to mentor them before we engage them in training.

Question 11: What are the challenges faced by young entrepreneurs that benefitted from your youth entrepreneurship programme?

Response 11: The only thing, I can still remember is, even the training (in-class training) has duration of 2-3 months and these entrepreneurs and even human beings generally; we do have different levels of Assimilation or understanding. You have 20-40 people in the class despite the engagement level because our trainings are always very interactive. You still find some people not able to have understanding of what was taught and sometimes people don't want you to see them as someone with poor understanding, they want to keep quiet like they have a good understanding of what's been taught.

So, identifying that gap sometimes could be a major challenge, you have done your best but someone does not have a good understanding of what was taught despite all efforts and the person is not able to come out to say Okay this thing is not good, so its possible such person gets out there and not doing what he/she was taught, so we try to identify that and engage them in other Support Programme. This could be a major challenge at the level of training.

Question 12: How would you rate business established by beneficiaries of your entrepreneurial programmes?

Response 12: I told you our last Impact report says over 65% of them are running their businesses appropriately and that they employ an average of 3 employees, so for me they are making impact because of what I can call a bit harsh economy, to see 65% still running their business is commendable because a number of them get trained and still go back to paid employment so having about 65% to still running their businesses for me is a major impact.

Question 13: What would be your advice to young entrepreneurs that benefitted for your programme?

Response 13: My advice to those who are yet to access because to those who benefits from our programme, we still keep in touch, open them up to opportunities in the economy, environment. We keep regular engagement with them. We have Alumni conference

coming up on 26th September, we are expecting about 500-600 of them to be part of that conference even those that are not going to be there are likely to receive what was taught. We always keep our engagement alive and always giving them support.

My advice supposed to be young people who are out there, who are yet to access such opportunity because like I told you the labour market is highly saturated and unemployment rate in Nigeria keeps increasing, young people must find a way to embracing entrepreneurship and not just getting something done but knowing how to do it and make a difference within a short period of time because there is no short cut so that they can do well and be successful. The opportunity is there, is just for them to access it (Business Support Services that Fate Foundation offers).

We still are very passionate and I told you before, we don't believe we have reached out to our people. We believe because our training is in-class training, we are not able to reach out to many people that we would have loved to. That's what our E-learning platform. Our plan is to reach out to as many people as possible on the topic of entrepreneurship. Getting more people to that space so that they can create more jobs in the country and we can build a country of our own. Everybody is not looking up to the Government for grants and employ people instead of relying on jobs that are not really there.

Check www.msmehub.org part of what we do to support young people. Part of what we do to support young people is in the hub.

INTRODUCTION

Question 1: Throw more light about DreamTakers Foundation?

Response 1: The foundation is basically to assist unemployed or people who want to assist themselves. Assist them get job, to be financially independent and be employers of labour. Assist to be entrepreneurs and re-orientate the minds of youths, change their focus and let them know that they can work for themselves instead of going out looking for jobs and remain jobless. There are no jobs. So it is time for them to decide that I can do it all alone.

Follow-Up Question to Q1: What motivated you to come up with the vision or concept of DreamTakers Foundation?

Response to Follow Up Question to Q1: I think generally that question is another person that looks from outside that would answer that question. Generally, she is my wife before we got married, we have known each other, what attracted me to her, she is a very kind person, I remember when she took me to meet a class mate, and the person vouched for her and asked does she still try to help everybody she sees. I said 'YES' but I am trying to curtail that aspect for her. She doesn't like to see people suffering, she always try to lift people up. She sees beyond her nose especially young people that just sit down, she gather them and try to give them direction.

Question 2: How has your organisation (DreamTakers Foundation) support start-up business established by young entrepreneurs and youth entrepreneurship generally?

Response 2: For now what we do most of the time is to advice and give them support by providing consultative service because we don't have the finance and also by working with micro-finance banks to see if we can get loans from them. We started last year and we are still in the process of getting single digits loans. What we are doing is just encouraging them and giving them the push that they need and advertise what they do one-on-one but financially we have not been able to put money into it.

Question 3: In what areas have you intervened or what are the kinds of training you've given to them?

Response to Question 3: We taught them how to make wigs, face make-up, head tie (Gele), sandals or shoes, hats, soap making (liquid and solid soap , disinfectants, Vaseline, Air freshener, catering-International and Nigeria dishes, digital computer printing, graphic design. There were like seven (7) different skills that were taught.

Question 4: What were the challenges encountered in the process of planning and executing your organisation's entrepreneurship or start-up programme?

Response 4: The most important challenge is finance. You know we pay for everything. This hall we have to pay for it. Not to talk of having that of training and you pay for it may be like a week. Thank God for digital platform to advertise. The challenge is paying the resource persons at least you have to give them a token. We sort out their transportation, snacks or lunch. Some people come from far. We have to subsidize their transportation.

Follow-Up Question to Q4: Currently in Nigeria from research most NGOs they primarily depend on international donors which I was made to understand that DreamTakers foundation don't really depend on International NGOs. So, what are your sustainability plans?

Response to Follow-Up Question to Q4: For now, its personal whatever is use is personal. I think from recent development the future is quite bright. We have the advantage of 'credibility' you know how the country is today; there are a lot of fraudulent people /NGOs. People just get up and try to get money. Most of those NGOs are not really identified by higher body in the country. I will give kudos because like in the last meeting, DreamTakers Foundation was invited to the residence by the wife of the Vice President.

Additional Question to Follow Up Question to Q4: Talking of Credibility, I know that most organisation get Auditors to Audit their account, currently do you have an Auditor that Audit your account?

Response to Additional Question to Follow-Up to Q4: For now, we don't because what she has been doing is purely from her purse because there is no need to Audit because there are no asset for now and are not tangible things because you buy snacks, pay transport fare, there is nothing to record about that but subsequently when we start getting other funds into account then we will call in an Auditor. With what the CAC woman as rightly said, we will start working to get an Auditor.

Question 5: What is the strategic importance of your programme to young entrepreneurs in Nigeria? Response to Q5: For now, you people that stay Abroad you know how things are in the country since the fight against corruption started everywhere has been dry.

Thinking that, you can fish in Nigeria is nothing but an imagination like going to Sahara Desert everywhere is light. It is quite dry. So, what we can really say and boast of is that a lot of our youth from what they learnt and earn has been able to make a living. We try to mould them and encourage them. We are preparing and

Imagine an idle youth crime is on the increase. With that. They are idle, they don't have what to do. An idle mind is the devil's workshop. They become thugs, miscreants and menace to the society. They use tramadol but by the time you engage them, they will forget all that and concentrate. So, it's all part of taking them off the street and making them useful to themselves and society and improving the economy on the long-run too.

Question 6: What are the selection process and recruitment criteria for recruiting beneficiaries?

Response to Q6: I think for we more like the Lord Jesus Christ, come as you are. When you say beneficiaries are you talking of the members that come here?

Yes that,

We don't have any limit. Come as you are, we sort you out. There was actually a testimony of a lady that came when we went to see the wife of the vice-president; she lost her job, her husband with 2 kids to carter for them. She saw DreamTaker as opportunity she took that opportunity to acquire some skills in soap making, insecticides. Now, she is an employer of labour and she is paying her children's school fees. She is not looking forward to University. She is actually making her money. We are taking any money out from them. They are making meaningful impact to their life and family. I think these are part of the things that beneficiaries enjoy with DreamTakers. Primarily the programming is open to all (the literates and illiterates). Example Tony Elumelu Foundation and Fate Foundation have requirements for recruiting beneficiaries. Fate Foundation has requirements for emerging entrepreneurs and aspiring entrepreneurs.

It is necessary to have a target audience. We all looking for ways to better our lives. The training makes you to develop yourself and make you to know what you really want and discover yourself. Our programmes change their orientation. I think access by anyone is our unique selling point because we don't discriminate. Our Programmes are open to the employed, unemployed, literates and illiterates (Graduates & Non-Graduates).

Follow-Up Question to Q6: Do you have a structure in place like a training programme for staff?

Response to Follow-Up Question to Q6: Hopefully, we will get there. We are still on it. It still boils down to funds. Imagine when we start getting funds we need to equip and train ourselves and get proper office. It's futuristic plan. It's a structure.

Question 7: What are the impediments or challenges young entrepreneurs are confronted with in the course of establishing and running start-up businesses?

Response to Q7: To me it has been policy and lack of infrastructure. I am a graphic artist, even to buy the software, you are buying an adobe illustrator up to 6-7K (6-7 Thousand) just for the premium.

The infrastructure and policy on the part of Government are not there to help young entrepreneurs. It has make an individual to fend for himself. Government is not doing anything and at the end of the day, you still want to pay tax to the government who does that. The enabling environment and opportunities are not there. Nigerians we are not lazy but we just need an enabling environment. You have to struggle your way through on how to survive. The youths are trying. (INFRASTRUCTURE & POLICY).

Accessibility to SME funds are not difficult. Someone having a company about a year or 2 plus has to pay 1500 annually and you are not generating anything from the company as annual returns, not to talk of double taxation.

Taxation (Double Taxation)

Infrastructure (Power)- How will they work, they put in so much and get very little. The infrastructure is not on ground.

High cost of doing business and production you will raise the price.

Follow-Up to Question 7: During your last entrepreneurship programme, did you give them feedback form?

Response to Follow-Up Question Q7: When we train them----

Feedback form-No feedback but they interview them to know how the programme has affected them. They will have a suggestion box.

Question 8: Could you give examples of business established by beneficiaries of your organisation?

Response 8: Stella Ofor- Glomettchet –Soap making, established that and selling it.Stella –soap and air fresheners. Emmanuel Osa-making sandals.

Follow-Up Question to Q8: Do you have a monitoring team?

Response to Follow-Up Question to Q8: Because we didn't give them money, so we currently didn't monitor them.

Question 9: What would be your key advice to young entrepreneurs that benefitted from your organisation's entrepreneurship programme?

Response to Q9: They should take what they have learnt and run with it, be consistent and mentor other young people. Most people trained by us are training other people (e.g. train the trainers).

Follow-Up Question to Q9: Is there any way to have mentors look for business. Mentorship and Apprenticeship, you must pay. During launching we are trying to get volunteers but it's difficult. Lagos market is different from Abuja platform. There is need to have a formal office.

DREAMTAKERS FOUNDATION BENEFICIARIES TIME: 11:54 DURATION OF INTERVIEW- 33:01

Question 1: Which NGO have you received support and what kind of support did you receive?

Response 1: DreamTakers Foundation-Skill Acquisition training on insecticides, bead-making, tailoring, make-up and bridal dresses both theoretical and practical.

Question 2: From the skills received (tailoring, bead-making etc.) have you been able to establish a start-up business?

Response 2: Like the bead making and Ankara. I partner with tailor to do the bead work.

Comment- Just one person agreed that he used what he learnt to establish business directly. It shows there is a gap.

Question 3: What could be the problem is that the training is not enough, or do they need to give you something?

Response 3: The training is enough but some of us are having the challenge of starting their business that's the main point, but we have started working on loan for them to get loan.

Question 4: How did you get in contact with DreamTakers and what was the selection process?

Response 4: I got to know about the foundation there is no selection process, register and you are on the WhatsApp platform forward the invite on the platform.

I got to know via Facebook, one-on-one platform, WhatsApp, twitter, Instagram, YouTube.

Question 5: Do you think you have done enough to publicize DreamTakers to other people?

Response 5: Yes, and they have been able to bring more people one respondent said more than 5 and they pick interest in the organisation even retired civil servants.

Question 6: With the support you have received so far, do you think you are 100% satisfied with the level of training and support offered by DreamTakers?

Response 6: DreamTakers have taken opened his eyes that working for people is not good enough. I am satisfied. I have worked with different NGOs (LEAP, JCI) but what actually distinguished DreamTakers from others is that they have their own area of participation but it's so broad. There is an adage that says go alone you shall run fast but when you walk

together you get there on time. Honestly commitment for me like with other NGOs is not like the commitment. I have with DreamTakers. Everybody has the talent in them.

Question 7: If the support received continuous or is it just one off?

Response 7: Talk with destiny session. It's continuous.

Question 8: What have you learnt from talk with destiny session?

Response 8: Packaging of CV, inspire to aspire, the next level, Basic Start-Up.

Question 9: How has the support received from NGO (DreamTakers) improved your ability to run your business?

Response 9: The support received for DreamTakers as helped me not just me and others to improve my entrepreneurship skills, packaging, act of creating your business plan, CV writing/processing, branding, networking referring to company when I finished the programme.

Question 10: What are the wider challenges facing young entrepreneurs in Nigeria?

Response 10: The basic challenge is finance; environment is not encouraging. Most people are scared of registering company because they don't want to pay tax in it.

Challenge of registering company

Taxation

Finance

Government monitoring income and procrastination.

Follow-Up Question to Q10: What could be the reason why people are not willing to pay tax?

Response to Follow-Up Question Q10: They don't evaluate your income; they first give price. The tax regulators need to have standard where if someone pay tax and they need to be more organised.

Power (Electricity) is a major problem and reduces profit.

Policies

Harsh business condition even harsh for multinationals not even for start-ups.

I.T for example policies does not support start-ups.

Finance is not really a major challenge. The first thing is having an idea. The current economic situation, the number has sprung up due to economic recession recently.

Market for products or goods

Enable policies.

Question 11: What would be your advice to NGOs rendering support to young entrepreneurs?

Response 11: They should not be discouraged because they face a lot of challenges. Make market available for people you are training. When you make soap can your supply to even small super-market. It's one thing to have a skill and it's another thing to have a market.

Government has a role to play. Chinese buy their product. Government should encourage citizens and put policy in place to buy locally made products. Promote local products and encourage people to export.

There was something NUC was doing by bringing Nigerians in the diaspora to come back how to train (build capacity) to develop.

Consistency matters.

Appendix 5E: MORGAN SMART DEVELOPMENT ORGANISATION (MSDF)

Question 1: How has your organisation supported start-up business established by young entrepreneurs?

Response 1: I will say this organisation has been on ground let me say for almost 15 years and before I started working in this organisation, there has been some programmes for youths in the Niger-Delta capacity building programme..., income generating training, peace and security, for instant Peace Network, we have a youth network (Morgan Smart Peace Network) what we do, we do trainings for them whereby they get the right information when they get this information, they can now go to their various communities and start-up things on their own. For example, the last income generation we did some youths like one in the street here start-up their own business.

Follow-Up Question 2: What of kind of business?

Response 2: He opened shop him and his wife. He and his wife which involve in the income generation training. We organised a training on sustainable utilisation of water hyacinth (locally called 'Lakwa'). He has been in the street not doing anything or nothing, we had to involve him because he is restive but when he came to the programme, I was surprised, he was focused because the facilities came from Ibadan and today he is harvesting the water hyacinth in the river (near Oki street warri), drying them, what we do for him we help him get people that will buy them, so look at source of income for him and his young family. Normally before, what he does before is just drink but when we involve him and his wife, she got the awareness to open her shop and he got involved in water hyacinth and started harvesting it and making money for himself and some other youths, some other youths, some are in higher institution what they learnt in the income generation program (training) they making use of it. I will site an example we also have a scholarship scheme where secondary school student and tertiary student we pay their school fees, buy books for them. Every long holiday we organise a summer camp for them hereby we call facilitators to teach them on different skills/aspects where they can get information on how to fend for themselves (being self-reliant).

One Shola, I think, he is in Auchi Polytechnic now, it was in that summer camp, he learnt how to barb (cut hair). Today, he is making use of the skill he got from the summer, although they were in secondary school then but we fix them into our youth Network.

Question: You talked about capacity building. What kind of training do you support young entrepreneurs with?

Response: The only training that he has gotten because he was in our scholarship scheme from JSS 1-SSS 1 and luckily, we are doing all these trainings, we bring facilitators they talk to them on how to be self-reliant, avoid cultism which is one of the major vices in this area. So, all these things he learnt, some of our youth programmes, he comes when I said text message. The most important thing is this barbing, he learnt during the summer camp.

Question: Apart from Barbing, do you have any other skill?

Response: We taught them bead making tie and dye most of them know how to make them. There are so many of them. I can't really recall or recollect now.

Question: Okay do you do tailoring?

Response: For tailoring for at least for the women not from the youths because there was a time, we IWD fashion Women Day, we gave out sewing machine for those who do tailoring that don't have the money to buy sewing machine that's for the women and not for the youth but we are trying to incorporate all these things into youth's programme and not just women.

Follow-Up Question: When you say women, are they young girls?

Response: Young women most of them are married but they are still young one or two.

Question: What were the challenges encountered in the process of planning and executing your organisation's entrepreneurial support programme?

Response: One of the major challenges is funding. How to get fund that is one of the major challenges because there are so many programmes that we would like to start or set-up, there is one digital skill training since February, we have sent out letters to partners, politicians, individuals to support, so now none of them are coming up with anything but hopefully the little the little we get we can still follow-up but I think one of the major challenges is fund.

Secondly, the youths are not ready to learning, you have to force (persuade them). Like in this community, the office is here, we tell them this is what's going on, you sit-down here, you won't get or see them coming to register, you have to go and preach to them to register and let them know that this thing we are doing will benefit. So, most of them they don't have that interest, that mindset to learn something. So, all these things are challenges too, so I am thinking now because I know most of the youths, they don't want to learn. So, we do normally verbal re-orientation to make them understand that this thing we are doing is going to benefit you.

Follow-Up Question: So that Google Digital Skill/Training, what's all about?

Response: Google Digital Training is a kind of training that google is organising where these youths will be trained on how to use Microsoft, CorelDraw, graphic design and so many other aspects of computer.

Follow-Up Question: Like how many people you feel have registered for the programme so far?

Response: Now we have about 20 youths and we are still looking for more, we are targeting 150 youths.

Comments- It shows that the response is low.

Question: So generally, what do you think are major challenges encountered by indigenous NGOs supporting young entrepreneurs and how do these challenges affect the delivery of your programme?

Response: Normally you when you want to carry out a programme, the money is not there, it brings you down you know after planning but everything is in order but where is the money to carry out these things. Okay apart from money, the interest of the youths even when the money is there, may be a partner decides to sponsor the programme, now getting the youth to come or participate in the programme is a major challenge. You expect 100-50 but at the end of the day you see 10 people turning up, it's not really encouraging.

Comment- Poor Attendance of Programme Affects Organisers (Organisation) morally and brings down NGOs staff's passion.

Question: What is the strategic importance of your programmes to you as an organisation and to the community?

Response: It is very important because it takes them off the street. You find out that after learning all the skills, those social vices that they involve in initially, they give it up and focus on how to improve the life and be more occupied. I think that one is a very big pass mark to the organisation because one of the main visions of the organisation is to sustain peace..... in the Niger-Delta. If there is peace and if you engage the youths, the environment will be good for people living to stay.

Question: What do you think should be done to improve your programme delivery (what are your strengths and weaknesses)?

Response: I think our major strength is the Advocacy aspect because we do a lot of advocacy. Orientating them, letting them know, we send a lot of messages even if they don't respond inviting them for programmes. Sometimes we invite them, talk to them. I think that is our strength.

Follow-Up Question: What are your weaknesses, the things you think you can do to improve the delivery of your programme?

Response: We are coming back again to funding?

Response: We are going back to funding.

Comment: Funding is the major challenge.

Response: I can't really say what we are doing is not right. Everything is going on well. The only major problem is the fund-how to get partners/sponsors to fund our programmes.

Question: You talked about youth's entrepreneurs not having interest in your programmes, what do you think is the cause?

Response: I think is the mindset of our youths in this region. The get Rich-Quick syndrome is still there. No patience. They don't want to set and learn. That time they have that time. In the Niger-Delta, even if you call them to participate in programmes, they will ask you what are they going to benefit in return like starter-pack. Like this Google training, I just told you, some of them that have not registered, will say "Una don come again go give us computer after the training?" (Meaning-You guys have started with your training/programmes, would you give us computer after the training?) but we tell them come learn, but they want something in return like re-imburement, sleep in the hotel, not coming from my house because chevron does things for them, but we are not Chevron, Chevron has the money. So, they look at us, as if we are in the same standard with these international companies.

Question: Generally, people that owned business as a result of their participation in your programmes. What do you think are the major challenges? (Your beneficiaries).

Response: Normally most of the people we train, we do M & E (Monitoring & Evaluation) on them, to know how the business going, how they are faring, challenges they are facing but most times all comes down, to funds/capital. They will tell you capital, like for example those we trained on tailoring will tell you my machine spoil. They want you to do everything for them. The attitude of the beneficiaries, they don't want to think outside the box and be innovative, they want you to provide everything for them.

Some of them do think out of the box.

Question: Do you think they possess the managerial skill after training them, to actually manage the business?

Response: This income generation we do, we don't only teach them how to start-up business, we bring people that will actually teach them how to manage the business, everything that will make them try to work. I think the training is good.

Question: How do you train them is it in Nigeria pidgin English language?

Response: We bring it down to their level. We say minimum qualification is SSCE and we know how to speak simple and correct English, but some that didn't get to primary 6, the facilitators will now use pidgin English and come to their level to understand. Those SSCE a times we still break it down for them in pidgin English for proper understanding so that they can get right information.

Question: How do you intend to sustain your programme (Sustainability plans) considering the fact that funding is a major concern now.

Comment-Is like you solely depend on international donors.

Response: Thank God we have a president, she is retired. When she gets her pension, she supports us and I came up with an idea based on this our Youth for Peace Network. If you want to be a member, you pay N500 that N500 is not that you are paying, when we have programmes, the N500 is to show that you are part of us, it's a commitment.

I had to tell them to register with N500. Apart from our programme, like Federal Government Programme like the Npower programme we text them. Another one that is coming is for NDDC. We invite them and do registration for them free of charge. Your platform is to give them information-support them in any way necessary.

Question: How would you rate the business established by beneficiaries of your programme.

Response: I will say, I am satisfied 30 out of 100 which 30% out of 100 is poor. It all boils to funds but on their own they are trying to meet up.

Question: How do you select beneficiaries of your programme?

Response: We do it community by community. Like this our community (okere) I have the database of the youths in this our community. Level of qualification, so if programme coming up, I go to database and look at it. I know them one-on-one, I know the serious minded ones.

Follow Question: How do you select the ones from other communities?

Response: I work with the youth executives of the rest communities; I tell them to bring participants.

Question: But do you think is fair enough for you to ask the executives to bring people. You understand the problem of loyalty in Warri and Delta State, when you ask youth excos to bring people they feel are loyal to them. Are you saying those without oga. So as an organisation, that wants to get the best don't you think the strategy of passing through the youth excos is not the best?

Question: How do you ensure that the people they are bringing are actually the people that really needs the training?

Response: I don't think so.....

Before I became the man in-charge of the youth network for peace. I go to these communities myself but the challenge is you go their community and say you want to train people. After selection, they will still come and give you problem (cause trouble). They will say our youths are not going to participate in this thing because you didn't inform us. They might turn to fight.

So, it's a major challenge we face-Attitudes of youth Executives in the Niger-Delta to NGO Empowerment Initiatives in the selection process. (They will disrupt your programme). Like when we started this programme, it was the youth executives that we consulted and we came together to launch the programme because we know that if you go there on your own, they will resist you. They will think maybe you have money to share and you want to boycott them, that's why we involve them. In most cases some of the community bring youths that are willing to learn.

Question: The participants they bring, do they actually give problem?

Response: When they came, when they see that (because normally for training we give them lunch, transport re-imburement but when they see that the money for transport reimburse is not what they expect, they will come one day and the next day, you won't see them the next day. Like I told you the problem that we have, you invite 50 people and you see 10. So, the attendance is poor due to high expectations of participants when it comes to incentives.

Question: What would be your advice young entrepreneurs that benefitted from your programmes?

Response: I will them not to lose hope in what they are doing, since the interest is there because of funding. Thank God the CEO has micro-finance banks. Help them access soft loans why they can buy more things and they pay back later.

Question: When they collect soft loans, do they pay back?

Response: Before they give you the loan, you must be doing something, the business would have already be on ground and even if you not started we must see the seriousness to know that you can actually carryout this business.

Question: In case if they don't pay, do you hold them or is the collateral they dropped?

Response: Yes, they have collateral, but it's between the bank and them, what we do is, that, we only guarantee that this person is from our Youth Network, please assist them. If they don't pay, the banks deal with them directly because there are terms and conditions that are expected of them.

Question: Is the support given one-off or continuous after training them.

Response: We do not

Question: What are your plans for young entrepreneurs in future?

Response: So many things. If you look at it now, the youths are the main stay in this our region, if we don't encourage them, it will be a major war zone.

Question: So, what kind of programme, do you have in mind?

Response: Sensitization of cultism because that's one of the major problems. I am trying to do a seminar and secondary schools in Warri, Google training. My work plan is not here but there are so many things, I want to do the foundation does the funding.

INTERVIEW 2: O.E

Question: How has your organisation supported start-up business established by young entrepreneurs?

Response: We basically support start-ups by organisation income generation and business management trainings for women and men. We do the training to encourage them and also give them idea on how to go about their businesses. How to enter the market and how to manage their business finance wise. Another way we support is by partnering with our sister bank (..... micro-finance bank) but that people that don't have funds we facilitate bank loans for them to start their businesses.

Question: What does the income generation and business management entails?

The methodology of the training is how to start-up and manage businesses, drawing up business plans, accepting loans through co-operative society and how to choose a profitable business, studying the market.

Follow-Up Question: You talked about your sister organisation the micro-finance banks. How do they go about giving young entrepreneurs loans, what are the requirement?

Response: The basic requirements is a business plan. then for most people that don't have an existing relationship with the bank, may be open an account and run it for like a month.

Question: You know the illiterates are more than the educated so are you saying that this programme is mainly for the educated because the illiterates cannot write a business?

Response: In our trainings one of the class is how to write a business plan, so we can just do elementary business plan that they can write it. For those that were not opportune to attend our training, if they come to the office our staffs can help them go through the process of writing business plan or the bank people can help.

Question: Do you speak pidgin or English because I realised.....?

Response: The good thing about us is that we can go either way whether pidgin or English. We guide them writing the business plan. They tell us their idea, we write for them i.e. for the illiterates but what we try to do at least you have basic education they can read and write because the truth is if you can read and write, it will be a bit difficult to manage their business. We encouraged corporations so that the chairman and secretary can help the uneducated that can't read and write. This is to carter for those in the riverine that can't read or write.

Question: What are the challenges while planning and executing support start-up Business established by young entrepreneurs?

Response: Most people don't know the kind of business they want to do (poor knowledge of business areas) and most are not compliant rules of the bank. For instance, the micro-finance bank wants you to run an account for like a month but people expect that when they go to the bank, they should just give them money. Some don't see reason why they should come up with a business plan and some of them wants very huge amount of money and the bank cannot just give you like that, so you start small then gradually as time goes on, they can trust you with larger sum of money.

Question: Your colleague raised 2 points that most youths in this environment are not educated and secondly the kind of background they grow up in. They want big-big money.

Response: The second point is almost like what I said about them not wanting to start small. I wouldn't want to say they are not educated because we had our grandmothers that were not educated and they..... So, it's a mindset thing. Part of our programme is re-orientation. We sensitize them. People want big money little efforts.

Question: Have you really conducted research in the past to know the reason why these young people they want big money.

Response: Well, we might not have done a comprehensive research like go to the field distribute questionnaire from interactions with them. I think what affects our youths is too much exposure to money. There are too much money flying around (oil money, yahoo-money, Aristotle, politicians) so no one wants to do so much work for small money again. So, the kind of entrepreneurs you have now are people that open boutique barbing salon. Businesses that don't really need much intellectual prowess. There is no long-term (sustainability) plan for such businesses.

Question: What are the major challenges you faced impeding the progress of your programme?

Response: The challenge most times is that we may not as much funding to do the programme at the scale we want because most times when you have just enough fund for just training and people come and ask for start-up packs and again when the people you have trained are not fully established and fully making use of trainings you have given to them, it makes it difficult for you to actually ask for more funds because there is no really no success story, so your trainees don't encourage you.

Question: How would you rate your success story?

Response: If I am going to compare our success, I will do it between the slightly older women between 39-60 than young people. Young people most times when you try to bring them up, that excitement and youthful exuberance in quote when they leave class, they are up to the next thing... but the older people may be because they are more experienced and they know that some of these skills are useful they tend to go back and put their skills/knowledge to practice and come back with success stories.

Question: In the past have you had success story among young people?

Response: Yes-we've had.

Question: What were they into and what would you say the level of progress in their businesses?

Response: For our income generation training, let me go as 2014, like 2 of the girls, that were involved the training went to open their small business.

Follow-Up: What kind of business?

Response: Provision store in language.

Question: Is provision store really a business or entrepreneurial or an entrepreneurial venture?

Response: In the Nigerian context, it's a business. It's really don't take entrepreneurial skill to establish a provision store. To me it's not entrepreneurial.

Question: From that time till now, do you think this provision store is still on?

Response: Honestly, I have not seen her for some time now. The last time I checked she has moved.

Question: So how do you track the people that you support, do you train them and just leave them?

Response: No, we do 3-9 Evaluations. We have open door policy they can always come because it's expensive to continue tracking, how long are you going to track them. So, while we do our yearly evaluations may be like ones a year, during our women programme there we have this open-door thing, where you can always come back and seek for support.

Question: How do you intend to sustain your entrepreneurship programme (Sustainability plans).

Response: The youth development entrepreneurial programme for the angle I look at it, it's always going to be a viable programme for different sources.

Question: Where do you get your funding from?

Response: From donor organisation, embassies, NDP (.....Government, Companies except to the door to door.

Question: Let's assume that every angle you want to get funds from, they refused to support, how will your organisation sustain what you are doing?

Response: If we want to be very ambitious, we set-up a network of trained youth that we have trained in the past to do like a crowd finding thing, so that they can help upcoming entrepreneurs. For us as an organisation we have a resource training centre. Another we can always leverage on our friends to offer free training. Train the trainer and also you don't have to go free mentoring and coaching, meeting other direct entrepreneur to train. We give starter packs. This year we discover that when you give starter packs, they sell it. This year we didn't have much money, we decided that we are going to contact other entrepreneurs, we peer them up with the women and they coach the women for free.

Question: What do you give to them as starter packs?

Response: Tailoring machine, oven baking, accessories.

Question: What would be your Advice for young entrepreneurs?

Response: If you do not have the passion for something don't do it because if you have passion for something you might not be making so much money at the beginning but if you continue at some point after trying a lot of things at some point you will find that thing that will actually bring the money but if you don't have that, you just get discouraged.

Question: What are your future projections for Morgan Smart Development Foundation?

Response: In the future we are looking at a future where young entrepreneurs will be trying unexplored areas to make wealth.

INTERVIEW 2: MARVIN-SNR PROGRAMME OFFICER

Question: How has your organisation supported start-up business established by young entrepreneurs?

Response: From our mission statement we work with other partners in Nigeria for the development of the poor, women and youth through training, capacity building, implementation of micro-project we give them support for them to start-up and grow. We advocate on their behalf for the get something from the governments and agencies. Also, we also consider gender, our mission is to careteer for women and youths.

Question: What kind of micro-credit and training do you give them...

Response: We train on business management, income generation and we give them starter pack for them they can give on their own and also when we get access to government funds like loan, we involve them for. Like the one we gave to the youth recently N50, 000 loan from the bank of industry to help the youths to start-up something. They gave them the access to use the fund for another six and after that they can start paying it back gradually bit by bit for another six (6) months and government is not charging any interest so whatever thing we get we share between the youths and women.

Question: How do you sustain your programme?

Response: We do M&E Monitoring and Evaluation Pep-talk to make sure they are sustained. Contact our M&E staff.

Question: What were the challenges encountered in the process of planning and executing your projects?

Response: Sometime the expectation of the youths, what we want is not what they want. What they want is just the money. We give them start-up pack they won't use it, they will go and sell it. At the end of the day what you want to achieve, you can't achieve because you want them to be self-reliant, independent and grow. They go out of the door, they go and sell it. It's only few we have success story.

Question: What do you think is the cause. Have you as an organisation research to know the reason why they don't seen interested in them.

Response: We have not really don't that and like I said our M&E person will have a better response to that because she goes back to find out why they have not use the starter-packs, their challenges etc.

.....

We don't have challenges, fund is the major challenge. Sometimes we don't have enough funds from partners and our CEO will make it up. She is really sacrificing a lot for the Niger-Delta people.

Question: Do you get support from government, community and stakeholders?

Response: We get support from companies around and our contacts we send appeal to them.

Question: What are the strategic importance of your organisation's programme?

Response: We want to reduce poverty so strategically we come up with programmes that would help youths and women.

Question: Do you have success story?

Response: We have success stories are not enough couple with if you look at the training we give out, if we are not having the challenge of them not following we would have more success stories. I feel is lack of education, lack of good expectation, lack of good upbringing of these people. When person is not well brought up, that person do not rise up as it supposed to be. So, when you are expecting high, the person is comfortable at that low zone.

If what we are doing is taken to another environment that are more exposed. I think they will have more success stories but we cannot leave these people we have to keep trying.

Question: What is your organisation doing to encourage people to key into your programme and as well to tackle the problem of funding?

Response: We do more of sensitization, creating awareness in this area. We keep educating them.

Question: Your major source of funding is government, companies, are you thinking in another direction. What are you doing to make sure you sustain your programme as an NGO?

Response: Well that's the big problem we have our database. The beneficiaries register with us. Those we train also showcase us and our Alumni support us. We attach the beneficiaries with success story to train them in fashion designing, training, hair making and other areas. Poultry, snail, vegetables, water melon and fish farming this year training the trainers to train others.

Question: How do you select your beneficiaries?

Response: We go to the community and look out for the poor deprived people by going to their homes, check and ask personal questions if they are, number of children and how they have been surviving. Those that are already doing something but need further assistance.

Question: What would be your advice for young entrepreneurs?

Response: They should not give up, no matter how the country is, keep persevering. Don't give up. Keep pressing.

Question: What do you think are the impediments to young entrepreneurs?

Response: I think what is hindering is high expectation. They need to cool down and be patient and start small.

Question: Name success stories and what they have done?

Response: One has six (6) children and she is a widow. When she got to help from us, she has now expanded. She has hair salon and she sells hair. She has provision store. She has good business management skills. We speak pidgin English.

INTERVIEW 3- ILO BERNARD – HEAD OF PROGRAMMES & PROJECTS

Question: How has your organisation supported young entrepreneurs?

Response: We actually work in both rural and urban areas. We mainly deal with rural dwellers communities and youths because whatever happens in the country we are the most hit not to say we don't have in urban communities. Like the last project we did, we work in Edo, Delta and Ondo state. Now we did aWe support entrepreneurship development in women and youths. Now we have gone into agriculture (acqua-culture specifically fish), value chain in cassava. Those are the two (2) main areas we have actually done work. In the past before I came here, we have

Follow Up Question: You have raised a very critical point that you site most projects in rural areas because they are the most exposed sects of people when it comes to poverty, how did you arrive at that?

Response: Actually, before we do anything, we do a baseline survey/test. The outcome of that, will determine what we do. A baseline for lay man is like a starting point. For instance, you want to know, you have six (6) people, you want to know how many people are sick. To take To enable you determine your findings in actual direction and to know what people need. We do risk assessments. Then we get our result and findings which will now inform programmes or projects to be executed.

Question: What are the challenges you face in the process of planning and executing your entrepreneurial programmes?

Response: Well first and foremost, apart from financial constraints sometimes, we are faced with challenges that are developed generated by humans for instance you are trying to introduce a new technology. You can have challenges about acceptance. Before now we use to have cathode ray big TV but now, we have smart flat TV. When you bring something new, they find it hard to accept. Before now they use smoke to dry fish, now we have developed the technology of using clay.... Technology and it's faster. They smoke fish with 3-4 hours unlike the others that takes a day.

The challenges are mainly financial constraints.

Question: Do you think you have the technical know-how, requisite knowledge of what it takes to carry out your programmes?

Response: Definitely-Now we have as a foundation. Regularly we go for training, we have in-house training, step-down training after you have gone outside for training. We actually are equipped to train ourselves. After we have gotten training from foreign partners. Now in executing projects. Sometimes you cannot execute projects you need partners to make it easier because you bring knowledge together but the projects, we develop in-house we do that ourselves we have the capacity and technical know-how and ability to.....

Question: What do you think should be done to improve the delivery of your programme?

Response: Good. First and foremost, what we need to be done, I think is just to do more for instance we need money. Financial constraints is key because if there is money some of the things we are doing, we do better. So, it's always paucity of funds, so if we are well funded, we execute our projects.

Question: What are the major impediments or challenges young entrepreneurs are confronted with in the course of executing, running and carrying out their business?

Response: First and foremost is knowing what to do because the first one is dream. After you dream now what do you want to do? Most entrepreneurs don't know what they want. You don't have a job, you want to be an entrepreneur, it doesn't work that way. I am sure when you get a job, you will leave what you are doing. The first thing is passion. If a youth can actually be passionate about what he is doing-be it an entrepreneur or working for someone, if you are actually passionate you will strive. One of the challenges is that the youth lack passion for what they are doing.

On the part of entrepreneurship skills, I think they are not fully financed on the part of the government. We have different areas of entrepreneurship-Agro, different skill sets entrepreneurship. For instance, let's going to Agriculture, what are the incentives they give to farmers-are they enough? Sometime ago, in the country we were talking about the land use Act, how can the youths acquire certain amount of land, what are the incentives like fertiliser, access to loans from bank of industry, so some of these are challenges. My take is if there is passion, then the government should come down to their level and give them what they need. Youth entrepreneurship is the way to go in every country. If you look at china today, china is doing very well so if the government can actually look into these things not just giving grants or incentives of N5,000, 10,000, 30,000, it goes beyond that because if we have good support from the government, I am sure Nigeria will do very well.

Follow-Up Question: In terms of policies from the angle of the government would you say the government are dishing out the right policy to help young entrepreneurs?

Response: Yeah, they are but they are not doing enough policy-wise. You know it's one thing to have a policy, it's another thing to implement it. Implementation is always a problem. I know there is access to loan with Bank of Industry but how can you get access to loan?

You have to do a lot of paper work and fact checking. For entrepreneurship to grow, you need entrepreneurship development, so there is actually difficulty in implementing these policies and less stringent. I remember the time they were giving; I think the last dispensation is it 200 billion south-south. Do you know that until the then president left, south-south couldn't access the funds? Implementation of these policies that is where the problem is.

Question: Do you really monitor the youth entrepreneurship training?

Response: Yes, sometimes it might be quarterly, bi-annually-yearly, it depends but we do monitor it. Sometimes if the location are too far, we communicate. Sometimes communication constraints, we do not get access to some of these communities, they have to actually come to town, maybe you just put a call through and you get them but we do Monitor and Evaluation.

Question: What are the selection criteria or how do you select your beneficiaries?

Response: For instance, our selection for any of our youth or economic empowerment programme, we actually select, it's a non-partisan thing. We make sure they are people that need this empowerment. So, we go deep down, we do our evaluation, we do our research because people are used to getting, anything from NGOs and Government, people don't understand the difference between NGO and Government. So, they think it is their right to benefit. We select women and youths from poor background people that actually need these things. We don't play politics. We choose how much they need it, not just because they are poor. We need people that are driven by passion by that thing because it helps your M & E.

Question: How would you rate the business establishment by the young entrepreneurs that you have trained?

Response: I will rate it 6/10. Now you know you can never be too sure. I mentioned south, about selection criteria's just now, but sometimes you can actually not be too sure. Sometimes people change. They may actually have passion initially for this and when they get alternative, they might drop it. For instance, you have 10 people that you trained and after some time 4 out of 10 trainees backed out because they are gotten something better. Though we have trained but it's now left for you to push through. On the issue of how well we have been, I will give it 6/10.

Question: Do you think the business after training them, do you think they are successful. Can you give specific examples?

Response: For instance, we have given empowerment on these items sewing machine, scholarships, we have been doing scholarships for more than 10 years. We track some of these beneficiaries from secondary to higher institutions. We followed through. Success story or result is not measure at the end of the programme but at every step or stage of the programme so the first step is giving scholarship, you find from JSS1-SS3 that's the result. We provide only scholarship; they we follow through to tertiary scholarship.

Follow Question: What about the business side of it?

Response: From the business angle, we have a programme called the International Women's Day (IWD) every year there is always a theme from United Nation, we give empowerment business equipment for Women and youth from different communities. We gave sewing machines and gift items. After evaluation we find out that most women are

doing. So, we invite them over on our International Women's Day to give their success stories, after we have gone for our evaluation. We ask them what are the challenges, do they want money.

Do they want any mentoring? We asked these questions and they come over to give their testimony. We don't instigate or influence the process. We just allow them to speak their mind.

Question: How do you intend to sustain your programme since you mainly depend on International donors. What if these stakeholders supporting your programme decide to back-out what are your sustainability plans?

Response: Well-First and foremost significance is very key in what you are doing. As an organisation, we are looking at that critically. Now we have support from international organisation, IOC's providing IRDC –Itsekiri-Ilaje, it's a running for about 5 years but also looking at proposal consideration.

We are looking at having an in-house programme where we can generate because definitely we are looking at in the absence of this how do we sustain that's one thing that run donor organisation mostly NGOs. So, we are actually looking at a programme or just something a programme that we can actually use to sustain our activities as an organisation other than reliance on organisation. For instance, Aqua Culture....

We have programmes income generation and business management. How do we sustain in terms of salaries, overheads and all that, our international donors and IOC. We are thinking of organising a programme where we generating something. We can bring it in. For instance, we have a grant, there is always specific amount that is save for running the foundation, so we try to manage specific amount for programs and feedback into our purse for office, to keep sustainability but it's not enough, we are in the process of conceptualising a project that the proceeds can actually come in. We can build borehole and gain proceeds for it. I think social enterprise is the way forward.

Question: What kind of support do you give to your beneficiaries after your training, do you still follow them up?

Response: We support them morally, financially in quite with what we have and mentorship. For every training you give, you follow them up via mentorship quarterly after 3 months. We give little grants not even a loan. To ensure proper usage of funds or whatever equipment, we tell you if you are not using the equipment we gave, we will take it and give to something that needs that. They follow agreement. After a while we give you 3 months and call you. We evaluate.

Question: What are the major challenges young entrepreneurs are facing impeding successful take off.... their business

Response: Most the challenge is money. For instance, before we give you the grants we teach conceptualize of ideas, business plan, book keeping, financial records. We start from

baseline to keep-up to speed. They need more funds to establish or expand. If you are determined you can actually push through. We have human challenge. For instance, farmland-proximity to farm, Access, texture and topography of land, due to lack of research, when you plant, you discover that after a while crops don't grow there. It all still boils down to money but the few ones we have met the challenges and risk are minimal, it's something they can manage. So, if you look at the Aqua culture, we did a small fish for 10 people, lack of facilities (storage facilities). The challenges they have funding, it hard to feed and grow their fish because they want in turns but the good thing is that the fish you can get smoke or day.

Paucity of funds to expand in bus.

Question: What will be your Advice for young entrepreneurs?

Response: Have the passion to do it. If you want to be an entrepreneur let it be driven by passion because when it is driven by passion. If it is driven you will achieve whether you want to achieve but if it's come by chance, you will fall by the road side because as an entrepreneur there are risk. If you have passion you can withstand. Passion will make it.

Question: Do you do proper research and planning?

Response:

Question: What are your future projection for Morgan Smart Development Foundation?

Response: In the next 5-10 years we should be one of the go to NGOs for youth entrepreneurial development, mentorship, efficient and better service delivery in the Niger-Delta. We are also looking at innovative ideas, that's why we are looking at social enterprise that is just..... Up now with the advent of social media...

So that we can actually...We are MSDF is going to higher level with all these new.....

Question: What do you think you are currently doing right and how can it be improved & what do you think you are not doing right now?

Response: There are a lot of things we are not doing right and a lot of

Strength

We are very good at project implementation. We are good at keeping to time.

Negotiation

Weakness-

Slow pace of responding to emails

We have to work on reporting skills

Monitoring and Evaluation-It's not like it's more of our fault. M&E is a very key component in every organisation be it private and public/NGO and it involves a lot of knowledge, resources and expertise. So, we are actually working what we have but we can do better.

Question: Funding Strategies-What can you do to improve it and do you think your level of publicity is okay?

Response: We actually from our communication unit, we are working on that. Because communication is key, the website sells you. We actually are working on it. We have the credibility but it's not enough. Somehow, we have been surviving from the past few years. We are cooking better strategies to attract funding.

Appendix 5F: Ugbajo Itsekiri Uk/Hush Inspired Fashion Fashion Homes

Question 1: How has your organisation supported start-up business established by young entrepreneurs?

Response 1: Okay eeh I will approach this question this way. First and foremost, I think the first thing is to discover what these individuals are actually good at. It is only in that direction that we can now support them, so what we do, when they come to us, we grant them interviews, we try to know their area of interest, then we support them, for those of them that may want to go into fashion design, we actually tell them that there are prospect in that direction and so they will be committed to it.

Question 2: What are the challenges encountered in the process of planning and executing your organisation's entrepreneurial programme?

Response: One of the major challenges is that we faced so far is the fact that they don't assimilate at the same pace. There are some that are slow learners and some within few minutes they actually grab what we try to pass across to them but having all of them in one/some class seems to be a problem, so what we do is to create different classes but because of the lack of the right teaches, the truth is that we are short of teachers. They are not able to actually have time for individuals by this, I think it has actually affected what we intend to give them to do effectively.....

Question 3: So, what are you doing how to get facilitators or tutors for the programme you are running?

Response 3: Em there are resource persons everywhere but they don't come freely, they will always demand for money. Though, we try to source for fund, the way we can but in the absence of that in our own little capacity, we have been trying to teach them. I think if we can have more funds to hire more resource persons, we can be able to do more. For now, we are not actually getting the level help that we would want to.

Question 4: In the UK, I know that they call for volunteers, is that really obtainable in Nigeria, do people really volunteer and do things freely?

Response 4: No, I think since we actually started, we have never seen a single person that came out to volunteer and say I want to assist in doing this thing or assist you people in teaching aspect, we have never had any.

Follow-Up Question 4: You run this programme free of charge?

Response: Yeah

Question 6: Are you looking at, what they call 'social enterprise' where you establish an organisation as an NGO and you try to subsidize the money they need to pay, instead of doing it free, they pay money to you to do the training then you use it to generate fund?

Response 6: Yeah, we actually adopted that, I wrote letters to a few persons we consider as our leaders whose names, I wouldn't want to mention here but we never got any reply. We were looking at how they can come in, subsidize these things so that we can bring more of these students and get them trained but none of them actually responded. The only feedback I got from one, he was saying he has seen several of these things before and nothing actually came out of it. So, he is not ready to put his money into such.

Follow-Up Question 6: What if you now on a full scale, you now come up with the idea of increasing the fee for the training, do you think that would work in this environment?

Response: It will. The people might not be willing but if we can have charity organisations that we can sit and discuss this with, charity organisations will be willing to put money into it. So that the thing can go extra. I think it has to do with the mentality of majority of youth from this region, they are already fixated on that, I don't know if I can say this on this interview, our president some days ago he was granted interview, he made a remark to the nonchalant attitude of the average Nigerian youths. I think it has caused a level of despair but there is level of truth in his word. The average Nigerian youth wants to get everything for free, they are not ready to pay even for knowledge despite it will be of immense benefit to them, they are not ready to cough out such money.

Question 7: So, you need to work on the mindset of the youths for them to see the essence of the programme/training?

Response 7: I think that is where the whole empowerment starts from. It has to begin with re-orientation and re-educating these youths because most of them are suffering from mis-education.

Question 8: What is the strategic importance of the training you are giving to them; how would that affect the lives of the youths positively and the society at large/the Niger-Delta?

Response 8: I think unemployment is not just a thing of this region, it has almost become a global; we believe that through skill acquisition not just any skill acquisition but sellable skill that these youths, they can use to fend for themselves can actually help.

Question 9: So, what do you think should be done to improve the programme delivery by indigenous NGOs like what your organisation is doing?

Response 9: Partnership. If we can have group, government, religious associations, if they can partner with us. I think then most of our problems will be half solved already.

Question 10: When you say partnership, what if maybe you try to get partners may be due to one reason or the other. They refused to key into your vision, so what would be your plan B?

Response 10: The plan B is to keep doing what we are doing. We never started this for the sake of profit. It was born-out of passion to assist the Nigerian youth especially youths

from this region (Niger-Delta). We will keep improving. We will keep looking for ways by ourselves by which we can keep assisting the Nigeria in the area especially via skill acquisition.

Question 11: To you, what do you think are the major impediments young entrepreneurs are confronted with in the course of establishing and running start-up businesses?

Response 11: It also goes back to that orientation thing, there is this mindset among youths that we are used to this quick money thing, we are not patient to actually grow our businesses. I think that is the major thing because if you keep doing what is right, it may only take time, you will definitely come through. If they can be well thought and well oriented that the good thing never comes easy, that they have to be patient with time they will actually come through.

Question12: So how would you rate the business established by beneficiaries of your programme like the trainee (people on training)?

Response 12: Yeah, during the course of our training we always tell them that, we are not training them to be sub-ordinate to us-No we want them to be competitors, companies, fashion homes, organisation that would compete. After that we noticed that some of them, they still need some help in selling their brand, I came up with an online shop by which all of them, I can help sell their product, so I show-case their various product through my page.

Follow-Up Question 12: Is it on Facebook?

Response to Follow-Up Question 12: The website is still under construction but on Facebook at the moment. We call it Eki. Eki is a native word in most language ages from this region that refers to as market (urhobo.....)

2nd Follow Up Question 12: How would you rate the followership?

Response: It's been going well. Like per day, I get 10-15 orders from my page and a whole lot of persons they don't know me one-on-one. These are not like my usual Facebook friends. I think we are doing and there is actually the circulation of wealth. Some of these persons that are relatively unknown their products get showcased. Just yesterday my own elder sister in Germany bought a piece from one of our former students. So, I think with time, it will only get better.

Question 13: What would be your advice for young entrepreneurs that benefitted from your organisation's entrepreneurial training?

Response 13: They should keep improving themselves to be more competitively relevant. The fashion industry is very competitive. You must keep improving yourself then be patient always comes.

Question 14: What are your plans for young entrepreneurs in the Niger-Delta?

Response14: I keep building synergies with different brands all round like for instance next month 18th of May, 2018 we are putting up a show known as Ankara festival, is for fashion brands from all over this region. We have different brands coming Asaba, Bayelsa. We are creating a market for them, we are creating a market for them, we are showcasing their brand to the rest of the world. We will be having HP TV; Channels TV will be coming to come this event have. These are just our plan for fashion designer and for you know entrepreneurs at large, we are also working with the state government approved yet, we planned a fashion fair. This fashion fare will go beyond fashion designing because the state government have been training persons in different vocations. There is really no market for them, we want to create a fashion whereby, it will be like a trade fair, where will showcase the works of these graduands that have pass through the government training. We have so many entrepreneurs but there are no markets for them.

Question 15: How do you intend to sustain the programme and what are you doing to reach-out to more people?

Response 15: Like I earlier mentioned we tried reaching out to group, government but so far, we have not really gotten the expected response on our own we will keep doing what we are doing, I believe if I am able to impact just one life. I started the whole thing out of passion. Passion will keep me there, even if at the end, I didn't get help anywhere, I will keep doing what I am doing, hoping that someday, sometime, I will be able to do on a bigger scale.

Question 16: Recently, you talked about the United Nations Programme for young entrepreneurs please can you throw more light into it? **Response 16:** The United Nations sponsored skill acquisition will be kicking off, the last Saturday of this month. It's made to empower youth across the various ethnic group/tribe across the state. Like at the flag off ceremony we have the urhobos, Ijaws, Isokos, Itsekiris they were all present there and first and foremost, I think, it was an epic event in the sense that despite this region is known for being restive, we have all of these tribes that are fighting themselves all under one roof trying to achieve a common goal. In have never seen it before that alone overwhelmed me. I was then, I saw the Ijaw youth council president Eric Omare, Itsekiri National Youth Council President Agbas and the rest all of them sitted round a table, trying to get youth from the region to acquire this skill and I must commend the United Nations for sponsoring that, particular event. Then also, there is a part of it that I am not too sure yet, it is not enough to actually train these persons, after the training what next, so this is the next stage, I am now discussing with the various youth council and the various reps for UN. We can't keep training them and leave them. They become even more frustrated after spending time to go through that training without any form of grant be it loan.

Question 17: Do you that programme will be able to take a lot of youth from the street?

Response 17: As at yesterday we have got about 400 persons that has shown interest. From the Itsekiri axis alone, we are actually targeting about 10,000 Itsekiri Youths and today when I went online, I saw several messages from them asking where they can get the form. I think Nigeria youths are willing to learn skill, gone at those days when they want to work in oil firms. So, they are willing to learn skills and be self-reliant.

Question 18: So, what is your organisation stake in this training, did they call as an organisation or as an individual? **Response 18:** I was recommended that there is someone endorsed by the UN Spain chapter, so I was brought in that's how, I came into it.

Thanks