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GOVERNMENT FINANCIAL SUPPORT FOR YOUTHS AND SUCCESSFUL ENTREPRENEURSHIP PRACTICES IN UYO LOCAL GOVERNMENT AREA, AKWA IBOM STATE

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Abstract

This study examined the effect of government financial support on the successful entrepreneurship practices of youths. Specifically, the study investigated the effect of access to government grants and government interest-free loans on successful entrepreneurship practices. A survey research design was adopted. The population of the study comprised 320 registered youth entrepreneurs. Using the Taro Yamane (1967) formula, a sample size of 178 respondents was determined. A structured questionnaire was used as the instrument for data collection. The validity of the instrument was established through face and content validity, while the hypotheses were tested using simple linear regression at the 0.05 level of significance. The findings revealed that access to government grants had a significant positive effect on entrepreneurial practices among youths. The study also found that government interest-free loans had a significant positive effect on the successful entrepreneurship practices of youths. The study concluded that government financial support, through grants and interest-free loans, significantly enhances successful entrepreneurship practices among youths. It recommends that the government should increase the availability and accessibility of grant programmes through transparent selection processes and timely disbursement. The study also recommends that the government should expand interest-free loan schemes by simplifying application procedures and providing flexible repayment terms to enable more youths to establish, sustain, and grow successful businesses.

Keywords: Government Financial Support, Government Grants, Government Interest-Free Loans, Successful Entrepreneurship Practices, Youth Entrepreneurship.

1. Introduction

Entrepreneurship has become a critical driver of economic growth, employment generation, innovation, and sustainable development across developed and developing economies. Beyond creating self-employment opportunities, entrepreneurial activities stimulate productivity, encourage innovation, facilitate technological advancement, and improve national competitiveness. Consequently, governments increasingly recognise entrepreneurship, particularly youth entrepreneurship, as a strategic policy instrument for reducing unemployment, promoting inclusive economic participation, and accelerating sustainable development (Organisation for Economic Co-operation and Development, 2024).

This growing emphasis aligns with Sustainable Development Goal 8, which advocates sustained economic growth, productive employment, and decent work for all.

The increasing importance attached to youth entrepreneurship is largely driven by the persistent challenge of youth unemployment and underemployment, especially in developing countries where labour markets have been unable to absorb the rapidly growing youthful population. Youth entrepreneurship is increasingly recognised as a practical strategy for promoting self-employment, economic inclusion, and sustainable livelihoods among young people (Nkomo *et al.*, 2025). However, successful entrepreneurship extends beyond the willingness to establish a business. It depends on the interaction of several factors, including access to finance, entrepreneurial competence, institutional support, favourable government policies, market opportunities, and an enabling business environment (Nkomo *et al.*, 2025; Romadhon & Mulyadi, 2025).

Among these factors, access to finance remains one of the most significant determinants of entrepreneurial success. Financial resources enable entrepreneurs to establish businesses, acquire production facilities, adopt appropriate technologies, employ skilled labour, expand operations, and respond effectively to changing market conditions. Conversely, inadequate finance constrains business start-up, limits enterprise growth, reduces innovation, and increases the risk of business failure. Prasannath *et al*. (2024) argued that government support policies positively influence entrepreneurial orientation and enterprise performance, particularly when financial assistance is complemented by supportive institutions and entrepreneurial capability development. This suggests that financial support is most effective when integrated with broader entrepreneurship development strategies.

Nigeria reflects many of these global realities. Despite its abundant human and natural resources, the country continues to experience high levels of youth unemployment and underemployment. The limited capacity of the public and private sectors to generate sufficient employment opportunities has compelled many young people to pursue entrepreneurship as an alternative means of livelihood. As a result, successive governments have adopted entrepreneurship development as a strategy for promoting job creation, poverty reduction, innovation, and economic diversification (Adeyanju *et al.*, 2023). Nevertheless, many young entrepreneurs continue to experience severe financing constraints arising from inadequate collateral, limited savings, high lending costs, and restricted access to formal credit. These challenges limit business start-up, hinder enterprise expansion, and undermine long-term business sustainability.

Recognising that inadequate access to finance constitutes a major barrier to entrepreneurial development, the Nigerian Government has introduced several financial intervention programmes to improve youth participation in entrepreneurship. These include the Nigerian Youth Investment Fund (NYIF), financing schemes administered through the Bank of Industry (BOI), credit facilities supported by the Development Bank of Nigeria (DBN), and entrepreneurship development programmes coordinated by the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN). Through grants, concessionary financing, business advisory services, and entrepreneurship training, these interventions seek to reduce financial exclusion, encourage business creation, promote enterprise sustainability, and enhance the contribution of youth-owned businesses to national economic development (Central Bank of Nigeria, 2024; Small and Medium Enterprises Development Agency of Nigeria, 2024).

Government financial support has therefore become an important instrument for promoting youth entrepreneurship in Nigeria. Nevertheless, the effectiveness of these interventions remains a subject of scholarly debate. While government grants and concessionary loans are expected to reduce financial constraints and improve entrepreneurial outcomes, evidence suggests that financial support alone does not necessarily translate into successful entrepreneurship practices. The impact of such interventions largely depends on complementary factors such as transparency in programme implementation, accessibility and adequacy of funds, timeliness of disbursement, entrepreneurial competence, financial management skills, mentoring, business development services, and the overall business environment (Prasannath *et al.*, 2024; Nkomo *et al.*, 2025).Prasannath *et al.* (2024) maintained that government support policies improve entrepreneurial performance when implemented alongside strong institutional support and entrepreneurship capacity development.

Empirical evidence on the relationship between government financial support and entrepreneurial success has produced mixed findings. Some studies have reported that government financial interventions enhance business establishment, enterprise growth, profitability, and employment generation, whereas others have found that bureaucratic bottlenecks, inadequate monitoring, poor implementation, and institutional weaknesses significantly reduce programme effectiveness (Prasannath *et al.*, 2024; Nkomo *et al.*, 2025). These inconsistent findings indicate that the effectiveness of government financial support is context-specific and should be empirically examined within particular geographical and institutional settings rather than generalized across all environments.

Within Akwa Ibom State, entrepreneurship has increasingly become an important means of livelihood for many young people because of limited formal employment opportunities. To strengthen entrepreneurship development, the State Government has established initiatives such as the Ibom Leadership and Entrepreneurial Development Centre (Ibom-LED), which provides entrepreneurship training, business incubation, mentoring, and enterprise acceleration programmes for aspiring entrepreneurs. Similarly, the Dakkada Skills Acquisition Centre (DASAC) equips youths with vocational, technical, digital, and entrepreneurial skills that enhance self-employment and enterprise development. These initiatives demonstrate the government's commitment to improving youth entrepreneurship through both financial and non-financial support mechanisms (Akwa Ibom Investment Corporation, 2024; Dakkada Skills Acquisition Centre, 2025).

Despite these interventions, concerns persist regarding the extent to which youth-owned enterprises in Akwa Ibom State have overcome challenges relating to inadequate capital, slow business growth, limited market expansion, and poor business sustainability. This situation raises concerns about whether available government financial support, particularly government grants and government interest-free loans, is sufficiently accessible, adequate, and effective in promoting successful entrepreneurship practices among youths. Although previous studies have examined entrepreneurship development and government intervention programmes in different contexts, limited empirical evidence exists on the influence of these two forms of government financial support on successful entrepreneurship practices among youths in Uyo Local Government Area, Akwa Ibom State. This gap limits context-specific understanding of the effectiveness of government financial support within the study area. It is against this backdrop that this study examines the influence of government financial support to youths on their successful entrepreneurship practices in Uyo Local Government Area, Akwa Ibom State. The specific objectives were to:

i. examine how government grants to youths in Uyo Local Government Area, Akwa Ibom State, affect their successful entrepreneurship practices..
ii. assess how government interest-free loans to youths affect their successful entrepreneurship practices in Uyo Local Government Area, Akwa Ibom State

Hypotheses of the Study

H_{o1}: Government grants to youths have no significant positive influence on their successful entrepreneurship practices in Uyo Local Government Area, Akwa Ibom State.

H_{o2}: Government interest-free loans to youths have no significant effect on their successful entrepreneurship practices in Uyo Local Government Area, Akwa Ibom State.

2. Literature Review

2.1 Conceptual Review

2.1.1 Government Financial Support

Government financial support encompasses the range of financial interventions provided by public institutions to facilitate business creation, enterprise growth, and entrepreneurial sustainability. These interventions are designed to address market failures that restrict access to finance, particularly for start-ups and young entrepreneurs who often lack sufficient collateral, credit history, or financial capacity to secure conventional loans. Such support may take the form of grants, subsidized or interest-free loans, credit guarantees, and other financing schemes intended to lower financial barriers and encourage entrepreneurial activities (Organisation for Economic Co-operation and Development, 2023). Evidence indicates that well-designed government financial support can stimulate business formation, improve enterprise performance, and promote employment generation when accompanied by effective implementation, institutional support, and entrepreneurial capacity development (Prasannath *et al.*, 2024; Osanyinlusi *et al.*, 2024).

2.1.2 Youth Entrepreneurship

Youth entrepreneurship refers to the process by which young people identify business opportunities, establish and manage enterprises, and assume the risks associated with venture creation in pursuit of economic and social objectives. It has increasingly gained policy attention as a practical response to rising youth unemployment, poverty, and labour market exclusion, particularly in developing countries. Rather than serving merely as a source of self-employment, youth entrepreneurship promotes innovation, wealth creation, skills acquisition, and economic inclusion, thereby contributing to national development (Nkomo *et al.,* 2025; Romadhon & Mulyadi, 2025). However, the success of youth-owned enterprises is influenced by several factors, including access to finance, entrepreneurial capabilities, institutional support, and a conducive business environment (Prasannath *et al.*, 2024).Therefore, strengthening financial and institutional support is essential for enhancing successful entrepreneurship practices among youths and promoting sustainable economic development.

2.1.3 Government Grants

Government grants are non-repayable financial resources provided by government to individuals or businesses to encourage entrepreneurship, enterprise development, and economic participation without imposing repayment obligations on beneficiaries. Unlike conventional loans, grants reduce the financial burden associated with business start-up and expansion by enabling entrepreneurs to acquire productive assets, adopt appropriate technologies, and meet operational requirements. They are particularly important for young entrepreneurs, who frequently face difficulties accessing formal credit because of limited collateral and inadequate financial records. Consequently, government grants are widely regarded as instruments for promoting business creation, innovation, employment generation, and enterprise sustainability (Organisation for Economic Co-operation and Development, 2023). However, their effectiveness depends on transparent beneficiary selection, adequate monitoring, and the productive utilization of the funds received (Osanyinlusi *et al.*, 2024). Overall, government grants provide critical financial support that can enhance youths' successful entrepreneurship practices by reducing financial constraints and fostering sustainable business development.

2.1.4 Government Interest-Free Loans

Government interest-free loans are concessionary financing facilities provided by public institutions to support entrepreneurship without charging interest on the amount borrowed. Unlike grants, these loans are repayable, but their interest-free nature reduces the cost of borrowing and eases the financial burden on entrepreneurs, particularly during the early stages of business development (Kitua & Mbaza, 2025). Such financing is intended to improve access to capital for individuals who are unable to obtain credit from conventional financial institutions because of high interest rates, collateral requirements, or limited credit histories. By providing affordable financing, governments seek to stimulate business start-up, facilitate enterprise expansion, improve business survival, and encourage employment creation (Organisation for Economic Co-operation and Development, 2023; Prasannath *et al.,* 2024). Nonetheless, the effectiveness of interest-free loan programmes depends on transparent disbursement procedures, timely access to funds, effective monitoring, prudent utilization by beneficiaries, and supportive institutional arrangements (Kitua & Mbaza, 2025; Prasannath *et al.,* 2024).Accordingly, government interest-free loans constitute an important financial mechanism for promoting successful entrepreneurship, provided they are efficiently administered and effectively utilized by beneficiaries.

2.1.5 Successful Entrepreneurship Practices

Successful entrepreneurship practices refer to the effective application of entrepreneurial knowledge, skills, and business strategies that enable enterprises to achieve sustainable performance and long-term viability. Contemporary entrepreneurship literature emphasizes that entrepreneurial success should not be assessed solely by business establishment but also by the entrepreneur's ability to sustain operations, achieve profitability, expand market share, satisfy customers, create employment, and adapt to changing business conditions (Prasannath *et al.*, 2024; Global Entrepreneurship Research Association, 2024). This perspective suggests that successful entrepreneurship is reflected in both business processes and measurable outcomes resulting from sound managerial decisions and efficient resource utilization. Hence, enterprises that consistently demonstrate resilience, innovation, growth, and operational stability are regarded as successful (Nkutt *et al.*, 2024; Edem et al, 2025). Successful entrepreneurship practices therefore represent a key indicator of the long-term effectiveness and sustainability of entrepreneurial ventures.

2.2 Theoretical Framework

Resource Dependence Theory

This study is anchored on the Resource Dependence Theory (RDT), developed by Pfeffer and Salancik (1978). The theory posits that organizations and entrepreneurs depend on resources from their external environment to survive, grow, and achieve their objectives. It argues that critical resources, such as finance, technology, information, and managerial support, are often controlled by external actors. Consequently, organizations and entrepreneurs must establish and maintain relationships with these external actors to gain access to the resources required for effective performance and long-term sustainability (Pfeffer & Salancik, 1978). The theory further contends that access to external resources enhances organizational capacity, whereas resource constraints can hinder growth, innovation, competitiveness, and long-term business sustainability (Pfeffer & Salancik, 2003; Hillman *et al.*, 2009).

Resource Dependence Theory is particularly relevant to entrepreneurship because inadequate financial resources remain one of the major constraints to business establishment, growth, and sustainability. Government financial interventions, such as grants and interest-free loans, represent important external resources that can alleviate financial constraints, strengthen enterprise capacity, and improve entrepreneurial outcomes (Xiang & Worthington, 2017; Pfeffer & Salancik, 1978. Accordingly, this theory provides an appropriate framework for explaining how government financial support influences successful entrepreneurship practices among youths. It is therefore adopted for this study because it provides a sound theoretical basis for understanding the relationship between government financial support and successful entrepreneurship practices.

2.3 Empirical Review

Kitua and Mbaza (2025) investigated the accessibility of local government interest-free loans for startup businesses in Dodoma City, Meru District, and Hai District, Tanzania. The study adopted a quantitative cross-sectional research design. The findings revealed that although the local government interest-free loan scheme improved access to finance for startup businesses, only a relatively small proportion of entrepreneurs successfully accessed the loans. Bureaucratic delays, inadequate information on application procedures, and collateral-related challenges were identified as the major barriers to loan accessibility. The study concluded that improving access to government interest-free loans requires simplified application procedures, strengthened monitoring, and enhanced awareness programmes for potential beneficiaries.

Osanyinlusi *et al.* (2024) investigated the effect of government entrepreneurship support programmes on youth entrepreneurial activities in Nigeria. The study adopted a survey research design using a stratified random sampling technique and collected primary data from 150 young entrepreneurs across major cities in Kwara State, Nigeria. Data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings revealed that institutional support programmes, direct support to nascent entrepreneurs, and university entrepreneurial programmes significantly enhanced youth entrepreneurial activities, whereas the entrepreneurial ecosystem and government policy programmes did not have significant effects. The study concluded that properly managed government entrepreneurship support programmes are capable of stimulating new venture creation and encouraging entrepreneurial activities among youths.

Musa *et al.*(2024) examined the impact of Development Bank Credit Financing (DBCF) on the performance of small and medium enterprises in Nigeria. Specifically, the study assessed the effect of DBCF on employment generation, financial asset growth, and profit growth among SMEs. A survey research design was adopted. The findings revealed that the amount of credit received through the Development Bank significantly improved SME growth and financial asset growth. However, the study found no significant effect of Development Bank credit financing on the profit growth of SMEs, while average monthly tax payments negatively affected enterprise profitability. The study concluded that Development Bank credit financing contributes to SME growth and financial performance.

Agyeman *et al.* (2021) investigated whether access to credit influences the performance of small and medium enterprises in Ghana. The study employed a survey research design and their findings showed a significant positive relationship between access to credit and enterprise performance, indicating that businesses with improved access to finance recorded better sales growth, expanded customer bases, and increased profit margins. The authors concluded that credit accessibility is a critical determinant of SME growth and sustainability.

Adelekan et al. (2019) examined the relationship between bank loans and the performance of small and medium enterprises (SMEs) in Lagos State, Nigeria. The study adopted a survey research design involving SMEs operating in Lagos State. The findings revealed that access to bank loans and debt financing had a significant positive effect on business expansion and output among SMEs. The study concluded that bank financing remains an important source of capital for improving enterprise performance.

3. Methodology

This study adopted a survey research design, which was considered appropriate because it enabled the researcher to obtain primary data from respondents. The population of the study comprised 320 registered entrepreneurs in Uyo Local Government Area, Akwa Ibom State. The population figure was obtained from the Akwa Ibom State Ministry of Investment, Commerce and Industry. The sample size of 178 respondents was determined using the Taro Yamane (1967) formula for sample size determination, stated as:

Where:

n = Sample size

N = Population size (320)

e = Level of precision (0.05)

Substituting the values:

$$n = \frac{N}{1+N(e)^2}$$

Where n = sample size

N = population size of 320

e = level of error as estimated 0.05

$$n = \frac{320}{1+320(0.05)^2}$$

$$n = \frac{320}{1+320(0.0025)}$$

$$n = \frac{320}{1.8}$$

$$n = 178$$

A stratified sampling technique was first employed to classify the population into relevant strata based on the nature of their businesses to ensure adequate representation of all categories of registered entrepreneurs. Thereafter, a simple random sampling technique was used to proportionately select respondents from each stratum, thereby giving every entrepreneur an equal chance of being included in the study. The primary data used for the study were collected through a structured questionnaire specifically designed in line with the study objectives and variables. The questionnaire consisted of two sections. Section A elicited respondents' demographic information, while Section B contained items measuring the study variables. The instrument was structured using a modified five-point Likert scale comprising Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), and Strongly Disagree (1). To ensure the appropriateness of the instrument, face and content validity were established through expert evaluation by specialists in Business Management and Measurement and Evaluation, who assessed the relevance, clarity, and adequacy of the questionnaire items. The reliability of the instrument was determined through a pilot study involving respondents with characteristics similar to those of the study population but who were not included in the main study. The responses obtained from the pilot study were analysed using Cronbach's Alpha to assess the internal consistency and reliability of the instrument. A Cronbach's Alpha coefficient of 0.70 or above was considered acceptable, indicating that the instrument possessed satisfactory reliability for the study. Upon completion of data collection, the questionnaire was coded and analysed using the Statistical Package for the Social Sciences (SPSS). The study hypotheses were tested using simple linear regression analysis at the 0.05 level of significance.

3.1 Model Specification

$SEP = f(GGY) + \mu$ …………. (1)

$SEP = \beta 0 + \beta 1 GGY + \mu_1$ …….. (2)

$SEP = f(GILY) + \mu_1$ ………… (3)

$SEP = \beta_0 + \beta_2 GILY + \mu_1$ ……… (4)

Where:

SEP = Successful Entrepreneurship Practices

GGY = Government Grant to Youths

GILY = Government Interest-free Loans to Youths
β_0 = Intercept or regression constant
β_1–β_2 = Regression coefficients
μ_1 = Error term

4. Results and Discussion

A total of 178 questionnaire were distributed to the respondents, of which 160 were successfully completed and returned, representing a response rate of 89.89%. The returned questionnaire formed the basis for the data analysis.

4.1 Testing of Hypotheses

Hypothesis one

H_{o1}: Government grants to youths have no significant positive influence on their successful entrepreneurship practices in Uyo Local Government Area, Akwa Ibom State.

Table 1:Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.935[a]	.875	.873	.61806

a. Predictors: (Constant), access_to_grant

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	422.865	1	422.865	1106.976	.000[b]
	Residual	60.329	158	.382		
	Total	483.194	159			

a. Dependent Variable: Entrepreneurial_Practices
b. Predictors: (Constant), access_to_grant

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.338	.185		12.637	.000
	access_to_grant	.845	.021	.935	40.238	.000

a. Dependent Variable: entrepreneurial_practices

Source: Researcher Computation (2026)

Table 1 presents the regression analysis of the effect of access to grants on entrepreneurial practices. The results show a strong positive relationship between the variables (R = 0.935) and indicate that access to grants accounted for 87.5% of the variation in entrepreneurial practices (R^2 = 0.875). The regression model was statistically significant (F = 1106.976, $p < 0.05$). Furthermore, access to grants had a significant positive effect on entrepreneurial practices ($\beta = 0.935$, $t = 40.238$, $p < 0.05$). Therefore, the null hypothesis was rejected, indicating that access to grants has a significant positive effect on entrepreneurial practices among youths in Uyo Local Government Area, Akwa Ibom State.

H_{o2}: Government interest-free loans to youths have no significant effect on their successful entrepreneurship practices in Uyo Local Government Area, Akwa Ibom State.

Table 2:Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	.927	.860	.859	.76681

a. Predicators: (Constant), interest_free_loan

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	571.592	1	571.592	972.095	.000[b]
	Residual	92.889	158	.588		
	Total	664.481	159			

a. Dependent Variable: successful entrepreneurship practices

b. Predictors: (Constant), interest-free_loan

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.823	.243		7.502	.000
	interest_free_loan	.954	.030	.927	31.8	.000

a. Dependent Variable: successful entrepreneurship practices

Source: Researcher Computation (2026)

Table 2 presents the regression analysis of the effect of government interest-free loans on successful entrepreneurship practices among youths in Uyo Local Government Area, Akwa Ibom State. The results indicate a strong positive relationship between government interest-free loans and successful entrepreneurship practices ($R = 0.927$) and show that government interest-free loans explained 86.0% of the variation in successful entrepreneurship practices ($R^2 = 0.860$). The regression model was statistically significant ($F = 972.095$, $p < 0.05$). Furthermore, government interest-free loans had a significant positive effect on successful entrepreneurship practices ($\beta = 0.927$, $t = 31.800$, $p < 0.05$). Therefore, the null hypothesis was rejected, indicating that government interest-free loans have a significant positive effect on the successful entrepreneurship practices of youths in Uyo Local Government Area, Akwa Ibom State.

4.2 Discussion of Findings

The finding of hypothesis one revealed that access to grants has a significant positive effect on entrepreneurial practices among youths in Uyo Local Government Area, Akwa Ibom State. This implies that increased access to government grants enhances youths' ability to establish, manage, and sustain successful entrepreneurial ventures. The finding is consistent with Osanyinlusi *et al.* (2024), who found that direct government support programmes significantly enhanced youth entrepreneurial activities in Nigeria by promoting entrepreneurial development and new venture creation. The finding is also in agreement with Kadiri *et al.* (2024), who reported that entrepreneurship grants had a significant positive effect on youth business start-up activities by reducing financial barriers and encouraging enterprise creation. On the whole, the finding demonstrates that access to government grants plays a vital role in enhancing entrepreneurial practices among youths.

Similarly, the finding of hypothesis two showed that government interest-free loans significantly influence the successful entrepreneurship practices of youths in Uyo Local Government Area, Akwa Ibom State. This suggests that providing youths with accessible and affordable loan facilities strengthens their capacity to establish, operate, and expand sustainable businesses. The finding corroborates Musa *et al.* (2024), who, in their study of small and medium-scale enterprises in Nigeria, established that government-supported credit financing significantly improved enterprise performance by facilitating business expansion, investment in productive resources, and operational sustainability. The finding also supports Agyeman *et al.* (2021), who, in their study of small and medium enterprises in Ghana, found that improved access to credit significantly enhanced enterprise performance through increased business growth, customer expansion, and profitability. Overall, the finding underscores the importance of government interest-free loan programmes as a viable mechanism for promoting successful entrepreneurship practices among youths.

5. Conclusion and Recommendations

The study concluded that government financial support significantly enhances the successful entrepreneurship practices of youths in Uyo Local Government Area, Akwa Ibom State. Specifically, access to government grants and government interest-free loans positively influenced youths' ability to establish, manage, and sustain entrepreneurial ventures. The study therefore concludes that strengthening government financial support programmes can promote youth entrepreneurship and contribute to sustainable enterprise development.

Based on the findings of the study, the following recommendations were made:

i. Government should increase the availability and accessibility of grant programmes for youths through transparent selection processes and timely disbursement to encourage business start-up and improve entrepreneurial practices.

ii. Government should expand the provision of interest-free loan schemes with simplified application procedures and flexible repayment terms to enable more youths to establish, sustain, and grow their businesses successfully.

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