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EFFECT OF EDUCATION AND TRAINING SKILLS ON THE PERFORMANCE OF YOUTH BUSINESSES IN KARU LOCAL GOVERNMENT AREA OF NASARAWA STATE

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Abstract

This study investigates the effect of education and training skills on the performance of youth businesses in Karu Local Government Area of Nasarawa State. Adopting a survey research design, data were collected through well-structured questionnaires employing a five-point Likert scale. The population consisted of youth enterprises in the designated area, with a sample size of 205 respondents selected using purposive sampling technique. Validity and reliability of the research instrument were ensured through expert evaluation and logical appraisal. Descriptive statistics, including frequency distribution and regression analysis, were employed to analyze the data. The results revealed that communication and entrepreneurial skills positively impact the performance of youth businesses. However, financial skills do not demonstrate a statistically significant influence on business performance, at least based on the analyzed data. These findings underscore the importance of communication and entrepreneurial skills in fostering successful youth businesses, while also emphasizing the need to continue integrating financial education into entrepreneurship programs to ensure sustainable financial management.

Keywords: Education, Training, Performance, Youth, Businesses

1. Introduction

Over the past decade, the struggles that young people are facing on the job market have attracted considerable policy attention as education and training is considered a catalyst for youth improvement in business. Along these lines, the vast majority of youth businesses and policies are built on what Louise Fox et al. (2020) call a 'deficit model', based on the proposition that young people in Sub-Saharan Africa simply lack the skills and training that economies and employers need. As a result, the prevailing focus of interventions by both national governments and third sector actors has been on training and skills development, i.e. the supply side of labour markets.

Education, training and upskilling programmes for young people have been the backbone of the UN (ILO)

and the World Bank interventions since early 2000, in particular after the ILO Resolution on Youth Employment in 2005 (Freedman 2005). At the same time, research evidence demonstrates that education and training programmes have little impact on youth employment when administered in the absence of wider job market policies (McKenzie 2017, Fox & Kaul 2018, Kluve 2017). When discussing the assumed incapacity of existing education systems, it is worth noting that, over the past twenty years, enrolments in educational training have more than doubled in Sub-Saharan Africa, with higher education systems on the continent expanding at almost twice the global rate (UIS 2019). As a result, the large cohort of young people entering Africa's business circle today are the best educated to date (Fox, Senbet, and Simbanegavi 2016). This is because the rapid increase in the number of young people in tertiary education has outpaced the demand

for highly skilled labour, pushing down graduate wages through the labour supply and leading them to engaging in productive business ventures that have recreated the how imperative educational training is to our environment (ILO 2020). Globally, the returns to tertiary education have been declining over the past decade, evidencing that encouraging university enrolment is not, in itself, a solution (Psacharopoulos and Patrinos 2018). As concluded by Sumberg et al. (2020), training does not create jobs, and thus training and skills interventions, though frequently deployed, do not substantially increase youth employment rates (Kluve 2017 talk about a ‘moderate effect’). The vast literature on youth aspirations offers additional insights here (Arias, Evans, and Santos 2019).

Furthermore, almost half of all employed youth perceive their skills as mismatched with their jobs in terms of education, skills, remuneration and aspirations, finding themselves underemployed in terms of both working hours and professional capacities (AfDB 2020; Barford, Coombe, and Proefke 2021). According to Nordman and Pasquier-Doumer (2014), in-company training and vocational education could be helpful in addressing the skill mismatches, as it often translates into better earnings than pursuing tertiary education (see also Oketch 2014). A comprehensive review of evidence by Adams et al. (2013) reports, for instance, that in Nigeria, technical training raises the chances of being in formal sector employment by 26 percent. While trade-specific formal education is often criticized for lacking the flexibility that the rapidly changing labour market requires (‘transferable skills’), in-company training may offer more relevant training. At the same time, in the absence of proper industry standards and certification schemes, the quality of private training varies, and illegal or predatory traineeships are worryingly widespread (Atchoarena and Esquieu 2002). Developing and upholding skill accreditation and industry certification schemes would help document the newly learnt capabilities of young workers, facilitating job mobility and transitioning towards formal employment (Ng’weno and Porteous 2018). To sum up, while education and training are valuable activities for youth development and growth. That being said, promoting educational training, specifically for young minds, remains an issue of paramount importance. Therefore, the main objective is

an investigation of how education and training skills affect the performance of youth business in Karu Local Government Area of Nasarawa State. While the specific objectives are as follows:

- i. To evaluate the effect of entrepreneurial skills on the performance of youth businesses in Karu Local Government Area of Nasarawa State.
- ii. To measure the effect of communication skills on performance of youth businesses in Karu Local Government Area of Nasarawa State.
- iii. To examine the effect of financial skills on performance of youth businesses in Karu Local Government Area of Nasarawa State.

2. Literature Review

The Concept of Education and Training Skills

Training is the process of imparting knowledge and abilities that pertain to certain practical capabilities, either to one or to others and an important part of modern business administration from this perspective (Boon et. al., 2019). Cooke, Dickmann, and Parry (2022) A structured setting where individuals are instructed and taught technical knowledge relevant to their professions is referred to as training. It focuses on instructing staff members on how to operate particular equipment or do particular jobs in order to boost productivity. The process of giving a person the necessary abilities to perform their work efficiently, expertly, and effectively is known as training. Employee training is not ongoing but rather occasional. Individual or institutional training is not ongoing; rather, it is periodic and provided at predetermined intervals. Typically, training will be offered by an expert or professional in relevant field or work (Aguinis, Jensen, & Kraus, 2022). The effectiveness of a staff member's talents is not the only thing that is impacted by training in an organization; emotional intelligence, time management skills, and a better attitude toward assigned work are also impacted (Amrutha & Geetha, 2020). Institutional workers or employees of an organization benefit from training and development in that they take a more sophisticated approach to their work since they are more competent, do better work with fewer mistakes, and need less supervision. This improves the workers' performance to work (Mammadova, 2022; Mohiuddin, Hosseini,

Faradonbeh, & Sabokro, 2022). Employees can benefit from training if they want to understand how their work fits within the structure, mission, and accomplishments of their firm and thus becomes more motivated and enthusiastic about their work as they realize how important what they do is to the success of the company (Chowdhury et al., 2023).

Organizations benefit from education and training by attracting and keeping top talent, increasing output and revenues, enhancing morale and job satisfaction, and boosting morale. Also, companies with engaged employees report 41 percent lower absenteeism rates and 17 percent higher production (Garcia, Huang, & Kwok, 2023). youth that receive training gain better job-related skills and knowledge as well as increased self-assurance. If courses, workshops, and self-study choices solve performance gaps, training improves organizational and business efficiency and through higher productivity, enhanced managerial abilities, decreased production costs, simple access to profits, and enlarged market (Collins, 2021; Garcia et al., 2023; Hamouche, 2021).

Communication Skills

Communication has been studied by many previous researchers including (Widayati et al., 2020) and (Widayati et al., 2020). Robbins (2016) states that good communication will help develop motivation by explaining to employees what to do, how well they are working, and what can be done to improve substandard performance. Darma and Supriyanto (2017), stated that communication is a process of transferring and exchanging messages, where this message can be in the form of facts, feelings, ideas, data or information from someone that is conveyed to others. Where social scientists conduct research using a communication approach that generally focuses on human activities and the link between messages and behavior.

Entrepreneurship Skills

Entrepreneurship skills is act of acquiring and enhancing the competencies, knowledge, behaviors, and attitudes required to identify, create, and seize opportunities for economic value creation.

Entrepreneurship skills development refers to the process of acquiring and enhancing the competencies,

behaviors, and attitudes required to identify, create, and seize opportunities for economic value creation. (Thomas, 2012). Entrepreneurship skills encompasses the acquisition and enhancement of the skills, knowledge, and abilities necessary to create, manage, and grow a successful business venture (Acharya & Chandra, 2019). It also involves the deliberate and systematic efforts to develop the competencies, attitudes, and behaviors necessary for identifying, evaluating, and pursuing entrepreneurial opportunities (Tarver, 2021).

Financial Skills

Financial management skills are another important skill in entrepreneurship. The need to know how to reduce extravagant life is therefore important in order to grow and manage one's finances. Akinduyo (2019) reported that possession of accounting skills, the ability to interpret financial statements and engage in the preparation of necessary books of accounts are needed by businesses for maximum growth and development. Eze (2016) remarked that a lack of the ability to manage finances exposes one to the risk of becoming unsustainable, which often leads to bankruptcy and regret. The need to develop prudence will help business managers or entrepreneurs need increase their income and re-invest appropriately to grow their business into the future. Observation revealed that someone who cannot manage his finances well may not be successful in entrepreneurial activities. Financial management is the answer that can best fit the current market penetration for entrepreneurs.

Performance of Youth Business

Business performance can be explained in term of financial return on investment (profit), return on assets (ROAs), net sales, net income and the present value of the firm. Besides that, nonfinancial aspects of performance are about surviving in the market (competition) such as the number of new employees, the number of new store opened, and the number of new products introduced (Blythe, 1992). According to Business Development of Canada, BDC (2015), performance also will be recognized using efficiency ratio often measured over a 3-5 years period, these give additional insight into areas of your business such as collections, cash flow, and operational results. In other

hand, according to GE Capital, America (2015), performance was be measured by strategic planning team to develop more specific execution targets.

Empirical Review

Horsfall (2023) investigated the influence of financial skills acquisition on the potential of undergraduates in Rivers State. The study reviewed others literature to analysed the results. It was revealed that there is no significant difference in the extent to which financial skill acquisition enhances the potential of undergraduates among the tertiary institutions in Rivers State. The study, therefore, recommended, among others, that curriculum developers for the business education program should set up a joint curriculum of entrepreneurial and technical skills and training that will aid undergraduates in formulating a sustainable business plan, enhance confidence, expand financial skill development, and equip them with adequate skills to thrive in the workplace.

Kalogiannidis (2020) explored the impact of business communication on the performances of employees. Study adopted a cross-sectional survey design that involved using an online survey questionnaire to collect data from different participants selected from the different financial institutions in Greece. The study employed random sampling technique and regression method was applied in the analysis. The study confirmed that effective communication in any business entity has a great influence in employee performance. Businesses are encouraged to maintain a good flow of information across the organization to as to improve employee performances and business profitability in the long run.

Al Mamun, et al (2019) examined the effect of entrepreneurial skills, market orientation, sales orientations and networking on entrepreneurial competency and performance of micro-enterprises in Kelantan, Malaysia. A cross-sectional design was adopted and data was collected data through structured interviews from 403 micro-entrepreneurs from “Majlis Amanah Rakyat,” Kelantan and “Majlis Agama Islam dan Adat Istiadat,” Kelantan. And path analysis was used. It was revealed that entrepreneurial skills, market orientation and networking have a positive effect on entrepreneurial competency. Then, entrepreneurial competency, entrepreneurial skills and networking have

a positive effect on enterprise performance. The findings show a significant mediation effect of entrepreneurial competency on the relationships between entrepreneurial skills, market orientation and networking and enterprise performance.

Shapero’s “Entrepreneurial Theory” ,1967

Shapero’s entrepreneurial Theory argues that potential entrepreneurs have to consider entrepreneurship as a “credible” career alternative. This “credibility” occurs when potential entrepreneur perceives the venture as both desirable and favourable. To Ajzen theory of planned behaviour (TPB), in order to increase a person’s intention to perform a behaviour, the attitude and subjective norm towards that behaviour has to be more favourable and the perceived behaviour control has to be greater (Gulruh, 2010).

In general, the Shapero model (Shapero and Sokol 1982) is called the entrepreneurial event model (EEM) and is used to describe the process where intentionality is central (Bird 2008).

This model considers business creation as an event that can be explained by the interaction between initiative, ability, management, relative autonomy, and risk. The model indicates that entrepreneurial intention stems from the perception of feasibility and desirability, and this path is affected by the cultural and social context.

3. Methodology

The study adopted survey research design to determine the role of education and training skills on the performance of youth businesses in Karu Local Government Area of Nasarawa State. The data used in this study was obtained through well-structured questionnaire in a five point Likert scale. The population of the study comprises of youth enterprises in in Karu Local Government Area of Nasarawa state. Since the target population was large, a sample of 205 respondents was drawn using purposive sampling technique.

Validity and reliability of research Instrument

The questionnaire was submitted to the experts for critical, analytical and logical appraisal and assessment of contents and statements in the instruments and this then made the instrument valid for the study. To ensure proper reliability of the instrument, the questions were not ambiguous to respondents in order to avoid

misinterpretation or to give different meaning that could generate inaccurate and inconsistent responses when instrument is repeatedly objectivity with no leading question as to answer desired.

Furthermore, descriptive statistics of frequency distribution, regression analysis was also employed to present and analyse the data and the generated model for the study is as follows:

$$PYE = \alpha + \beta_1 CS + \beta_2 FS + \beta_2 ES + e$$

Where,

PYE = performance of youth businesses

FS = Financial Skills

ES = Entrepreneurial Skills

CS = Communication skills

α is constant

β_1 and β_2 are coefficient to estimate and e is the error term.

4. Results and Discussion

Out of (201) questionnaires distributed one hundred and eighty (180) were completed and returned.

Table 1: Sex of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	93	51.7	51.7	51.7
	Female	87	48.3	48.3	100.0
	Total	180	100.0	100.0	

Source: Survey Data 2023 (SPSS Output)

Table 1 shows that 51.7% respondents are young male managers or owners while the remaining 48.3% respondents are young female managers/owners.

Table 2: Academic Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SSCE/GCE	20	11.1	11.1	11.1
	ND/NCE	140	77.8	77.8	88.9
	BS.c/HND	20	11.1	11.1	100.0
	Total	180	100.0	100.0	

Source: Survey Data 2023 (SPSS Output)

Table 2 shows that 11.1% of respondents have SSCE/GCE, 77.8% of respondents have NCE/ND qualification while the remaining 11.1% have BS.c/HND. This indicates that the

Table 3 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.977 ^a	.954	.953	.313

a. Predictors: (Constant), CS, FS, ES

Table 3 shows the correlation coefficient (R) between communication Skill, financial skills and entrepreneurial Skills is 0.977 implying a strong linear relationship between the independent variable and the dependent variable. The coefficient of R^2 adjusted is

0.953 indicating that 95% of the variation in performance of youth businesses in Karu LGA was explained by communication Skill, financial skills and entrepreneurial Skills.

Table 4 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	353.773	3	117.924	1204.784	.000 ^b
	Residual	17.227	176	.098		
	Total	371.000	179			

Source: SPSS Output, 2023

The ANOVA table provides information about the statistical significance of the regression model in predicting performance of youth businesses (PYE) based on the three predictors: Financial Skills (FS), Communication Skills (CS), and entrepreneurial Skills (ES).

The regression model is highly significant ($p < .001$) with an F-statistic of 1204.784, indicating that the predictors together account for a significant amount of the variance in consumer buying behavior. Specifically, the model explains 95.3% of the total variation in CB, as measured by the ratio of the regression sum of squares to the total sum of squares ($353.773 / 371.000$).

Table 5 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	-.086	.052		-1.655	.100
	CS	.776	.026	.829	29.798	.000
	ES	.359	.096	.230	3.727	.000
	FS	-.087	.088	-.057	-.994	.322

Source: SPSS Output, 2023

Table 6 shows the results of a regression analysis examining the relationship between communication skills (CS), entrepreneurial skills (ES), financial skills (FS), and the performance of youth businesses (PYE).

The constant term (-0.086) represents the estimated performance of youth businesses when all independent variables are zero, but its p-value (0.100) indicates it is not statistically significant. However, the coefficients for communication skills (0.776) and entrepreneurial skills (0.359) are highly significant ($p < 0.001$), showing positive and statistically significant relationships with the performance of youth businesses. For each one-unit increase in communication skills and entrepreneurial skills, the performance of youth businesses is estimated to increase by 0.776 and 0.359 units, respectively. This finding concurs with Kalogiannidis (2020) and Al Mamun, et al (2019) that communication skills and entrepreneurial skills have a positive and significant effect on business growth and development.

On the other hand, financial skills (FS) show a non-significant coefficient (-0.087) with a p-value of 0.322. This suggests that there is no statistically significant relationship between financial skills and the performance of youth businesses. Therefore, based on the available data, we cannot draw any meaningful conclusions about the impact of financial skills on the performance of these businesses. This results also agrees with Horsfall (2023) that financial skills do not significantly affect businesses

In summary, the results indicate that strong communication and entrepreneurial skills positively influence the performance of youth businesses. However, financial skills do not appear to have a statistically significant impact on the performance of these businesses, at least according to the analyzed data.

5. Conclusion and Recommendations

The study findings underscore the significant influence of robust communication and entrepreneurial skills on the performance of youth businesses. The positive and

statistically significant relationships observed between communication skills and entrepreneurial skills with business performance emphasize the critical role of these competencies in driving success. Effective communication facilitates fruitful interactions with stakeholders, fostering better understanding of market needs and enhancing customer satisfaction. Likewise, entrepreneurial skills contribute to innovative problem-solving and a willingness to take calculated risks, allowing youth entrepreneurs to identify and capitalize on emerging opportunities. However, it is noteworthy that financial skills did not demonstrate a statistically significant impact on business performance in this study.

While this may initially seem surprising, it highlights the complexity of the factors influencing financial outcomes for youth businesses. Consequently,

incorporating financial education into entrepreneurship programs remains vital for ensuring young entrepreneurs possess the knowledge and acumen to manage financial aspects effectively. This includes promoting financial literacy, budgeting, financial planning, and investment decision-making, all of which are integral to long-term business sustainability. Future research could explore additional factors, such as market conditions, funding accessibility, and regulatory frameworks, to provide a more comprehensive understanding of the multifaceted determinants of youth business performance. By bolstering communication and entrepreneurial skills while continuing to emphasize financial education, stakeholders can better equip and support young entrepreneurs, fostering the growth and long-term viability of youth-led ventures.

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