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Impact Analysis of Social Investment and Economic Empowerment Programmes on the Development of Entrepreneurship among Small-Scale Business Owners in Kogi Central Senatorial District

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Abstract
Given the critical role of entrepreneurship and SSEs in driving job creation and poverty reduction, understanding the effectiveness of government interventions such as the National Social Investment Programmes (NSIP) and Empowerment Programmes in providing microfinance and skill acquisition schemes is essential. This study analyzes the impact of these programmes on the development of entrepreneurship among small-scale business owners. The study applies the descriptive research design and T-test as instrument for data analysis, in a study population of over 4,000 beneficiaries that cut across the N-SIP and Kogi State Government empowerment programmes from the 5 Local Government Areas in Kogi Central Senatorial Districts. Findings from the test of hypotheses reveal that while the programmes impact on some components of entrepreneurship and small-scale enterprises, including formation of new enterprises, growth in performance of existing ones, and improvement in the overall business climate in district, they however, failed to impact on the development of entrepreneurial skills and competence, and access to business resources/credit facilities. The study concludes that the social investment and economic empowerment programmes focus more on providing financial and material resources which has enabled the formation of new enterprises and growth of existing ones, rather than build entrepreneurial competence and expand access to more funding to exploit innovative business opportunities. The research recommends that the programmes should place more emphasis on business skills and entrepreneurial competences development to enable beneficiaries not only start a business, but also be more creative in identifying innovative business opportunities. These findings contribute to the broader discourse on the efficacy of state-led social investment and empowerment initiatives in Nigeria.

Keywords: Economic, Empowerment, Entrepreneurship, Investment, Social

Introduction

One of the agenda of the sustainable development goals 2030 is to seek an end to poverty and hunger through youth and women empowerment. Several social and economic welfare measures aimed at creating economic opportunities, boosting job opportunities, and reducing high rate of poverty have been implemented in Nigeria, including Operation Feed the Nation(1979); Green Revolution (1979); National Poverty Eradication Program (1999), comprising of Youth Empowerment Schemes (YES), and Rural Infrastructures Development Schemes (RIDS); Subsidy Reinvestment and Empowerment Programme (2012); to the most recent, which is the National Social Investment Programme (N-SIP), launched by President Mohammadu Buhari in 2016 (Ezugworie, Ogbonna, Chukwu, Christopher, & Nwawube, 2024).

The National Social Investment Program (N-SIP) is a portfolio of programmes devised to combat hunger and poverty, and support underprivileged and vulnerable Nigerians by empowering them through capacity building training, employment and job creation, direct financial supports, and other forms of investments. The programs under the N-SIP, including Job creation and youth employment (N-Power); Government Enterprise and Empowerment Programme (GEEP); and National Social Safety Net Programme (Conditional Cash Transfer); National Home Grown School Feeding Programme (Ogwola, Olofu, & Aneke, 2024; The State House, 2020), are aimed at creating employment opportunities through empowerment programmes that seek to uplift Nigerians from poverty through initiatives such as training for economic and employable skills acquisition, entrepreneurship and self-employment initiatives, and social interventions aimed at developing and unleashing the entrepreneurial potentials of Nigerian youths and women. Social investment programmes have gulped about £4450 billion, and have impacted over 42 million Nigerians, in direct and indirect beneficiaries, comprising youth graduates, family members, beneficiaries' employees, cooks and farmers (Oyediran & Otu, 2024).

The programmes are often aimed at providing technical, vocational, and entrepreneurial skills for employment purposes. It equips beneficiaries with skills that enhance their employability or launch them into the world of business, either as paid employees or self-employed, thus reducing the rate of unemployment and poverty (Oyediran & Otu, 2024). As an alternative to the scarcity of job in the public sector, government deployed these measures to provide jobs and promote self-employment initiative. Social investment programmes are therefore, aimed at complementing the entrepreneurship and self-employment drive of the government, through the provision of training to develop beneficiaries' vocational and entrepreneurial skills, as well as providing financial and material supports that open doors of economic opportunities for self-reliance.

The federal government claimed that millions of Nigerians have benefitted from the N-SIP. However, popular opinion among Nigerians indicated that social investment and economic empowerment programmes in Nigeria have failed to live up to desired expectations due to corruption on the part of government officials and beneficiaries. While officials are in the habit of diverting funds meant for empowerment, it is believed that beneficiaries would rather sell the items/equipment benefited for readily available cash or divert the startup grants/fund to other uses, out of laziness and lack of zeal, and lack of business illiteracy and entrepreneurship skills, thereby defeating the objectives of the programmes. Further, many empirical studies concluded that the N-SIP have enhanced self-employment and economic well-being of Nigerians. However, despite these claims, together with the humongous amount of money purportedly expended on the programmes, poverty and joblessness remain widespread in Nigeria, especially among the youth. Therefore, the question begging for answer is whether social investment and empowerment programmes have made any meaningful impact on self-employment and poverty reduction drive or are mere charades. It is on this premise that this study is conceived with the objectives of investigating the impact of Social Investment and Economic Empowerment programmes on the development and growth of entrepreneurship among small-scale enterprises owners in Kogi state central senatorial district, as well as determine and recommend solutions to the challenges facing the programmes in order to achieve its desired objectives.

In view of the above, the following research questions were posed to provide focus:

i. To what extent does social investment and economic empowerment programmes influence small-scale business creation and survival in Kogi central senatorial district?
ii. What influence does social investment and economic empowerment programmes have on the growth and performance of small-scale business in Kogi central senatorial district?
iii. What is the influence of social investment and economic empowerment programmes on entrepreneurial skills and capacity building in Kogi central senatorial district?
iv. To what extent does social investment and economic empowerment programmes influence access to resources in Kogi central senatorial district?
v. To what does social investment and economic empowerment programmes influence the overall business and entrepreneurship climates in Kogi central senatorial district?

Research Hypotheses

Ho: Social investment and economic empowerment programmes have no significant influences on small-scale business creation and survival in Kogi central senatorial district.

Ho: Social investment and economic empowerment programmes have no significant impact on the growth and performance of small-scale business in Kogi central senatorial district.

Ho: Social investment and economic empowerment programmes have no significant influences on entrepreneurial skills and capacity building Kogi central senatorial district.

Ho: Social investment and economic empowerment programmes have no significant influence on access to business resources in Kogi central senatorial district.

Ho: Social investment and economic empowerment programmes have no significant impact on overall business and entrepreneurship climates in Kogi central senatorial district.

Review of Literature

Social Investment and Economic Empowerment Programmes

Basically, social investment refers to investment in people or human capital development that is financed by government agencies and their policies. The concept can be defined as a set of policies and programmes designed to curb social and economic risk and vulnerability among the less privileged members of the society, while also reducing poverty and deprivation (Yarima, Gawana, & Ladan, 2023). Similarly, economic empowerment programmes consists of vocational, technical training and financial assistance provided to support the career readiness of participants, with a view to helping them escape the chain of poverty and abuse. It is defined as consisting of all government measures to assist people from low-income backgrounds in obtaining the education, training, and job-related skills, together with the financial supports they need to sustain themselves and their families (Kumar & Shrestha, 2023). These programmes are aimed at improving the financial stability and overall well-being of marginalized and low-income section of the society, particularly women and youths. Typically, these programmes provide access to skills and resources such as education, skill acquisition training, and micro-financial supports to enable beneficiaries access economic advancement opportunities to gain control over their economic lives as members of the society. Key focus areas of social investment programmes include education, quality childcare, healthcare, training for job opportunity, job-search assistance and rehabilitation (Oyadiran & Otu, 2024). Aspects of the National Social Investment and empowerment programmes in Nigeria include:

Government Enterprise and Empowerment Programme (GEEP): The GEEP scheme provide access to finance and financial inclusion to micro and small enterprise owners, through a micro-lending intervention that provide micro-credits and loans to targeted beneficiaries at no cost, including traders, farmers, enterprising youths, artisans, and women in particular (The State House, 2020). The programme consists of schemes such as Market-Moni (for market women), Farmer-Moni (for farmers), and Trader-Moni (for traders), has disbursed over N26.4 billion in loans to more than 1.06 million market women, traders, artisans, farmers across all 36 States of the country and the FCT (Oyadiran & Otu, 2024).

N-Power Programme: The N-Power programme is an empowerment scheme designed to assist unemployed graduate youths acquire and develop life-long skills to become change makers in their communities, and players in the domestic and global markets (The State House, 2020). The scheme offers a stipend of N30,000.00 monthly, and aim to address the rate of unemployment, skills gaps, youth empowerment, boost the workforce, create job, and alleviate poverty through learn-work entrepreneurship culture that fosters the transfer of entrepreneurial, technical and employability skills and competences (Oyadiran & Otu, 2024).

Conditional Cash Transfer Programme (CCTP): The CCTP under the N-SIP directly supports those that falls within the lowest poverty bracket by improving nutrition and household consumption, ensuring human capital development, and providing livelihood support in order to ensure that beneficiary households graduate from poverty, through targeted cash transfer benefits of N5,000 monthly, to various categories of the poor and vulnerable for a period of 3 years, on the condition that they fulfill certain soft and hard co-responsibilities that enable recipients improve their standard of living (The State House, 2020).

State Level Economic Empowerment Programmes: State governments implement empowerment programmes to improve the economic well-being of their citizens. Such programmes usually focused on assisting people of low income background and unemployed youth gain access to skills and resources to enable them participate in the workforce and support their family. The programmes usually include provision of business skills capacity training, financial literacy training, and startup capital. For instance, in attempt to address unemployment, the Kogi State government had, at different times, empowered youths across the state with technical and vocational skills, and startup funds to set up as business owners. (Odofin, March, 2025).

Entrepreneurship and Micro Small-scale Enterprises

Entrepreneurship is the process of identifying business opportunities, taking risks, and creating new ventures on the basis of identified opportunities, while entrepreneurs are individuals who assume risk by mobilizing and committing resources to take advantage of identified business opportunities. Entrepreneurship, by definition, is the willingness and ability of an individual to seek out investment opportunities in an environment and be able to establish and run an enterprise successfully based on the identified opportunities (NUC, undated). The resultant outcome of entrepreneurial endeavor is the creation or emergence of new ventures, often classified as micro, small, and medium-scale enterprises. Technical, vocational, and entrepreneurial skills, together with financial resources are essential ingredients in entrepreneurship and small business creation. Thus, the purpose of social investment and economic empowerment programs is for beneficiaries to apply the supports received to create and generate source of economic sustenance. This is usually made possible through the establishment of a micro, small or medium scale enterprises.

Challenges with Social Investment and Empowerment Programmes in Nigeria

Right from independence, successive regimes in Nigeria have implemented social and economic investment programmes as part of efforts to reduce employment and poverty. However, these programmes phased out without impacts that are commensurate with the resources they gulped. The challenging factors identified with these failures range from poor policy design, formulation, and implementation, policy inconsistency, poor commitment, poor indices of human capital development (Lamidi & Igbokwe, 2021), data management problems, corruption and misappropriation, inadequate monitoring and evaluation, insufficient budgetary allocation, lack of continuity, political interference, and a lack of sustainable empowerment strategies (Momoh, 2024). These challenge resulted in inability to accomplish the empowerment and poverty alleviation objectives. Government efforts at promoting vocational, technical and entrepreneurial skills development through social investment have not been very impactful due to poor educational background and low awareness of beneficiaries (Oyediran & Otu, 2024).

Underpinning Theory – The Human Capital Development Theory

The underpinning theory of this study is the Human Capital Development theory as proposed by Theodore Schultz in 1960s, and built upon by Gary Becker in 1964 (Rahimi, Pourzakeri, Abbasi-Rostami, and Safari-Shad, 2019). The human capital development theory is built on the premises that investments in education, training, and health increase the economic capabilities of people, and that individuals and society stand to derive huge economic benefits from investment in people (Sweetland, 1996). Human capital describes the set of skills, knowledge, abilities, and attitudes individuals possess (Matache, 2023), and the more of these skills and ability an individual acquire, the more likely the chance of having a better job and earning more income (Wuttaphan, 2017). The theory emphasized, how, when the state develop the human capital through proper investments in education, training and health the skills and abilities of people, as well as their productivity, earnings, and economic welfare become enhanced (Matache, 2023). The theory is relevant to this study because it provides a framework for providing training and financial resources to enhance the employability and earning capacity of vulnerable members of the society.

Methodology

The research design adopted is the descriptive survey research design, which aims to report phenomenon in a study population exactly as observed without manipulating data. The study population data which was retrieved from the Kogi State Social Investment Program Agency (KOSSIPA) consists of a total of 4,868 beneficiaries of the National Social Investment programmes and Kogi state government empowerment programmes from all the 5 LGAs in Kogi Central Senatorial District, consisting of Adavi, Ajaokuta, Ogori, Okehi, and Okene Local Government Areas. A sample size of 354 was determined using the Krejcie and Morgan's (1970) sample size determination table. The sample size was allocated proportionately amongst the 5 study locations, using the simple random sampling technique to draw out respondents. The study applied a primary source of data using a self-developed structured survey questionnaire as instrument of data collection, which was administered directly by the researcher, with the aid of some carefully selected and well-trained research assistants across the selected study locations. Data analysis was carried out using the mean scores, while hypotheses were tested using the T-test as instrument of analysis.

Data Presentation and Analysis

The section presented the analysis of data collected. Of the 354 copies of questionnaire distributed, 352 copies were retrieved out of which 10 respondents indicated that they were not able to successfully deploy the supports/training they received from the programs for any business purpose. Thus, only 342 responses were found usable for the study.

Social investment and economic empowerment programme and entrepreneurial startup and growth

The major thrust of this study is to determine the impact of national social investment and economic empowerment programmes on the development of entrepreneurship and small-scale enterprises. To this end, 5 research questions were developed and respondents were asked to indicate their agreement. The responses were analysed using the mean score value with the decision rule to reject a research question when the mean score is below 2.5, and accept when the value is 2.5 and beyond. The responses were summarized and presented in the table below:

Research Question 1: To what extent does social investment and economic empowerment programmes influence small-scale business creation and survival in Kogi central senatorial district?

Table 1: Influence of social investment and economic empowerment programmes on business creation & survival

S/No	Statement: The programme;	SA (5)	D (4)	N (3)	D (2)	SD (1)	Total	Mean	Decision
				Business Creation and Survival					
1.	Enabled me to start a business I otherwise could not have started	103	116	18	58	47	342	3.5	Accepted
2.	Helped prevent my existing business from failing/collapsing	124	126	24	38	30	342	3.8	Accepted
	Grand mean							**3.65**	**Accepted**

Source: Field Survey, 2026

Table 1 above indicated the mean distribution of respondents' opinion on the effect of social investment and economic empowerment programmes on business creation and survival in Kogi central senatorial district, and provides answers to the research questions 1. The table indicated a mean score of 3.5 and 3.8 for items 1 and 2 respectively, with a grand means core of 3.65. This suggests that beneficiaries believe that the programmes impact positively on small business creation and survival in their constituency.

RQ 2: What influence does social investment and economic empowerment programmes have on the growth and performance of small-scale business in Kogi central senatorial district?

Table 2: Influence of social investment and economic empowerment programmes on business growth and performance

S/No	Statement: The programme;	SA (5)	D (4)	N (3)	D (2)	SD (1)	Total	Mean	Decision
	Business Growth & Performance								
1.	Increased my business revenue significantly	131	116	14	48	33	342	3.7	Accepted
2.	Helped me expand my customer base and market reach	106	117	27	43	49	342	3.5	Accepted
	Grand mean							**3.60**	**Accepted**

Source: Field Survey, 2026

Table 2 above answered the research question 2, indicating that social investment and economic empowerment programmes have positive influence of business growth and performance, with an average mean value of 3.60.

Research Question 3: What is the influence of social investment and economic empowerment programmes on entrepreneurial skills and capacity building in Kogi central senatorial district?

Table 3: Influence of social investment and economic empowerment programmes on entrepreneurial skills building

S/No	Statement: The programme;	SA (5)	D (4)	N (3)	D (2)	SD (1)	Total	$\bar{X}$	Decision
	Entrepreneurial Skills and Competencies Building								
1.	Improved my ability to identify and exploit opportunities, and develop innovative ideas to create values	40	46	44	97	115	342	2.4	Rejected
2	The mentorship improved my ability to manage risks and implement new strategic plans	54	42	21	109	116	342	2.4	Rejected
	Grand mean							**2.40**	**Rejected**

Source: Field Survey, 2026

Table 3 also provides answer to research question 3, with a grand mean value of 2.40, which is below the 2.50 decision rule, and an indication that the programmes have no significant impact on the development of entrepreneurial skills and competencies of the beneficiaries.

RQ 4: To what extent does social investment and economic empowerment programmes influence access to resources in Kogi central senatorial district?

Table 4: Impact of social investment and economic empowerment programmes on access to business resources

S/ No	Statement: The programme;	SA (5)	D (4)	N (3)	D (2)	SD (1)	Total	$\bar{X}$	Decision
	Access to Business Resources								
7.	Enhanced my ability to access further loans or credit facilities	42	52	56	108	84	342	2.6	Accepted
8.	Enabled me gain more useful business networks and partnerships	87	99	36	59	61	342	3.2	Accepted
	Grand mean							**2.90**	**Accepted**

Source: Field Survey, 2026

Table 4 indicated a grand mean value of 2.90, which is slightly above the 2.50 mean score decision rule. This also provides answer to research question 4, and indication that the programmes have slight influence on beneficiaries' access to business resources.

Research Question 5: To what does social investment and economic empowerment programmes influence the overall business and entrepreneurship climates in Kogi central senatorial district?

Table 5: Influence of social investment and economic empowerment programmes on overall business and entrepreneurship climates

S/No	Statement: The programme;	SA (5)	D (4)	N (3)	D (2)	SD (1)	Total	$\bar{X}$	Decision
	Overall Business and Entrepreneurship Climates								
9.	Improved the general business climates in my senatorial district	134	117	17	41	33	342	3.8	Accepted
10.	Boost entrepreneurial and general economic activities among youth	126	112	21	35	48	342	3.6	Accepted
	Grand mean							**3.70**	**Accepted**

Source: Field Survey, 2026

Table 5 also provides answer to research question 5. It indicated a mean score of 3.70, which reveals that social investment and economic empowerment have impact on the overall business and entrepreneurship climate in the district.

Challenges Facing Social Investment and Economic Empowerment Programmes

The study also aimed to identify and recommend solutions to the challenges limiting the success story of the programmes. To accomplish this, respondents were asked to identify out of many challenges, one single factor that posed the most daunting challenge while accessing or utilizing the programme supports. The responses were summarized in Table 6:

Table 6: Challenges facing beneficiaries while accessing or utilizing the programme support

S/No.	Types of challenges	Responses
1.	Inadequate amount of funds	72
2.	Inadequate business knowledge/skills	69
3.	Lack of follow-up or mentorship	64
4.	Poor business environment	48
5.	Difficult repayment conditions	23
6.	Delayed disbursement of fund	21
7.	Poor quality training	15
8.	Corruption/Nepotism/Political interference	11
9.	Complex application process	11
10.	Poor awareness about the program	8
	Total	**342**

Source: Field Survey, 2026

Table 6 indicated the challenges beneficiaries encountered while utilizing the programmes, from the most daunting, include inadequate amount of financial supports/fund to the least which is poor awareness about the programme.

Research Hypothesis 1: Social investment and economic empowerment programmes have no significant influences on small-scale business creation and survival by beneficiaries in Kogi central senatorial district.

Table 7: One-sample t test on Social investment and economic empowerment programmes on small-scale business creation and survival by beneficiaries

	Test Value = 3					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
BC	9.101	341	.000	.65205	.5111	.7930

The one sample t test of hypothesis 1 in Table 7 revealed a t value of 9.101 and a significance value of 0.000. Since the p value is less than 0.05, the null hypothesis was rejected. The mean difference of 0.65205 indicates that respondents rated the influence of social investment and economic empowerment programmes on business creation and survival significantly above the criterion mean of 3.00. This suggests that the programmes positively influenced business establishment and sustainability among beneficiaries.

Research Hypothesis 2: Social investment and economic empowerment programmes have no significant impact on the growth and performance of beneficiaries' small-scale business in the District.

Table 8: One-sample t test on Social investment and economic empowerment programmes on the growth and performance of beneficiaries' small-scale business in the District.

	Test Value = 3					
					95% Confidence Interval of the Difference	
	T	Df	Sig. (2-tailed)	Mean Difference	Lower	Upper
BGP	8.979	341	.000	.66082	.5161	.8056

The one sample t test in Table 8 produced a t value of 8.979 and a significance value of 0.000. Since the p value is less than 0.05, the null hypothesis was rejected. The positive mean difference of 0.66082 indicates that respondents perceived the programmes as having a significant positive impact on business growth and performance. This implies that the programmes contributed to improvements in revenue generation and business expansion

Hypothesis 3 Social investment and economic empowerment programmes have no significant influences on entrepreneurial skills building of beneficiaries in Kogi central senatorial district.

Table 9: One-sample t test on Social investment and economic empowerment programmes on entrepreneurial skills building of beneficiaries

	Test Value = 3					
					95% Confidence Interval of the Difference	
	T	Df	Sig. (2-tailed)	Mean Difference	Lower	Upper
ESK	-7.532	341	.000	-.57310	-.7228	-.4234

Table 9 indicated that the one sample t test of hypothesis 3 yielded a t value of -7.532 and a significance value of 0.000. Although the result is statistically significant, the negative mean difference of -0.57310 indicates that respondents rated entrepreneurial skills and capacity building significantly below the criterion mean of 3.00. This suggests that the programmes did not improve entrepreneurial skills and capacity building among beneficiaries despite the existence of a significant difference.

Hypothesis 4: Social investment and economic empowerment programmes have no significant influence on access to business resources by beneficiaries in Kogi central senatorial district.

Table 9: One-sample t test on Social investment and economic empowerment programmes on access to business resources by beneficiaries

	Test Value = 3					
					95% Confidence Interval of the Difference	
	T	Df	Sig. (2-tailed)	Mean Difference	Lower	Upper
ABR	-.955	341	.340	-.07018	-.2147	.0743

In Table 9, the one sample t test showed a t value of -0.955 and a significance value of 0.340. Since the $\rho\ value\ is > 0.05$, the null hypothesis was accepted. The result indicates that social investment and economic empowerment programmes did not significantly influence access to business resources by the programme beneficiaries in Kogi Central Senatorial District.

Hypothesis 5: Social investment and economic empowerment programmes have no significant impact on overall business and entrepreneurship climates in Kogi central senatorial district.

Table 10: One-sample t test on Social investment and economic empowerment programmes on overall business and entrepreneurship climates in Kogi central senatorial district.

	Test Value = 3					
					95% Confidence Interval of the Difference	
	T	Df	Sig. (2-tailed)	Mean Difference	Lower	Upper
OBEC	10.145	341	.000	.74708	.6022	.8919

Table 10 indicated that the one sample t test produced a t value of 10.145 and a significance value of 0.000. Since the ρ value is less than 0.05, the null hypothesis was rejected. The positive mean difference of 0.74708 indicates that respondents perceived the programmes as having a significant positive impact on the overall business and entrepreneurship climate in Kogi central senatorial district.

Discussion of Findings

From the foregoing analysis of results of test of hypotheses, it can be deduced that the social investment and economic empowerment programmes have positive impact on some components of entrepreneurship and small-scale enterprises development, while failing to impact some other components positively. Findings from the test of hypothesis 1, 2 and 5 revealed that national social investment and economic empowerment programmes have significantly influenced the rate of small-scale business formation and survival, growth and performance of small-scale businesses, and the overall business and entrepreneurship climate in the study locations. To buttress further, the programmes benefits and supports received, such as the GEEP N10,000 – N350,000 loans for market women and traders, N30,000 N-Power stipend, and N5,000 conditional cash transfer, have made it possible for beneficiaries to start new small businesses, sustain, expand, and enhance the growth of existing ones, thereby promoting the general business and entrepreneurial climates of the entire district. However, results of test of hypotheses 3 and 4 indicated that the programmes have not been able to impact significantly on entrepreneurial competence and capacity building, as well as beneficiaries' ability to further access more business resources. The implication of these findings is that the programmes have not been effective in developing entrepreneurial skills and capacity building or improve beneficiaries' capacity to further access more resources for business purpose, after the ones provided during or immediately after the programmes.

Summary of Findings

1. The national social investment and economic empowerment programmes have significant impact on some key components of entrepreneurship and small business development, including formation of new enterprises, growth and performance of existing ones, and improvement in the overall business climate in Kogi central senatorial district.
2. The programmes have failed to develop entrepreneurship skills and competence of beneficiaries, and improved access to more business resources and credit facilities for business development.
3. The major challenges limiting the success of the programmes include inadequate amount of financial supports, lack of follow-up and mentorship, inadequate business knowledge and skills, and poor business environment.

Conclusion

In view of some of the components of entrepreneurship development the programmes have positive impact and some others it failed to impact, it can be concluded that the social investment and economic empowerment programmes are more focused on providing financial and material supports which have enabled the formation of new and growth of existing businesses, rather than building entrepreneurial competence and expand access to more funding to exploit innovative business opportunities.

Recommendations

The following recommendations are hereby proffered:

1. Government should enhance the amount of financial support given to beneficiaries to enable them apply the fund in a reasonable and sustainable business endeavor.
2. The programme should be repackaged with emphasis placed on business skills and entrepreneurial competences development to enable beneficiaries not only to start a business, but also become creative with ability to identify innovative business opportunities.

3. Government should evolve more policies aimed at making the environment more conducive for business in order to give these small enterprises a fight chance for survival and growth.

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