



ENTREPRENEURSHIP CULTURE IN NIGERIA: DISPATCHING CHALLENGES AND EXPANDING OPPORTUNITIES IN THE GLOBAL DIGITAL ECONOMY

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Abstract

Entrepreneurship culture in Nigeria has emerged as a vital driver of economic development, innovation, and social transformation. High unemployment rates, a growing youth population, and limited formal job opportunities have pushed many Nigerians toward entrepreneurial ventures, particularly within micro, small, and medium enterprises (MSMEs). This study meant to investigate the entrepreneurship culture in Nigeria and proposes strategies to solve these obstacles through expanding different opportunities. The research used a descriptive survey design method. The data are primarily gathered through the use of structured questionnaire. The study involved a total population of 3156 peoples, and a sample size of 355 was used through using the Cochran formula. 302 questionnaire was successfully retrieved out of 355 and this was used to carry out the study. The data presentation and analysis were used through descriptive statistics, while pearson correlation analysis was employed to test the hypotheses. The findings showed that there is a strong positive correlation between digital access and startup growth showing that regions with better digital resources exhibit higher cultural levels of business innovation. On the contrary, greater regulatory hurdles are associated with slow growth and success of digital entrepreneurship businesses. Although entrepreneurial intentions (culture) indicate slight variations between digital and offline sectors, the similarity indicates a common entrepreneurial spirit across different sectors in Nigeria. Based on the results, the study recommends entrepreneurship culture as a top priority in online infrastructure, optimizing regulatory approvals, and tailored support for specific industries to foster a conducive environment for entrepreneurship.

Keywords: Entrepreneurship, Culture, Dispatching Challenges, Opportunities, Global Digital Economy

Introduction

Nigeria's entrepreneurship culture has traditional been necessity-driven, although it is increasingly transitioning toward opportunity-driven entrepreneurship. In recent years, the global trend toward digitalization has created both opportunities and challenges for Nigeria's entrepreneurial landscape. Digital technologies have been the forefront as the vocal point to democratize access to markets and reduce operational costs. This has fostered innovation across various sectors in the economy. Nevertheless, their effective adoption integration into entrepreneurial ventures require overcoming barriers such as digital literacy gaps, limited internet infrastructure, and cyber security (Odeyemi, 2023). Entrepreneurship in Nigeria is passing through a transformation stage in all business areas and has traditionally been compulsive by need, due to high demand of unemployment rates, particularly among youth (Bhat & Gulzar, 2020). Even so, there is improving trend towards market-driven entrepreneurship, inspired by digital advancements and shifting consumer preferences in the digital age. Tagwai (2020) observed that startups and Small and Medium Enterprises (SMEs) are increasingly leveraging digital platforms to scale their businesses and access global markets, contributing to economic diversification and resilience.



Government support for small and medium enterprises has been a catalyst for economic development and has introduced various initiatives and policies to support small business development policies. (Giwa, 2019). These include economic incentives, startup incubation, policy reforms, and training and development programs aimed at fostering entrepreneurial development and creating a favorable business climate. Notwithstanding these initiatives, ongoing obstacles remain as persistent challenges that impede the growth of entrepreneurship in Nigeria's digital entrepreneurship expansion. Addressing these challenges demand in-depth knowledge of the barriers faced by entrepreneurs, together with creative solutions and policies that promote sustainable and equitable economic growth system.

Therefore, there is a pressing need to investigate or examine the evolving entrepreneurship ecosystem in Nigeria's digital business environment, recognizing challenges, identifying potential, and proposing practical solutions to cultivate a thriving startup environment for sustainable economic development.

Statement of the Problem

As Nigeria's digital economy continues to evolve, the entrepreneurship culture is becoming increasingly essential for driving economic advancement and innovation. However, several significant challenges continue to hinder this potential. Access to funding continues to be a significant obstacle, especially for startups and small-scale enterprises with limited assets or credit history. Furthermore, inadequate modern infrastructure, such as unstable internet access and erratic power supply, hampers entrepreneurs from effectively utilizing digital technologies to scale their businesses. Complex regulatory frameworks further complicate the entrepreneurial ecosystem, creating regulatory obstacles that stifle innovation and stifle new business development. Furthermore, significant gaps exist in digital literacy and unique entrepreneurial abilities, thereby limiting entrepreneurs' ability to effectively utilize digital platforms for business competitiveness and growth. If these issues remain unresolved without effective resolution, they may negatively affect entrepreneurship development in Nigeria. The startup ecosystem will face potential stagnation in the sense that SMEs may find it difficult to survive, slowing down job creation and economic diversification initiatives.

This could exacerbate unemployment, particularly among the youth, and perpetuate economic disparities. There is limited empirical research addressing entrepreneurship development within Nigeria's digital economy, highlighting the necessity for investigating this study on entrepreneurship development in Nigeria: overcoming challenges and expanding opportunities in the digital economy.

Purpose of the Study

The study seeks to identify entrepreneurship culture in Nigeria: dispatching challenges and expanding opportunities in the global digital economy. While the detailed objectives of the study are:

1. To determine the key obstacles to entrepreneurship culture in Nigeria global digital economy.
2. Investigate current solutions and innovations addressing the challenges in entrepreneurship culture and development.
3. Provide concrete recommendations for decision-makers, and entrepreneurs to enhance Nigeria's entrepreneurial ecosystem in the global digital economy context

Research Questions

The research yielded answers to the following questions:

1. What are the main obstacles entrepreneurs typically encounter in Nigeria's global digital economy?
2. What is the efficacy of current approaches and initiatives in addressing these challenges?
3. What actionable steps can be taken to enhance entrepreneurial culture in Nigeria's global digital economy?

Hypotheses

The null hypothesis for this study was formed to guide the study:



1. There is no significant relationship between access to digital infrastructure and the level of influence in entrepreneurship culture in Nigeria.
2. The extent of regulatory challenges does not significantly influence the development and success of global digital entrepreneurship projects in Nigeria.
3. There is no significant difference in entrepreneurial mindset and pursuits between digital and non-digital sectors in Nigeria.

Review of Related Literature

Theoretical Review

This study is guided by the theoretical principles on Resource-Based Theory (RBT)

Resource-Based Theory (RBT) postulates that organizational differentiation and performance are largely determined by unique resources and capabilities. These resources can be measurable (such as physical capital, financial capital) or insubstantial (such as reputation, knowledge and innovation). Resource assessment and usage are crucial for entrepreneurial culture in Nigeria's digital economy. This requires effectively identifying and leveraging important resources such as technological experience, digital infrastructure, and skilled human capital knowledge in digital technologies. Resource-Based Theory (RBT) offers valuable awareness into how entrepreneurs can strategically implement these resources to gain unique selling proposition and surmount challenges. A key factor highlighted by RBT is the concept of competitive edge, which is a superior position, attribute, or capability that allows an organization to outperform its competitors generate higher sales or margins, and retain more customers. It is a strategic advantage implore through factors lower costs, better quality, special production and services. For Nigerian startups navigating the digital landscape, this theory points out the strategic importance of developing and harnessing resources that competitors have difficulty to replicate. Entrepreneurs need to have the interest and culture to make proper use of the scarce resources to maximize profit.

According to Jay Barney (1991), firms gain sustained competitive advantage when they control resources that are valuable, rare, inimitable, and non-substitutable (VRIN). These resources may include entrepreneurial creativity, leadership skills, knowledge, digital capabilities, organizational culture, and access to planed partnerships. Within entrepreneurship culture, these entrepreneurial creativity and internal capabilities foster innovation, adaptability, opportunity recognition, and business resilience. The Resource-Based Theory suggests that firms with strong entrepreneurial orientation can transform internal competencies into strategic advantages that improve performance and long-term sustainability (Wernerfelt, 1984). This perspective is particularly relevant in entrepreneurship development and digital innovation in Nigeria, where innovation, knowledge, and technological expertise constitute critical strategic resources for effective development.

Furthermore, Resource Based Theory emphasizes the adaptation and innovation among entrepreneurs thriving in a fast-paced environment of the digital economy. Considering the swift pace of technological evolution and industry shifts, sustain adaptation is crucial for maintaining market relevance and competitive edge. Strategic resource allocation can empower Nigerian entrepreneurs to direct uncertainties and capitalize on reaching the opportunities in global digital markets. From a policy development, Resource-Based Theory also shape environmental policies aimed at creating a conducive environment for resource acquisition and usage. Policies should focus on incentivizing technology adoption and innovation, enhancing digital foundations, and supporting tailored educational and entrepreneurship skills training program that is needed with the demands of the global digital economy.



Conceptual Review

Nigeria's entrepreneurial hurdles in the global digital economy

Entrepreneurship in Nigeria's digital age is faced by different difficulties and challenges that collectively slow its growth, development, and sustainability. One of the biggest hurdles is the problem of access to finance, where startups struggle to access funding because of strict lending conditions, high interest rates, and financial institutions' reluctance to take risks. (The Authors, 2019). This financial issue seriously limits new ideas and prevents digital business from scaling their operations efficiently and effectively to reach global markets. Inadequate infrastructure also contributed major hurdles for digital entrepreneurs' ventures. Inadequate broadband infrastructure, Inconsistent electricity supply, and poor accessible road networks reduce operational efficiency, increase costs of transportation, and restrict market accessibility. These deficiencies not only hinder day-to-day business operations but also impede the ability of startups to compete on a global scale and deliver products and services efficiently (Ogamba, 2019).

Nigeria's regulatory framework poses additional challenges for matters concerning entrepreneurs. This includes: inconsistent regulations, bureaucratic setbacks and Intricate licensing processes lead to confusion and regulatory hurdles that deter potential investors and hamper business growth. These regulatory challenges require entrepreneurs to allocate considerable time and resources towards navigating legal frameworks rather than focusing on innovation and business development (Pan et al., 2018). A serious challenge also depends on the skills gap within the entrepreneurial community, digital marketing and particularly in emerging technologies. Many startups lack the business ideas and technical expertise needed to utilize digital platforms effectively and efficiently for growth and customer involvement. This shortfall in skills limits digital innovation, reduces competitiveness, and prevents startups from capitalizing fully on the opportunities presented by the digital economy (Yusuf, 2017).

To address these obstacles effectively, teamwork strategies are required. These strategies should encompass general policy reforms that will be aimed at improving the ease of doing business, boosting investment in essential infrastructure like stable electricity supply and fast internet connectivity, fostering capacity-building initiatives to enhance digital literacy and technical vocational skills among business owners, and creating tailored support services that cater to specific demands of digital startups.

Innovative Digital Approaches to Tackling Barriers in Nigeria's Global Digital Economy

In the Nigerian digital economy space, new approaches are important for tackling barriers that impede business ventures and economic growth. According to Coron and Gilbert (2020), one innovative approach involves leveraging financial technology and solutions to enhance access to finance for startups. Digital financial services platforms offer alternative funding pathways such as peer-to-peer lending and crowdfunding, bypassing traditional banking constraints and enabling entrepreneurs to secure capital more efficiently (Egbefo & Abe, 2017). Furthermore, infrastructure challenges are being addressed through new ideas and solutions such as renewable energy-driven tech incubators. These initiatives improve electricity reliability and provide affordable, high-speed internet access, crucial for digital business operations and scalability in a resource-constrained environment (Ogbondah & Nwogu, 2017).

Policy innovation is crucial in creating an enabling environment for new digital ventures innovation testbeds, for instance, allow entrepreneurs to test new business models or operations under controlled regulatory system, encouraging innovation and regulatory adherence. Also, simplified licensing and targeted tax incentives and attract investment into the digital economy (Ayoade & Agwu 2016). Vocational development is another area where new ideas and approaches are making a difference. Relationship between industry leaders, academic institutions and digital learning platforms provide tailored training programs in global digital marketing, e-commerce strategies, and emerging technologies. These innovative



ideas equip entrepreneurs with the necessary skills to navigate the digital landscape, drive innovation, and enhance their competitiveness (Ekong & Ekong 2016).

Entrepreneurial Strategies for Digital Economy Success

Entrepreneurs can employ several strategies to boom in Nigeria's global digital economy. Adopting digital revolution is crucial, harnessing technology for efficiency, enhance effectiveness and efficiency and expand market presence (Beckman et al., 2012). This integrate implementing cloud computing, digital global marketing strategies, e-commerce platforms (online store), and electronic payment systems to optimize business processes and customer engagement (Afolabi, 2015). Pursues ongoing education and skills development should be given precedence. Entrepreneurs and Stakeholders need to be abreast with emerging technologies, digital skills and market trends. Implementing training opportunities, online course and workshops equips them with vocational technical and business management skills necessary to explore the digital landscape effectively (Obaji et al., 2014).

Customer-driven approach is very vital. Business owners should understand customer behaviour, preferences, and outcome in the digital era. Utilizing analytics data and customer feedback helps enhances user experience, personalization and fosters long-term customer relationships (Sadegh-vaziri, 2013).

Cybersecurity measures are vital. Stakeholders and entrepreneurs should ensure the importance of security transaction, and safeguard customer information against cyber threats. Executing large cybersecurity protocols, conducting regular audits, and complying with safeguarding data protection regulations and builds trust with customers and partners (Bailetti, 2012).

Responding regulatory updates and policy developments is important. Being abreast with regulatory frameworks, tax government policies, and industry standards that affect the digital economy is vital (United Nations, 2020). Collaborating with policymakers, business associations, and legal support services helps in navigating regulatory issues and seizing growth opportunities (Siyanbola et al., 2011)

Methodology

The research incorporates a mixed-methods research design to totally investigate entrepreneurship trends in Nigeria's digital economy. The mixed-methods approach enhance stability by interpreting via multiple diverse sources, thereby enhancing the research accuracy and scope of results. The study has a target population of 3157, comprising of both aspiring entrepreneurs and current entrepreneurs engaged in online business opportunities such as digital services, e-commerce, technology startups and fintech. The Cochran formula was used to ascertain the sample size of 355 respondents. A stratified random sampling technique is used to ensure representation across the geographic regions of Nigeria and different sectors. Stratification criteria encompass sector (fintech, e-commerce, digital services, etc.), business size (medium, small, and large), and geographical location (South, North, West and East,), this helps in facilitating larger generalization of findings across the business environment. The study utilizes descriptive statistics and correlation analysis to examine and interpret the qualitative data effectively.

Results

Table 1: Questionnaire Return Rate

Questionnaire returned	Frequency	Percentage (%)
Number. returned Q 302 85%	302	85%
Number. not returned Q 53 15%	53	15%
Total 355 100%	355	100%

Sources: Field Survey, 2025



From table.1 above showed that 85% represents 302 respondents of the total copies distributed and returned while 15% represents 53 copies distributed and not returned. Therefore, the analysis was performed using the total copies returned by the respondents.

Table 2: Descriptive Statistics on Main obstacles Entrepreneurs Encounter

Main Obstacles	Frequency	Percentage%
Limited financial access	72	24
Reliable online connectivity	91	30
Insufficient digital expertise in entrepreneurship	48	16
Regulatory issues and administrative burdens	60	20
High competition and market flooding	30	10
Total	302	100%

Sources: SPSS Output On-site Survey, 2025

From table 2 above, the survey responses, that shows main obstacles entrepreneurs in Nigeria's global digital economy include reliable internet online connectivity (30%), limited financial access (24%), Regulatory issues and administrative burdens (20%), Insufficient digital expertise in entrepreneurship (16%), High competition and market flooding (10%). The results highlight the complexity of entrepreneurial challenges entrepreneurs encounter in harnessing digital potential.

Table 3: Descriptive Statistics on Current Approaches and Initiatives in Addressing these Challenges of Entrepreneurial Culture

Approaches and Initiatives	Frequency (N)	Percentage (%)
Training and empowerment initiatives	79	26
Government assistance programs	88	29
Business incubators and accelerators	33	11
Digital computer skills training	57	19
Corporate partnership	45	15
Total	302	100%

Sources: SPSS Output On-site Survey, 2025

Table 3 above demonstrates existing current approaches and initiatives aimed at addressing these challenges in entrepreneurship development. These include Training and empowerment initiatives (26%), Government assistance programs (29%), Business incubators and accelerators (11%), Digital computer skills training (19%), Corporate partnership (15%). These initiatives showcase varied approaches aimed at enhancing entrepreneurial capabilities and promoting digital innovation in Nigeria.

Test of Hypothesis One: There is no significant relationship between access to Nigeria digital landscape and the level of entrepreneurial ventures in Nigeria.

Table 4: Correlation between Digital Access and Startup Growth

	Startup Growth	Digital Access
Startup growth	681*	1
Pearson Correlation	0.001	302
Sig. (2-tailed)	302	
N		
Digital Access	1	681*
Pearson Correlation	302	0.001
Sig. (2-tailed)		302
N		

Sources: SPSS Field survey results, 2025.



The correlational examination in table four (4) above, that was carried out through SPSS showed that there exists an average robust positive correlation ($r = 0.68$ to 2dp.) between access to digital access and the level of startup growth in Nigeria. This finding proposes that sectors or regions with good digital access usually exhibit higher levels of startup growth. Improved access to digital materials such as technological tools, internet connectivity, and digital platforms is expected to boost entrepreneurial ventures. Consequently, digital infrastructure upgrade investment that could potentially foster greater entrepreneurial momentum and economic advancement in Nigeria.

Hypothesis Two: The level of regulatory hurdles does not significantly influence the growth and success of digital entrepreneurship investment in Nigeria.

Table 5: Correlation between Regulatory Hurdles and Digital Entrepreneurship

	Regulatory hurdles	Digital Entrepreneurship
Regulatory hurdles	1	0.420*
Pearson Correlation	302	0.004
Sig. (2-tailed)		302
N		
Digital Entrepreneurship	420*	1
Pearson Correlation	0.004	302
Sig. (2-tailed)	302	
N		

Correlation is significant at the 0.05 level (2-tailed). Sources: SPSS Field survey results, 2025.

The correlational examination in table five (5) above, that was carried out through SPSS showed that there exists an average robust negative correlation ($r = -0.42$ to 2dp.) between the level of regulatory hurdles and entrepreneurship ventures in Nigeria. This finding proposes that higher regulatory hurdles are linked with lower rates of success and growth for digital entrepreneurship ventures in Nigeria. Regulatory barriers such as legal complexities, bureaucratic procedures, and advisory fees may impede the expandability and durability of digital businesses. Stakeholders and policymakers in Nigeria should consider optimizing regulatory blueprint and implementing favorable policies to ease hurdles and promote a more advantageous environment for digital entrepreneurship to succeed.

Hypothesis Three: There is no significant difference in business aspirations between Offline sectors operations and Digital operations in Nigeria.

Table 6: Correlation of Business Aspiration between Offline Sectors Operations and Digital Operations in Nigeria

	Digital sectors operation	Offline sectors
Digital sectors operation	1	0.102
Pearson Correlation	302.	0.341
Sig. (2-Tailed.)		302.
N		
Offline Sectors	102	1
Pearson Correlation	0.341	302.
Sig. (2-tailed)	30.	
N		

Correlation is significant at the 0.05 level (2-tailed). Sources: SPSS Field survey results, 2025.

The correlation examination in table (6) above revealed a poor positive correlation ($r = 0.10$. to 2dp.) between business aspiration in digital sectors and those in the offline sectors in Nigeria. This propose that there is a modest positive relationship, the difference in business aspiration between digital and offline



sectors is not quantitatively significant (p-value. of 0.341, > 0.05). Business aspiration in both digital and offline sectors show to exist together without significant variation. This finding accentuates the importance of accounting for sector-specific fast-paced and challenges in nurturing entrepreneurial intentions across various fields within Nigeria's economy. Industry stakeholders and policymaker should tailor tactics that will cater to the special needs and opportunities in both digital and offline sectors to drive a balanced entrepreneurial growth and innovation.

Conclusion

To conclude, the findings of this study reveal important understanding into the factors influencing entrepreneurship culture in Nigeria. The research emphasizes the crucial role of digital infrastructure, showing that enhance digital connectivity correlates positively with higher levels of startup initiatives. This correlation implies that investments in enhancing digital infrastructure could significantly screws Nigeria's startup ecosystem, supporting economic innovation and growth. Furthermore, the study highlights the detrimental influence of regulatory hurdles on digital entrepreneurship business. Higher policymakers were found to impede the advancement and success of digital business ventures, stressing the importance for streamlined regulatory frameworks and enabling policies that will facilitate entrepreneurial efforts in Nigeria. Most importantly, addressing these findings through focused initiatives and investments can create a more favorable atmosphere for entrepreneurship trends and sustainable economic growth in Nigeria.

Recommendations

Based on the outcome of the study on entrepreneurship trends in Nigeria, the following recommendations are made to facilitate the entrepreneurial landscape:

1. Considering the direct relationship between access to online infrastructure and business ventures, policymakers should allocate resources in improving digital assets such as technological tools, internet connectivity, and digital platforms.
2. The research reveals the adverse effects of regulatory barriers on online entrepreneurship. Therefore, there is a need to streamline bureaucratic procedures, regulatory processes, and reduce compliance costs. Policymakers should work with business stakeholders to identify and address regulatory bottlenecks that stands as hurdle to business scalability and innovation.
3. Entrepreneurial intentions show similarities across digital and offline sectors. Policymakers should design specialized programs to support the unique needs of different sectors. This might involve industry-focused, mentorship programs, and access to customized finance solutions.

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