

**IMPACT EVALUATION OF THE NATIONAL OPEN  
APPRENTICESHIP SCHEME OF THE NATIONAL  
DIRECTORATE OF EMPLOYMENT (NDE) IN THE  
SOUTH-WEST, NIGERIA (2008-2017)**

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## **CERTIFICATION**

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## **DEDICATION**

This thesis is dedicated to God, the Giver of knowledge and understanding. He alone deserves the glory and honour both now and forever.

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## ABSTRACT

The Advanced National Open Apprenticeship Scheme (A-NOAS) was established to enhance the proficiency of beneficiaries of the Basic National Open Apprenticeship Scheme (B-NOAS) in Nigeria, including the South-West. However, evaluation of impact of A-NOAS on unemployment was a mirage. Previous studies on unemployment have focused largely on the contributions of B-NOAS, with little attention paid to the impact of A-NOAS on unemployment and job creation. This study was, therefore, designed to evaluate the impact of A-NOAS in the South-West, Nigeria from 2008 to 2017. This was with a view to ascertaining the availability and usability of training facilities, employability skills, stakeholders' perception, attitude of beneficiaries towards business and their self-reliance status. Age, gender and entry level qualification of beneficiaries were also examined.

This study was anchored to the Organisational Elements Model, using mixed methods approach of sequential (QUANT-qual) design. Lagos and Ogun states were purposively selected based on most beneficiaries' preferred business destination, high patronage and monthly profits. The Snowball sampling technique was used to select 360 B-NOAS and 600 A-NOAS trained graduates, 170 A-NOAS graduates' customers and 25 National Directorate of Employment (NDE) personnel. The instruments used were Employability Skills Questionnaire A-NOAS ( $r = 0.82$ ) and Customers ( $r = 0.89$ ), Self-reliant Inventory ( $r = 0.80$ ), Graduates' Attitude towards Business Questionnaire ( $r = 0.87$ ), Facility Availability and Usability Assessment Scale ( $r = 0.85$ ), Stakeholders' Perception Interview Guide and Resettlement Loan Administrators' Interview Guide. Data were analysed using descriptive statistics, Paired t-test and ANOVA at  $\alpha = 0.05$ .

Average age of beneficiaries was 33 years, the majority (67.5%) was female and most (89.4%) have B.Sc. or HND certificates. Many (75.8%) of the beneficiaries averred that there were available technical and vocational training facilities and 82.5% indicated that they were used during the training. There was a significant variation between employability skills ranking of A-NOAS graduates ( $\bar{X} = 91.05$ ) and their respective customers ( $\bar{X} = 98.62$ ). Beneficiaries were self-reliant in terms of monthly profits ranging from ₦43,000 to ₦537,000 and job creation ability was average of 22 apprentice. There was no variation between monthly profit of those who had B-NOAS training only and those who passed through B-NOAS and A-NOAS before their A-NOAS training. A significant variation was observed between A-NOAS self-reliance status before and after the training in terms of monthly mean profit from ₦38,519 to ₦117,980 and job creation ability monthly mean from 0.34 to 2.23. There was significant interaction effect of training category and level of education ( $F_{(1,467)} = 0.60$ ,  $\eta^2 = 0.03$ ) on respondents' attitude towards business. Stakeholders reported that A-NOAS enhanced the proficiency level of beneficiaries leading to international recognition and resettlement loans greatly enhanced job creation ability and self-reliance status between 2008 and 2017.

Advanced National Open Apprenticeship Scheme improved self-reliance status and job creation ability and skills of beneficiaries in the South-West, Nigeria from 2008 to 2017. Unemployed graduates should be encouraged to acquire vocational skills through A-NOAS trainings. Public enlightenment programmes on A-NOAS should be supported in Nigeria by all stakeholders.

**Keywords:** Impact evaluation, Advanced open apprenticeship scheme, Self-reliance, Employability skills in Nigeria, Youth unemployment

**Word count:** 494

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## LIST OF ABBREVIATIONS

<b>3IE:</b>	International Initiative for Impact Evaluation
<b>A-NOAS:</b>	Advanced-National Open Apprenticeship Scheme
<b>AUSAID:</b>	Australian Aid
<b>B-NOAS:</b>	Basic-National Open Apprenticeship Scheme
<b>DAC:</b>	Development Assistance Committee
<b>GEM:</b>	Global Entrepreneurship Monitor
<b>IEG:</b>	Impact Evaluation Group
<b>ILO:</b>	International Labour Organisation
<b>IMF:</b>	International Monetary Fund
<b>ITF:</b>	Industrial Training Fund
<b>MAN:</b>	Manufacturers Association of Nigeria
<b>NACCIMA:</b>	Nigerian Association of Chamber of Commerce, Industry, Mines and Agriculture
<b>NAPEP:</b>	National Poverty Eradication Programme
<b>NBS:</b>	National Bureau of Statistics
<b>NDE:</b>	National Directorate of Employment
<b>NEEDS:</b>	National Economic Empowerment and Development Strategy
<b>NEPAD:</b>	New Partnership for Africa's Development
<b>NPC:</b>	National Population Commission
<b>OECD:</b>	Organization of Economic Cooperation and Development
<b>OEM:</b>	Organizational Elements Model
<b>OPS:</b>	Organised Private Sector
<b>RIE:</b>	Rigorous Impact Evaluation
<b>SAP:</b>	Structural Adjustment Programme
<b>SDC:</b>	Swedish Agency for Development and Corporation
<b>SOW:</b>	School- On- the Wheel
<b>UNDP:</b>	United Nations Development Projects
<b>UNESCO:</b>	United Nations Educational Social and Cultural Organization
<b>VSD:</b>	Vocational Skills Development
<b>YEI:</b>	Youth Employment Inventory
<b>YouWIN:</b>	Youth Enterprise with Innovation in Nigeria

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the problem**

Education is being seen as the widely acclaimed instrument “par excellence” for effective and sustainable national development (Federal Republic Nigeria, FRN, 2013). Its main essence is to equip and empower the learners through the prerequisite knowledge and marketable abilities to empower each learner to contribute optimally in solving societal problems. Hence, the National Policy on Education (2014) stated that, “education is an instrument "par excellence" for effecting national development and it is compulsory for her citizens”- P. 4 . This implies that, education is the process by which the capabilities of individuals are developed through the acquisition of knowledge, skills, right values, competencies and attitudes for the benefit of individuals and the society at large.

Similarly, Obemeata (1995) defined education as “the development of the whole man”. The author further stated that education embraces the whole of man’s activity: intellectual, moral and spiritual; it also embraces the domestic and social activities of man. The Fed. Rep. Nig. (2004) in Olaye and Onajite (2015) defined education as “a pathway to a destination that helps citizens of a country to optimize their full abilities and potentials in order to operate efficiently in the larger society including attainment of sustainable livelihoods.”- Page 18.

Education as a concept is broadly divided into formal, informal and non-formal systems. Apart from the informal system, both the formal and non-formal systems have the sole objective of relatively changing the behaviour of the learner in a desired predetermined pattern (behavioural objectives). Thus, both the process and products of the two systems of education can be evaluated to establish the degree to which the objectives for which they were established have been attained.

The non-formal system of education does not have a defined structure and/or programmes similar to that of formal education system, but it trains people on



cognitive, affective and psychomotor domains using direct observations and experience. Hence, non-formal training programme just like the formal education system prepares trainees through the job-at-hand method to empower them all through acquisition of prerequisite abilities, knowledge to function effectively in either paid employment or self-employment thus contributing adequately to the national development.

The quest for national development is greatly hindered when able-bodied men and women are unemployed. Hence, “unemployed is the proportion of the labour force who were looking for work and were available for work but did not work in the week preceding the survey period, as well as those who worked less than 40 hours in a week” (National Bureau of Statistics, 2014) p.25.

The International Labour Organisation (ILO) has a stricter perception of unemployment as it defined it as, “vigorous searching of jobs by individuals not employed but are available for work” and the potential labour force as refereeing to “persons not in employment who express interest in work but for whom existing conditions limit their active job search or availability” (ILO, 2013). Specifically, any condition in which persons within the active or working population, proficient and interested to work find it impossible to secure a suitable work is taken as unemployment (NBS, 2014). Unemployment is categorised according to the economic situation that gave rise to it and how it affects qualified and interested working population within a particular sector or broad spectrum of the economy. Nigeria seems to be grappling mostly with these five basic unemployment categories: cyclical, classical, fractional, seasonal and structural.

The most pervasive type of unemployment in Nigeria appears to be the structural unemployment. This occurs due to variance between the skilfulness of the working population and the skills required for the jobs available (Kayode et al., 2016). According to NDE (2015) report, unemployment especially among graduates of tertiary institutions (PhD, M.Sc., PGD, B.Sc./Engr/B.Ed./HND, OND, NCE) and school leavers of lower levels of education (NABTTEB, SSCE, NECO, JSSCE, FSLC) has become a serious fundamental challenge which Nigeria economic development has and still grappling with.

Table 1.1 shows a sustained consistent rise in unemployment rate in Nigeria between 2007 and 2019.

**Table 1.1: Youth unemployment rate in Nigeria 2007-2019**

YEAR	Country Population (000,000)	Working Population or Labour Force Population (15-65 years)	Population of Employed youth (15-34 years)	Percentage of Employed youth to working population (15-34 years) (%)	Population of Unemployed Youth (15-34 years)	Percentage of Unemployed youth to working population (15-34 years) (%)
2007	141.2	40,008,000	10,202,040	25.5	5,921,184	14.8
2008	148.1	47,790,000	14,337,000	30.0	8,745,570	18.3
2009	152.6	49,540,000	15,109,700	30.5	10,898,800	22.0
2010	158.3	52,370,000	16,758,400	32.0	11,730,880	22.4
2011	162.3	55,250,000	18,508,750	33.5	12,597,000	22.8
2012	170.1	57,900,000	19,859,700	34.3	13,490,700	23.3
2013	173.6	60,500,000	21,356,500	35.3	14,338,500	23.7
2014	177.5	63,300,000	22,598,100	35.7	15,381,900	24.3
2015	181.8	65,240,000	23,943,080	36.7	16,179,520	24.8
2016	184.6	67,860,000	25,040,340	36.9	17,168,580	25.3
2017	188.9	70,100,000	26,147,300	37.3	18,716,700	26.7
2018	195.9	73,500,000	27,636,000	37.6	20,996,000	28.6
2019	198.9	78,900,200	29,880,274	38.2	23,120,000	29.3

**Source:** National Bureau of Statistics (2019) and National Population Commission, Abuja (2019)

The figure of unemployed youth in Nigeria has been on the increase year-in-year-out since 1986 when the Federal Government introduced the Structural Adjustment Programme as a macro-economic policy. As the country's population keeps increasing, the rate of youth unemployment keeps rising. From the figures in Table 1.1, the National Bureau of Statistics report showed a consistent rise in mass unemployment (15-34 years) in Nigeria since 2008 with a sharp increment from 5,921,184 (14.8%) in 2007 to 8,745,570 (18.5%) in 2008 representing a 3.5 percent increase within one year and meaning that 2,824,386 youths became unemployed from the penultimate year.

The world financial crisis that began in the fourth quarter of 2007 and got worsen in September 2008 saw most African countries including Nigeria experiencing decline in merchandize export by 53 per cent, merchandize import 25 per cent, and reduction in Foreign Direct Investment (FDI) of 36 percent (Olusemore, 2016). The condition further worsened the unemployment problem in the country as companies and businesses downsized their staff strength in order to survive. After the crisis, rising youth unemployment rate became a critical challenge for many countries across the globe. For instance, the USA had experienced unemployment increase of 5% to 9% between 2008 and 2017. Unemployment increased in Spain from 8.6 percent to 21.5 percent in 2008; United Kingdom reported unemployment rise from 5.3 percent to 8.1 percent in 2017. Unemployment in Ireland stood at 14.3 percent from 4.8% in 2018, Latvia has experienced unemployment rise from 5.4% to 16.5% between 2007 and 2015, Greece saw one of the worst trend of unemployment in recent history with an unprecedented rise from 8.1% to 18.4%, within three years and Italy moved from 6.7 % to 8.3% in two years. The situation is not different within the African continent. Unemployment has risen in major countries like South Africa and Angola had a similar rate with Nigeria at 25%, Botswana had 17.5%, Egypt was 11.8%, Kenya had 11.7%, and Namibia stood at 51%, etc. (Akuje and Olanipeku, 2015).

Retrospectively, the rising case of youth unemployment has remained a problem in Nigeria. It was the realization of the inherent dangers of mass youth unemployment that prompted the Federal Government at different times and under different regimes to initiate programmes that were aimed at job creation and/or promotion of self-employment. The National Directorate of Employment (NDE) was one of such initiatives. Others established to tackle unemployment includes; the Small Medium Enterprises Development Agency (SMEDAN), National

Poverty Eradication Programme (NAPEP), National Office for Technology Acquisition and Promotion (NOTAP) among others.

Similar programmes with the aim of reducing mass unemployment include: Better Life Programme (BLP), Operation Feed the Nation (OFN), New Partnership for Africa's Development (NEPAD), National Economic Empowerment and Development Strategy (NEEDS) and recently, the Youth Enterprise with Innovation Nigeria (YouWIN), Subsidy Reinvestment and Empowerment Programmes (SURE-P) and N-power.

Considering that unemployment in Nigeria involves both skilled and unskilled people who are either youths, adults or retirees, the Federal government came up with a directorate with complex programmes to address the unemployment needs of different people.

The National Directorate of Employment (NDE) was established on 22nd November, 1986 as a response to the prevailing mass unemployment. The first foundational programmes were launched on January 30, 1987. NDE's main function is to tackle youth unemployment using training for self-reliance, inauguration of labour-intensive work schemes and creation of employment opportunities for self-employment.

Thus, the objectives of the NDE as stipulated in Decree Number 24 of 1989 (NDE Decree, 1989), Section 2, provides certain objectives for the operation of the agency as are following:

- i. To design and implement programmes to combat mass unemployment.
- ii. To articulate policies aimed at developing programmes with labour-intensive potentials.
- iii. To obtain and maintain a data bank of employment and vacancies in the country with a view to acting as a clearing house to link job seekers with vacancies.
- iv. To implement any other policies as may be laid down from time to time by the board established under section 3 of its enabling act.

The National Directorate of Employment however carries its programmes through four major departments (NDE Report, 2012):

- a. National Youth Employment and Vocational Skills Development Programmes
- b. Small Scale Enterprise and Graduate Employment Programmes;
- c. Agriculture Sector Employment Programmes
- d. Special Works Programmes.

The National Youth Employment and Vocational Skills Development Programmes (NYEVSDP) include the engagement of non-formal sector practitioners to train apprentice in their private centres. After admission, applicants are posted to the chief trainers for duration good enough for them to acquire and attain competence in skills. There is also the deployment of mobile well-equipped workshops to rural areas where training partners are not available. The trainings touch major vocational skills and trades within the economy. The units under this schemes are: National Open Apprenticeship Scheme (Basic and Advanced), School-on-wheels, Vocational Skills for Physically challenged and vulnerable persons and Resettlement Loan Scheme.

The core employment generation programmes of NDE were re-organised in 1996 into: Vocational Skills Development (VSD) Programme; ii. Small Scale Enterprise (SSE) Programme; iii. Special Public Works (SPW) Programme; and, iv. Rural Employment Promotion (REP) Programme (NDE report, 2014).

This study focuses on the Vocational Skills Development Programmes; specifically the National Open Apprenticeship Scheme (NOAS) because of its unique focus on using non-formal education system that involves using established training partners to train unskilled youth, graduates and other interested unemployed adults on technical and vocational trades that cuts across several sectors of the economy. It also has provision for resettlement loan which is very crucial for business start-ups and those who want to expand their businesses.

The National Open Apprenticeship Scheme (NOAS) as an intervention programme was launched in 1988. It was designed for employment creation, emphasising self-reliance and job creation (Moses, 2013). The scheme is under the Vocational Skills Development (VSD) unit of the NDE and it is meant to train candidates on marketable skills under a direct apprenticeship training arrangement. It is targeted at unskilled and unemployed youths to train and empower them with marketable skills; hence, NOAS is the most outstanding scheme in the VSD department. The NOAS is divided into two: Basic National Open Apprenticeship Scheme (B-NOAS) and Advanced National Open Apprenticeship Scheme (A-NOAS).

The Basic National Open Apprenticeship Scheme (B-NOAS) is a foundational scheme programme that trains participants on basic trades for a specified period of time. B-NOAS runs as a traditional apprentice system that is patterned somewhat to a formal education structure. Trainees resume in the morning and close in the evening.

There are logbooks that every trainee is expected to fill on daily basis and the master craftsman or woman must sign to confirm that the trainee has really undergone the training exercise.

The Advanced National Open Apprenticeship Scheme (A-NOAS) on the other hand, is an advanced scheme designed for artisans who have effectively completed the B-NOAS training programme and are active in the trade or skill they learnt. It is aimed at further exposing the ex-trainees to new techniques in their vocation with the aim of upgrading their skills to higher levels of proficiency. According to Adeyeye, Kester and Akintayo (2007), there is a significance difference between the graduates of A-NOAS and their counterparts from other vocational training institutions. The distinctive features that differentiate the A-NOAS from other similar training institutions include its periodic nature, intensive workload, availability of resettlement loans and constant external supervisions.

The Resettlement Loan Scheme (RLS) assists NOAS graduates with relevant equipment and/or soft loans to establish their own micro-businesses in order to prevent relapsing into unemployment immediately after A-NOAS training. There is a moratorium of six months. Other schemes under the Vocational Skills Development (VSD) are the Partnership in Skill Training, an arrangement for a combined training for acquisition of proficiency involving the NDE and other relevant organisations and individuals.

From the National Directorate of Employment (NDE) broad objectives, the National Open Apprenticeship Scheme (NOAS) derived its objectives which are as follows:

1. To provide technical and vocational training for the unemployed youth;
2. To equip the youths with such skills that would enable them to be self-employed or gain wage employment;
3. To make youth to be self-reliant;
4. To assist Nigerian youths in acquiring marketable skills with a view to ensuring that they are gainfully employed;
5. To promote self-reliance among the youths by encouraging and assisting them to set up cottage industries and;
6. To stimulate the economy by providing employment opportunities for the Nigerian youths through training and resettlement (NDE, 2015).

With these objectives and the laudable training programmes by the National Open Apprentice Scheme (NOAS), unemployment rate in Nigeria has remained consistently high. Therefore, this study was focused on evaluating the extent to which the National Open Apprenticeship Scheme has achieved its objectives using A-NOAS training.

## **1.2 Statement of the Problem**

Unemployment rate in Nigeria has been consistently rising as the country's population is increasing despite Federal Government's intervention programmes like the Advanced National Open Apprenticeship Scheme (A-NOAS) which was instituted to curb the challenges of youth unemployment in Nigeria. The A-NOAS indirectly employs thousands of master craftsmen and women who train at least 3,700 unemployed youths annually across the federation in more than 60 marketable skills and vocations. Averagely, more than 18.8 billion naira has been expended in support of the scheme by the Federal Government within the last ten years together with other supports from individuals and non-governmental organisations.

In spite of all these, research works have only considered the contributions of A-NOAS on the macroeconomic situation in Nigeria vis-à-vis awareness of training programmes, funding and challenges of the training programme and contributions of the programme to the trainees' needs. It should also be noted from reviewed literature that there are few works on the activities of the A-NOAS in terms of number of trainings conducted, income generation activities of the graduates, influence of A-NOAS on youth empowerment and evaluation of vocational skills development programme of NDE. However, it seems that the microeconomic impact of the premium training (A-NOAS) with regards to self-reliant status of its graduates has not been evaluated. In addition, the perception of relevant stakeholders (NDE personnel and customers) has not been sufficiently considered in all the reviewed literature.

Furthermore, from available literature, it equally appears that there has not been any comprehensive or in-depth impact evaluation on the long-term effects of A-NOAS trainings in Southwest Nigeria. Additionally, certain variables like: technical and vocational training centre assessments, employability and self-employment skills, attitude towards business, self-reliant status and resettlement loan administration have not been investigated to ascertain the experience of the beneficiaries against the none

beneficiaries of A-NOAS training in terms of attitude towards business and self-reliant status of the businesses established by A-NOAS graduates.

Cognizance of the gaps in the existing researches has been realized and has become the focal point of attention for this study. This study therefore carried out an impact evaluation of the graduates of Advanced National Open Apprenticeship Scheme (A-NOAS) in South-West Nigeria in terms of self-reliance status of their businesses.

### **1.3 Aim of the Study**

The impact of the National Open Apprenticeship Scheme of the National Directorate of Employment (NDE) on youth unemployment and job creation in Nigeria has not been widely reported. The aim of this study therefore, was to evaluate the impact of Advanced National Open Apprenticeship Scheme (A-NOAS) on the beneficiaries between 2008 and 2017 in South-West, Nigeria. The influence of age, gender and entry level qualifications of the beneficiaries was investigated to ascertain the contributions of these variables on the self-reliant status of the beneficiaries' businesses.

### **1.4 Objectives of the Study**

This study has its broad objective as to evaluate the impact of Advanced National Open Apprenticeship Scheme (A-NOAS) of the National Directorate of Employment in relation to self-reliant status of the graduates of the scheme. Therefore, four objectives of NOAS as indicated on page seven were considered and four (4) evaluation objectives were derived as stated below:

1. To ascertain the availability of technical and vocational trainings given to A-NOAS trainees in the region.
2. To determine whether the programme has really equipped the beneficiaries in terms of skill acquisition for self-employment and/or wage employment.
3. To ascertain the extent to which A-NOAS graduates are self-reliant in Southwest Nigeria.
4. To ascertain the extent to which the training and resettlement loans provided after A-NOAS training have contributed to a consistent self-reliant status of the graduates' businesses in the region.



## 1.5 Research Questions

The following Research questions guided the study:

1. What are the characteristics of NOAS beneficiaries in South-West Nigeria between 2008 and 2017?
- 2a. Are there available facilities for technical and vocational training for A-NOAS trainees in the region?
- 2b. What is the level of usage of these facilities during A-NOAS training in the region?
- 3a. To what extent has A-NOAS training equipped the beneficiaries with employability skills for self-reliance?
- 3b. Will there be significant variation in the rating of A-NOAS graduates' employability skills and the rating of their customers in the region?
- 3c. How does NDE personnel perceive the quality of the trainings offered in the region?
- 4a. To what extent are graduates of A-NOAS self-reliant in Southwest Nigeria?
- 4b. Will there be significant variation between B-NOAS only trained candidates' self-reliant status and B-NOAS and A-NOAS trained candidates' B-NOAS self-reliant status in terms of financial position and Job creation?
- 4c. Will there be significant variation between A-NOAS only trained candidates' self-reliant status and their B-NOAS self-reliant status in terms of financial position and Job creation in the region?
- 4di. Will there be significant variation in Business Attitude due to training exposure, Age, Gender and Entry qualification?
- 4dii. Will there be significant variation in self-reliant status due to training exposure, Age, Gender and Entry qualification?
5. How has A-NOAS resettlement loan facilitated employment opportunities in the region?

Table 1.2 below presents the linkages between the National Open Apprenticeship Scheme (A-NOAS) objectives, the evaluation objectives and research questions grid. It was designed by the researcher with the intension of showing how A-NOAS objective guided the evaluation objectives and how from the evaluation objectives, the research questions were derived.

**Table 1.2: Linkages between programme objectives, evaluation objectives and research questions grid**

NOAS Programme Objectives	Derived Evaluation Objectives of the study	Research Questions
<p><b>Objective 1:</b> To provide technical and vocational training for the unemployed youth.</p>	<p><b>Objective of the Study 1:</b> To ascertain the availability and standard of technical and vocational trainings given to A-NOAS trainees in the region.</p>	<p>1. What are the characteristics of NOAS beneficiaries in South-West Nigeria between 2008 and 2017?                  2a. Are there available facilities for technical and vocational training for A-NOAS trainees in the region?                  2b. What is the level of usage of these facilities during A-NOAS training in the region?</p>
<p><b>Objective 2:</b> To equip the youths with such skills that would enable them to be self-employed or gain wage employment;</p>	<p><b>Objective of the Study 2:</b> To determine the extent the programme has really equipped the beneficiaries in terms of skill acquisition for self-employment and/or wage employment.</p>	<p>3a. To what extent has A-NOAS training equipped the beneficiaries with employability skills for self-reliance?                  3b. Will there be significant variation in the rating of A-NOAS graduates' employability skills and the rating of their customers in the region?                  3c. How does NDE personnel perceive the quality of the trainings offered in the region?</p>
<p><b>Objective 3:</b> To make youth to be self-reliant;</p>	<p><b>Objective of the Study 3:</b> To ascertain the self-reliant status of A-NOAS graduates in Southwest Nigeria.</p>	<p>4a. To what extent are graduates of A-NOAS self-reliant in Southwest Nigeria?                  4b. Will there be significant variation between B-NOAS only trained candidates' self-reliant status and B-NOAS and A-NOAS trained candidates' B-NOAS self-reliant status in terms of financial position and Job creation?                  4c. Will there be significant variation between A-NOAS only trained candidates' self-reliant status and their B-NOAS self-reliant status in terms of financial position and Job creation in the region?                  4di. Will there be significant variation in Business Attitude due to training exposure, Age, Gender and Entry qualification?                  4dii. Will there be significant variation in self-reliant status due to training exposure, Age, Gender and Entry qualification?</p>
<p><b>Objective 6:</b> To stimulate the economy by providing employment opportunities for the Nigerian youths through training and resettlement loan.</p>	<p><b>Objective of the Study 6:</b> To ascertain the extent to which the trainings and resettlement loans provided after A-NOAS training have contributed to self-reliant status of the graduates' businesses in the region.</p>	<p>5. How has A-NOAS resettlement loan facilitated employment opportunities in the region?</p>

To ascertain the degree to which the National Open Apprenticeship objectives have been accomplished in terms of self-reliant status of the graduates, the following variables were investigated: Technical and vocational training, Employability skills, Resettlement loan administration, Trainee characteristics, attitude towards business and Self-reliance status of the businesses established by NOAS trained graduates.

The National Policy on Education (2004) described non-formal vocational and technical education as, “that aspect of education which leads to the acquisition of practical and applied skills as well as basic scientific knowledge”. Thus, training on technical and vocational skills must be conducted with adequate facilities in real life situations. Nwogu and Nwanoruo (2011) added that, “vocational and technical training is systematically designed to contain the trainer and the trainee respectively in a way that will allow very essentially the trainee learn the fundamental knowledge, skills, abilities, understanding and attitudes required for trainee’s proficient work in any chosen vocation or career for independence and personal development.

The Advanced National Open Apprenticeship Scheme (A-NOAS) trainings are aimed at enhancing employability and self-employment skills of the graduates. This suggests that, the training programmes must be implemented with skills that are industry relevant, and solution-based. Employability skills are usually referred to in literature as predictors of marketability of graduates of a programme and must accompany any training programme.

Modern economies of the world are encouraging credit transactions. Al Karaki (2015) stated that, “the modern economy is a credit economy”. Economies run on credit to stimulate and promote economic programmes with credit fuelling these activities through encouraging businesses to expand through investment beyond their personal capacities (Ndubuisi and Okorontah, 2014; Al-Karaki, 2015). The NOAS objective number six emphasized the stimulation of the economy through training and provision of resettlement loans. Resettlement loan according to NDE report (2018) is meant to help trained artisan of National Open Apprenticeship Scheme (NOAS) with tools; equipment and working capital that will assist them to establish and manage successful businesses. With the provision of resettlement loan, graduates from the training are given a smooth transition into productive ventures thereby assisting them to be self-employed even creating employment for others.

Trainees come into training with different characteristics and these either help in their learning experience or hinder the process (Nagarathanam and Buang, 2016). It

has been established that these characteristics (age, gender, social background, educational qualification, marital status) result in learner's achievement, adjustment and management of psychological problems (Coie and Dodge, 1988; Dodge, 1983; Parker and Asher, 1987; Vosk, Forehand, Parker, and Rickard, 2019).

Age brings various degrees of pressure on factors that have to do with human beings, conducts or procedures (Emokhare, 2015). According to Masho and Mathews, (2009), age regulates human behaviours, attitude, and knowledge. Age is a significant factor which yields much influence on training attitude and post training confidence (Falusi, 2014). Bain and Rice (2006) in their study on age and performance concluded that, age is an important construct while ascertaining learners' success during and after training.

Gender is crucial in determining the activities and behaviour of trainees during training as well as in business life (Jepkoech, 2002). According to Ayoola (2005), female are natural care takers and when they transfer the trait to vocation, they are likely to be more detailed in comparison with the male. Mbong (2002) observed that trainee's gender significantly affected effectiveness and the level of competence at work. Adeboyege (2006) also revealed that there is no significant correlation amongst trainees' behaviour and gender. Morris and Maistro (2013) found that trainee's effectiveness did not differ according to the gender. This then explains that gender plays a critical role in predicting trainees' conduct during training as well as in real business life.

The exposure which one has prior to the commencement of a programme is regarded as entry level qualification and it performs a significant role especially in candidate's overall achievement in business. "Entry level qualification indicates the level of pre-learning and it is needed to enable the learning of a particular item of instruction" (Senemoglu, 2009). That is, "entry level qualification is a determinant of prerequisite knowledge or skills which students or trainees had already possessed which are germane to the understanding of the subject to be learnt and are usually needed for the demonstration of new tasks by the trainee or learner" (Odule, 2016).

The mind plays a vital role in influencing human behaviour. Hence, until the mind is won, the desired change in behaviour may not be attained (Njuguna, 2010). Attitude as a construct could be very influential and reciprocal and it has one of the strongest impacts on one's successes in life (Riegle-Crumb, 2006). Adegoke (2003) in Kerlinger and Lee (2000) explained attitude as, a controlled inclination to reason,

consider, recognize and act towards a subject or cognitive item. Adegoke (2003) observed that, attitude and business success seem to be highly related and individuals can transform their business fortune by cultivating the right attitudes in their daily business life and operational strategy. Similarly, Olajide (2015) asserted that, customers repose confidence on the service providers and expects an attitude that assures that the provider has the required expertise to retain the confidence and deliver satisfactory result at the end.

Self-employed persons grow their businesses to the level of self-reliance in which the business is taking care of itself. Self-reliance is a measure of how dependent a business is in its daily activities. Reynolds, Carter, Gartner and Greene (2004) corroborate that, self-reliance, like self-help implies ones' ability to overcome fundamental daily business needs, minimizing reliance on external assistance, therefore, becoming a prerequisite to survive in the modern business world. Reynolds et al. (2004) divided self-reliance concept into two; "low self-reliance and high self reliance". According to them, a low self-reliance has high financial burden with high tendency of incurring more debt. The high self-reliance status has broken even, is economically healthy and trudges towards expanding its business frontiers.

## **1.6 Significance of the Study**

The findings from this study will be of great benefit to: all the levels of government, the management of National Directorate of Employment (NDE), trainers and graduates of Advanced National Open Apprenticeship Scheme (A-NOAS). Information from this study will be of importance to the federal government to justify the large sum of money disbursed to the National Directorate of Employment. Through this study, the government will be informed on whether the funds committed to the training are yielding the intended impact which among other things includes employment generation through self-employment for unemployed youths.

It will also serve as a feedback for the management of National Directorate of Employment on the exact worth of their training. It will assist the agency to know about the adequacy or otherwise of the training facilities in their training centres. Furthermore, the results will also assist policy makers to understand the effects of A-NOAS training on the trainees as well as on the multiplier effects on economy in terms of self-reliance and job creation. The findings will equally benefit the participants who will through the study learn how to assess their business progress

and finally, the study will be significant to researchers since it will provide additional empirical data on the impact of A-NOAS training on the graduates of the scheme in South-West Nigeria.

## **1.7 Scope of the Study**

The study is interested in impact evaluation of A-NOAS training in South-West Nigeria. It focused mainly on five trades namely: Cosmetology, Confectionaries, Computer training/ICT, Fashion design and Hair dressing. These trades were selected because they require constant skill upgrading via training. They are trendy and appeal to both genders. A-NOAS graduates who completed the B-NOAS training and have participated in A-NOAS training in Lagos and Ogun States between 2008 and 2017 were used in this study. NDE personnel (VSD HODs and Head of Resettlement Loan Units in the two states) and A-NOAS graduates' customers also participated in the study.

## **1.8 Definition of Terms**

### **1.8.1 Conceptual Definition of Terms**

**Impact Evaluation:** This is the measurement of verifiable knowledge, values and skills which the A-NOAS training has equipped the beneficiaries with, which is reflected in their business' self-reliant status.

**Resettlement loan:** Loan that is given to trained advanced National Open Apprentice Scheme graduates to enable them start-up their own businesses with a moratorium of six months and eight percent interest.

**Trainee Characteristics:** The demographic data of the trainees who participated in both the B-NOAS and A-NOAS training.

**B-NOAS graduates:** Graduates who finished the basic training organised by NOAS and were given testimonials of completion.

**A-NOAS graduates:** Graduates who have completed the B-NOAS training, examined and issued testimonials and have also completed the A-NOAS training.

**Working Population:** This is the figure of all able-bodied, active and qualified persons that are available and in search of work.

**Youth Unemployment:** This represents the economically active group who are not gainfully employed, yet are available and searching for job.

**Vocations of Interest:** These are A-NOAS trades that were considered in this study – ICT, cosmetology, confectionary, hair design and fashion design.

**Cosmetology:** The trade that deals with the production and application of different cosmetics to enhance personal appearance. They include make-up, make-over, beauty enhancement and hair tying.

**Confectionary:** The trade that involves commercial cooking, baking and decorations.

**Hair Design:** The trade that involves barbing, hair dressing and all the accessories.

**Computer/Information and Communication Technology:** The trade of repairing computer, handsets, internets and other ICT devices.

**Fashion Designing:** The trade that involves procurement of garments/materials, designing and sewing of garments for commercial purposes.

### **1.8.2 Operational Definition of Terms**

**Technical and Vocational Training:** This is offered through A-NOAS training. It was measured in this study using Availability of Training Facilities and Usability of Training Facilities as contained in Training Facility Availability and Usability Assessment Scale (TFAUAS).

**Employability Skills:** These are skills that trainees are trained to enhance their competence in the world of work. It was measured in this study using Employability Skills Questionnaire (ESQ).

**Self-reliant Status:** This is a measure of the current position of the businesses established by NOAS graduates. It is measured in this study using Financial Position of the Business and Job Creation ability of the business. It was measured in this study using financial position (financial inflow and financial outflow) and Job creation ability as contained in Self-reliance Inventory (SI),

**Attitude Towards Business:** This is the disposition of the candidates towards their daily business activities before and after A-NOAS training. This was measured in this

study using customer satisfaction, team work and indifference as contained in Graduates' Attitude Towards Business Questionnaire (GATBQ).

**Stakeholders Perception:** These are the opinion of those who are involved in the training of NOAS trainees. For this study, it is measured using graduates' quality and employability and unintended outcomes as contained in Stakeholders' Perception Interview Guide (SPIG).



## **CHAPTER TWO**

### **LITERATURE REVIEW**

This chapter presents the review of related literature in the following order:

- 2.1 Organisational element model (OEM)
- 2.2 Kirkpatrick model
- 2.3. Justification for the use of OEM
- 2.4 Conceptual framework
- 2.5 Evaluation: definition and concept
- 2.6 Impact evaluation model
- 2.7 Types of evaluation
  - 2.7.1 Formative evaluation
  - 2.7.2 Summative evaluation
- 2.8 Concept and types of unemployment
- 2.9 Global economic meltdown of 2007-2008 and unemployment in Nigeria
- 2.10 Entrepreneurship and self-employment
- 2.11 Schumpeterian model of entrepreneurship: implications for a developing country
- 2.12 Self-employment and national minimum wage
- 2.13 Concept of skill acquisition
  - 2.13.1 Concept of apprenticeship training and types
  - 2.13.2 Apprenticeship Training in Traditional African Education
- 2.14 National Directorate of Employment and Open Apprenticeship Scheme and in South West Nigeria: Operations, Structures and Functions
- 2.15 Vocations of interest
- 2.16 Economic self-reliance
- 2.17 Technical and vocational training and self-reliance
- 2.18 Employability, self-employment and self-reliance
- 2.19 Resettlement loans and self-reliant status
- 2.20 Trainee characteristics and self-reliant status
  - 2.20.1 Age and self-reliance
  - 2.20.2 Gender and self-reliance
  - 2.20.3 Entry level qualification and self-reliance
  - 2.20.4 Attitude to business and self-reliance
- 2.21 Appraisal of literature reviewed/gaps filled

## **2.1 Organizational Element Model (OEM)**

Organizational Element Model (OEM) was propounded by Kaufman and Keller in 1994 after observing that Kirkpatrick's model was majorly designed for evaluation of in-house training and the need arose for the expansion of the scope of the model to include far reaching effects of training or intervention (Zinovief, 2008). Hence, Kirkpatrick's model was expanded and included societal contributions as criteria for evaluation. With the involvement of Watkins in 1995, they classified the criterion into six levels:

**Level 1a: Input** – Focuses on the availability and quality of materials used in the training vis-à-vis its objectives. Kaufman's Level 1 targets the organizational elements that enhance trainee's approval of the training and how these elements impact learner's satisfaction. It thus goes beyond Kirkpatrick's Level 1 (Reaction).

**Level 1b: Process** – Considers process and measures the quality and efficiency of the resources used in order to ascertain whether learners are satisfied with them. This level is similar to the reaction level, only that it was expanded to involve the analysis of knowing if the intervention was properly implemented using approaches that guarantee the actualization of the objectives.

**Level 2: (Micro) Acquisition** – This focuses on individual and small unit advantages, that is, what Kaufman regards as "micro" benefits. The concern here is, whether the goals or desired objectives of the learning intervention were achieved in the life of individual participants and small units? This is quite analogous to Kirkpatrick's Level 2 evaluation-(Learning).

**Level 3: (Micro) Performance** – This as a micro investigation examines people and small unit effects. The focus of investigation at this stage is to determine if the acquired new knowledge or skill is being utilized on the job. It is very analogous to Level 3 of Kirkpatrick's model- Behaviour/Performance. The attention is on utilization rather than acquisition of knowledge and skills.

**Level 4: Macro** – This examines macro benefits of the programme. The major concern here is, the benefits that the organization stands to gain from the training. This Level 4 is comparable to Level 4 of Kirkpatrick’s (Results).

**Level 5 Mega** – This is an additional level which focuses on long-term societal outcomes. Kaufman regards this as “mega analysis”. Is the intervention contributing to societal needs? Is it addressing client and societal needs? Measurement at this level involves a wide spectrum of stakeholders like the immediate beneficiaries, programme implementers and other critical stakeholders. It assesses whether the long term expectations of a given intervention have been achieved and the elements that made the achievement of the goals possible. In the case of A-NOAS training, self-reliance is the long-term objective of the training and determining whether the beneficiaries of the training are self-reliant requires a model that is expansive like OEM. “Level 5 has no analogue in Kirkpatrick’s Evaluation Model” (Tampkin et al., 2002).

## 2.2 Kirkpatrick Model

Kirkpatrick propounded the famous four-step models in 1959 and “Donald J. Kirkpatrick developed the applied evaluation model (Zinovief, 2008). Kirkpatrick propounded 4 stages of training which includes: reaction, learning, behaviour and results.

The four causal relational steps are:

- **Reaction** – It measures satisfaction (trainees/fellows thought and feelings about the training). The focus here is on the reaction of participants to the training or other associated interventions.
- **Learning** – This is the degree to which attitude of participants were transformed, knowledge enhanced or skills improved due to participation in the programme. Therefore, examinations, tests, or surveys are usually used to measure this kind of change.
- **Behaviour** – It refers to the extent to which participants’ conducts changed as a result of attending the course and to measure this level, the evaluator ought to establish whether beneficiaries’ new knowledge, skills, or attitudes are transferred to their jobs or other situations that are similar to their work.

Evaluation here measures the conveyance of the acquired information to the work station using assessment methods like observation and productivity data.

- **Results** – It focuses on the lasting changes to the organizational objectives that are attributable to the course or training, such as increased productivity, improvement in recipients' welfare, or quality of life. Processes involve measurement of costs, level of income as well as profits.

In the final categorization of the above evaluation types, levels 1 and 2 are usually categorized as formative evaluation, while levels 3 and 4 are mostly considered as summative evaluations. It is equally noted that in the model, level 1 is the easiest to conduct while level 4 happens to be the hardest.

In adopting Kirkpatrick's model, the following must be understood:

Level 1 and level 2 (reaction and knowledge and skills) evaluations are prone to superficial sense of achievement. There could be no linkage through the perception of the training participants and observed improvement on the performances of individuals and organizations. Then, level 3 evaluations is good for refining the training being provided, as level 4 determines the actual real value of the training. Meanwhile, Tamkin, Yarnall and Kerrin (2002) observed that though respondent's reaction was linked to learning, it was not translated to subsequent job performance or behaviour. Hence, a big question has been; what is the justification for measurement at this level? Studies have further revealed that data at this level could be deceptive and results could have small relationship with the future application of learning. Similarly, adopting higher level methods to evaluate impact of training has equally been criticized with suggestions that, social impacts or focusing basically on effects on the society could be most appropriate in some circumstances.

Furthermore, other criticisms focused on the assumptions of Kirkpatrick's training model. More fundamentally is the assumption that each level is directly connected with the prior and subsequent levels. This assumption implies a causal association which research has not established (Tampkin et al., 2002). Other critics posited that the model is less rigorous and even as it does not accommodate certain intervening variables (attitude, motivation, etc.) which affect learning transfer.

Consequently, other models were developed, with some as Kirkpatrick's progeny, in the sense that they took the core of the original model, expanded it through the front, adding training plan or fundamental assessment, or behind, by auditing assessment of far reaching public outcomes (Tamkin, et. al, 2002).

### 2.3. Justification For The Use Of OEM

Kirkpatrick training model was propounded by Donald Kirkpatrick, a Professor Emeritus, at the University of Wisconsin in 1959. In his book, *Evaluating Training Programs* published in 1975, he defined his originally published ideas of 1959. In the book, Kirkpatrick propounded a four levels training evaluation model with the four steps as: reaction, learning, behaviour and results, and basically measures:

**Reaction:** what the trainees think about the training.

**Learning and Achievement:** trainees change in knowledge, intellectual capability or skills with respect to the training.

**Behaviour and Performance:** degree of behaviour and competence improvement and performance or application of skills.

**Results and Impact:** interpret attainment at appropriate stages within a programme. That is, to ascertain the effect of the training resulting from the improved performance of the trainees.

Therefore, to evaluate the long-term impact of a training programme, Winfrey (1999) suggests the following steps:

- Conduct an after-training survey

- Check metrics (e.g., scrap, re-work, errors, etc.) to measure if participants achieved training objectives,

- Interview trainees and their managers, or their customer groups.

Whereas Kirkpatrick model was not by design made to evaluate long-term impact of trainings, a more robust and elaborate model becomes necessary. Hence, OEM which is an expanded model of Kirkpatrick model was chosen to accommodate the other parameters- Level 1a-Input, focuses on the organizational factors that can impact learner satisfaction. Level 1b: Process- analyses whether the intervention was properly implemented in a way that will guarantee the achievements of its objectives. Level 2: (Micro) Acquisition- determines whether the objectives or desired outcomes of the learning intervention met the life of individual participants and small units. Level 3: (Micro) Performance- examines if newly learnt knowledge and abilities are being used in the place of work. Level 4: Macro- examines if the training has affected productivity level of the beneficiaries. Level 5 Mega- assesses whether the long term goals of the intervention have been achieved and the factors that contributed to the

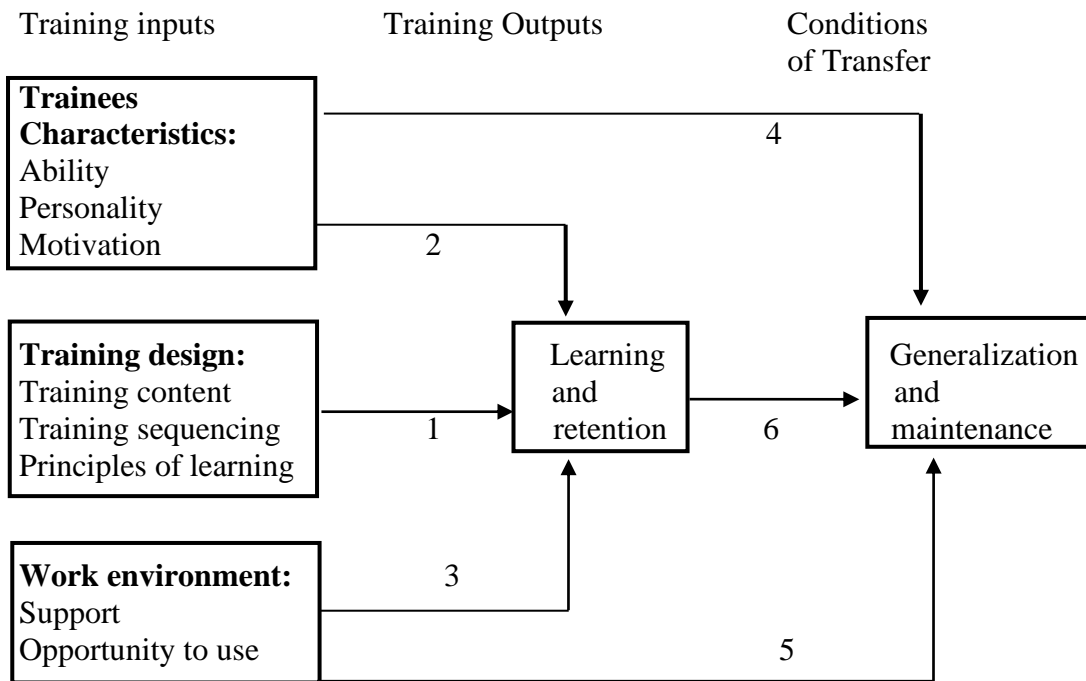
achievement. With this expanded evaluation model, the impact of A-NOAS training for ten years was ascertained.

## **2.4 Conceptual Framework**

The transfer of training model by Baldwin and Ford (1988) is one of the frequently cited in research and is being used in many researches and studies relating to training-transfer. The model came after Baldwin and others had analysed about 63 studies that spanned between 1907 and 1987 and came up with the key findings that linked training input factors and transfer (Blume, Ford, Baldwin and Huang, 2010). Hence, it is one of the frequently cited reference model in training transfer literature. It is the only model that has gone through extensive review by the research community (Tampkin et al., 2011).

The model is based on a systematic organisation of relationships that are complementarily emphasising that, training is better transferred when trainees, trainers and organisations work collaboratively during and after training. The model views trainee characteristics and work environment as dynamic, in that their overlapping influences can be experienced directly and indirectly on training outcomes and impacts created by the outcomes (Baldwin and Ford, 1988, and Crisp, 2002). Training design plays a very critical role as it enables transfer of what is learned.

Figure 2.1 presents a schematic illustration of the Baldwin and Ford (1988) training transfer which involves inputs, training outputs and condition of transfer. The assumption is that, if there is a break in the transmission process, it will have a negative effect on the last stage which is the transfer of the knowledge.



**Figure 2.1: Baldwin and Ford's Transfer of training model (1988)**

Baldwin and Ford's Model was propounded by Timothy Baldwin of Kelley School of Business, Indiana University, Bloomington, USA and Kelvin Ford of Michigan State University, USA in 1988. The team's qualitative outcome was hemmed around one model that has inputs, outputs and conditions of transfer. The inputs includes: trainee characteristics, training design and work environment. The output has acquisition of knowledge and skills during training and conditions of transfer have generalization of knowledge and skills acquired in training to the job and the maintenance of that learning over time on the job (Blume, Ford, Baldwin and Huang, 2010). Moreover, trainee characteristics would comprise of inherent factors like; ability, skill, motivation, and personality of trainees. Hence, Nakayama and Santiago (2012) defined it as individual mental factors which may affect learning activity. They could inhibit or enhance learning and therefore must be considered in training design.

The training inputs contain inherent qualities which the trainees possess and bring into the training. Ability or skills, personality and motivation together with other trainees' personal qualities collectively and directly affect conditions of transfer (generalization and maintenance) by passing learning and retention. This implies that, there are trainees who because of their natural abilities and skills, age, gender, educational background and experience would perform well once there is a supporting working environment. However, the indirect impact through learning and retention to generalization and maintenance implies that in addition to trainees' characteristics, better result is achieved when these trainee characteristics are brought into training, to enhance learning and retention which further helps in generalization and maintenance.

Working environment which comprise of physical environment and opportunity to use what is learnt is hypothesized to have direct impact on conditions to transfer. This means that, given a conducive working environment, some trainees because of their unique inherent characteristics would transfer residual knowledge into work experience and maintain it over a period of time. Work environment is thus the motivating factor that is giving rise to enhanced performance. However, the indirect route implies that, generalization and maintenance is maximised when learning and retention are enhanced with supporting and enabling work environment.

According to Ford and Baldwin (1988) training design (sequencing and training content) has some factors that must be put into consideration to ease transfer of learning such as; identical elements and general learning principles, stimulus



differences and practice conditions. Gagne (1962) stressed the importance of training content to be arranged in such a way that it will facilitate learning and enhance retention. Learning principles of identical elements explains that transfer would be optimized to the extent of availability of identical tasks and response factors in the training and transmission settings. The crucial point according to Baldwin and Ford (1988) would be; what in particular in this training arrangement ought to be identically designed with the real work milieu to ease learning-retention- transfer arrangement.

Stimulus variability; this suggests that, maximizing unpredictability is dependent on the impression that transfer is optimized when different significant motivators are engaged (Elis, 1965). According to Kazdin (1975) transfer is improved through building different situations or by adopting different motivational elements in order to circumvent a situation whereby training is becoming fixed to a limited variety of incentives and reactions.

In Baldwin and Ford's model, learning and retention is hypothesized to be impacted directly by training design (sequencing and training content) and indirectly by trainee characteristics and work environment. As an output factor, it directly impacts conditions of transfer (generalization and maintenance). This implies that, trainees must be adequately trained. This corroborates Kirkpatrick (1967), which suggested that, if acquired skills will be transmitted adequately, the knowledge must be valued, acquired and retained. With adequately learned materials and knowledge acquired, transfer to real work place would be achieved.

The medium for distributing materials learned is referred to as transfer. This is defined as the extent through which the understanding of an answer to a situation or condition controls similar reaction in a related assignment or condition (Blume, Ford, Baldwin and Huang, 2010). Thorndike and Woodworth (1901) thus asserted thus, transfer will take place only when the objectives, processes, and procedures adopted during learning an item are similar to the item to be transferred. There are evidences supporting the generalization of responses especially when the cause and effect with regards to understanding a task and applying it is closely related situations. That is, situations similar to learning tasks promote generalization and situations far from learning tasks reduce generalization and transfer (Royer, 1979). This transfer of training model has given critical contributions on training transfer discuss. The major advantage in the model's six linkages is that its practical processes could be explained

in a manner capable of allowing its structures to be adopted for evaluating the specific impact of every unit (Baldwin and Ford, 1988).

## **2.5 Evaluation: Definition and Concept**

The concept of evaluation has a distance history reaching far as about four thousand years ago. “Evaluation started in China and it was used to assess public programmes, however, the term, “evaluation” for the first time, was applied to these main social areas: educational improvement, resource allotment and poverty reduction initiatives in the Unites States (Calidoni-Lundberg, 2006). Consequently, evaluation as a concept became conventionally linked to studies in social science adopting the traditions of using quantitative and experimental studies, economic assessment and participatory procedures inculcating the beneficiaries in the evaluation arrangement (Calidoni-Lundberg, 2006). The Organisation for Economic Cooperation and Development (OECD) and its Development Assistance Committee (DAC) (1991), defined evaluation as, “a systematic and objective assessment of an on-going or completed project or programme, its design, implementation and results”.

According to James and Roffe (2000) evaluation is “juxtaposing the original and real alongside the expected or estimated which underscores the reason to review whatever that was obtained over what was anticipated. Presenting an elaborate definition, Staflebeem and Shingfield (1986) cited in Rodr’iguez-Modrono (2021) explained evaluation as, determining and gathering descriptive and random data on the quality of goal achievement, projects and results with the aim of guiding decision making and needs, analysis of learners and a better understanding of the phenomena studied”. Wall (2009) defined it as, “a purposeful, systematic, and careful collection and analysis of information used for the purpose of documenting the effectiveness and impact of programmes, establishing accountability and identifying areas needing change and improvement”

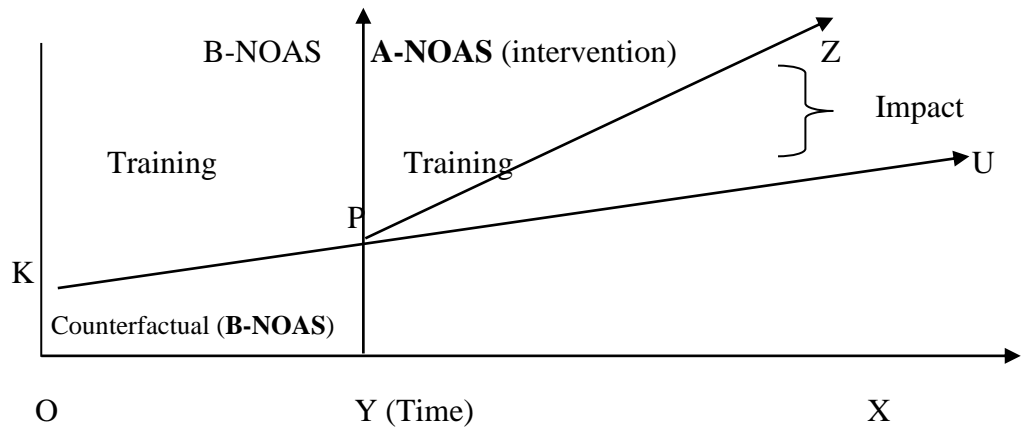
Central to every evaluation is the need to ascertain the value or importance of a project, plan or agenda that has an objective and intended outcome. Thus, Spiel (2001) corroborated that, expressively, evaluations are about the efficiency of programmes. Thus, an evaluation reports is expected to give credible and authentic information that would enable integration of new ideas discovered into the resolution making procedure of the beneficiaries and donors (Wajutome, 2016).

## 2.6 Impact Evaluation Model

Evaluation generally provides information to aid the improvement of a project or programme. Ekpo (2016) stated that, evaluation is conducted formally or informally in every area of life, for the purpose of determining the outcomes of certain events or actions. Impact evaluation thus provides feedback about the goals of a project being met, thus, forms a critical aspect of the intervention programme which often aims at ensuring that the beneficiaries derive the maximum benefits of the programme. According to the Australia AID (2012) “an impact evaluation is a systematic and empirical investigation of the impacts produced by an intervention specifically, it seeks to establish whether an intervention has made a difference in the lives of the people”. The major objective is to explain issues about, “what do works or does not work, how, for whom, and why”. Thus, Yang, and Del (2019) maintained that, impact evaluation is “one that provides a framework sufficient to understand whether the beneficiaries truly benefitted from the programme and not from other factors”.

Moreover, according to the World Bank Impact Evaluation Group (IEG, 2010), impact is “a systematic identification of the effects, positive or negative, intended or not, on individual households, institutions, and the environment caused by a given development activity such as a programme or project”. “Impact analysis is an analysis of the (positive or negative, intended or unintended) outcomes of an intervention (project, programme, or policy) on a given population and it measures the extent of that outcome impact” (Swiss Agency for Development and Cooperation, 2014). Impact evaluation therefore seeks to investigate in exactitude what happened with the intervention programme and what would have happened without the intervention programme.

In other words, Gertker, Martinez, Premand, Rawlings and Vermeersch (2016) stated that, causal impact of a programme “(P) on an outcome (Y) is the difference between the outcome (Y) with the programme (in other words, when P=1) and the same outcome (Y) without the programme (that is, when P = 0). Hence,  $\Delta = (Y/P=1) - (Y/P = 0)$ ”. In the case of National Open Apprenticeship Scheme, the argument is thus presented in figure 2.2.



**Figure 2.2: Schematic illustration of impact evaluation**

Figure 2.1 explains the schematic illustration of National Open Apprenticeship Scheme operations. OYX is the training timeframe for the B-NOAS and A-NOAS graduates. OY, is specifically the time for B-NOAS graduates, while YX is the additional training given to A-NOAS graduates. KPU measures the general outcome of the training given to both B-NOAS and A-NOAS trainees. KP measures the expected impact from B-NOAS training. However, YP is the time when A-NOAS training intervention was introduced into the scheme with the expectation that PZU impact would be created in the business performance of the graduates. It is therefore PZU that this study intends to investigate using the self-reliant status of both B-NOAS graduates and A-NOAS graduates.

The main thrust of an intervention programme is to bring a precise solution to an identified problem. Natural occurrences/development does occur and result into solutions to human problems without any scientific explanations. For instance, if there is adequate rainfall in a year, it will enhance crop production even without any yield improvement intervention programme. If there is however an intervention programme that is aimed at bringing solution to an identified problem and coincidentally nature takes its course, how does one ascertain that the outcome(s) observed are caused by the intervention and not by the natural forces of nature? Hence, White (2011) asserted that, “impact evaluation (or attribution analysis) is “a with versus without analysis”; that is, “what happened with the programme (a factual record) compared to what would have happened in the absence of the programme (which requires a counterfactual, either implicit or explicit”. It is thus, the focus of impact evaluation to determine in exactitude the degree in which some outcomes identified are linked to the identified programmes or project and to these alone.

For professionals in evaluation, ‘impact’ is basically placed at the final stage of the causal linkage, taking impact and outcomes differently because impact stands for far reaching results and/or outcomes. The explanation given by the evaluation experts in some donor organizations like the OECD- Development Assistance Committee (2010), stated that, it is a positive and negative, primary and secondary long-term effects produced by a development intervention, directly or indirectly, intended or unintended”. Thus, Ravallion (2009) revealed that, “impact is defined “as the difference in the indicator of interest (Y) with the intervention (Y1) and without the intervention (Yo)”. That is,  $\text{impact} = Y1 - Y_0$  “. Impact evaluation thus tackles issues of establishing attribution between the counterfactual value of  $Y_i$  which is  $Y_0$

using a rigorous approach (White, 2009). “Impact evaluation measures the net change in outcomes amongst a particular group, or groups of people that can be attributed to a specific programme using the best methodology available, feasible and appropriate to the evaluation question(s) being investigated and to the specific context (International Initiative for Impact Evaluation (3ie, 2010).

In the same vein, the Australian Aid (2012) stated that, an impact evaluation is a methodical and empirical examination of the outcomes that resulted from an intervention. In particular, its aim is to establish that, an intervention has had a significant effect in the lives of beneficiaries. Impact evaluation is also “a measurement of the effect of a relief programmes on final wellbeing results (White (2006)”. The other definitions as contained in the Independent Evaluation Group of the World Bank are:

- i. “An evaluation which looks at the impact of an intervention on final welfare outcomes, rather than only at project outputs, or a process evaluation which focuses on implementation”;
- ii. “An evaluation concerned with establishing the counterfactual, i.e. the difference the project made (how indicators behaved with the project compared to how they would have been without it)”;
- iii. “An evaluation carried out some time (five to ten years) after the intervention has been completed so as to allow time for impact to appear; and”
- iv. “An evaluation considering all interventions within a given sector or geographical area”.

The main thrust of an impact evaluation is to provide empirical evidence on whether the programme has had an effect on the beneficiaries and on the magnitude of that effect (Independent Evaluation Group, IEG, 2010). Hence, White (2006) submitted that, an impact evaluation can be undertaken to improve or reorient an intervention (i.e., for formative purposes) or to inform decisions about whether to continue, discontinue, replicate or scale up an intervention (i.e., for summative purposes).

Davidson et al. (2006) identified three design options that address causal attribution; (i) Experimental designs (which involve construction of a control group through random assignment); (ii) Quasi-experimental designs (which involves construction of a comparison group through matching, regression discontinuity, propensity scores or another means) and (iii) Non-experimental designs (which look

systematically at whether the evidence is consistent with what would be expected if the intervention was producing the impacts, and also whether other factors could provide an alternative explanation). Similarly, the IEG has identified these impact evaluation strategies: (i) rapid assessment or review, conducted via ex-post, (ii) ex-post comparison of project beneficiaries with a control group using multivariate analyses, (iii) quasi-experimental design using matched control and treatment groups and, (iv) randomised design (Ayoola, 2012).

To further buttress their claim, the IEG recognizes the last two strategies as “rigorous impact evaluations”. According to them, “the strength of these two strategies or methods lies on the fact that, these are largely consistent when ascertaining causality; that is, linkage between a given intervention and the actual impacts it caused and for measuring the magnitude or extent of impact attributable to the given intervention” (IEG, 2010). Consequently, the issue of establishing attribution has remained at the hub of impact evaluation. Hence, the adoption of Rigorous Impact Evaluation (RIE) which involves the use of quantitative factors while designing evaluation programme with qualitative analysis which helps in highlighting and validating the impacts caused by the intervention is advocated.

However, White (2010) submitted that, it is the sample size (n) that determines the best methodology to be used. Where the sample size is very small or moderate, the qualitative approaches are recommended as most appropriate methodology. Nevertheless, should the range be wide and involving large interventions, experimental and quasi-experimental techniques are most appropriate. With qualitative approach, generalisation becomes difficult. However, the advantage of using a qualitative approach lies on the fact that, a good contextual basis is provided, which is frequently missing with the other approaches (Ayoola, 2012). White (2006) further argued that, there should not be a trade-off between quantitative and qualitative approaches. Qualitative data gives framework as well as proper analysis of quantitative results. Therefore, the combination of quantitative and qualitative approaches which is known as the mixed methods approach ought to give rise to “the strongest evaluative findings, combining well-contextualized studies with quantitative rigor” (White, 2006).

Establishing that the outcomes are caused by the intervention requires a systematic approach. Hence, White (2009) in the “theory based evaluation”, argued that, the main thrust of theory-based impact evaluation is to ascertain whether a

particular intervention has had an impact and the degree of the impact, instead of just establishing that it has had impact.

While the adoption of these six principles is necessary, there must be a careful scrutiny to ascertain that the intervention being evaluated requires an impact evaluation. Hence, the Swedish Agency for Development and Corporation (SDC, 2011) asserted that, not all projects, initiatives, and plans of an entity or government are qualified for evaluation in terms of their impact. In partnership with the World Bank Impact Evaluation Group, SDC posited that, providing an answer to just one of these questions gives an indication of such an initiative qualifying to be evaluated for its impact:

- i. Is there potential to scale-up the project or programme?
- ii. Is the project or programme strategically relevant for the organization for replication or learning purposes?
- iii. Is this an innovative project or programme that is in need of evidence on whether it works?
- iv. Can the results be used to inform national or global policy making?

Providing answer to these critical questions is very germane in deciding whether to conduct an impact evaluation or not. Impact evaluations should be mainly carried out after ascertaining the inherent enormous potentials of learning. Thus, behavioural modification of the target group ought to be the focus of the programme, project or policy that will require impact evaluation. Furthermore, there are three important aspects to equally consider:

- i. Is it reaching enough people with the project or programme so that the sample size of the impact evaluation is sufficiently large?
- ii. Is it possible to establish a good comparison group?
- iii. Are the outcomes (of interest) measurable within a reasonable timeframe? (SDC, 2011).

Cognizance of the fact that there are inherent factors like; maturation, contamination and self-efficacy, that could affect learning and mediate its proper measurement, the major concern and problem with impact evaluation becomes, “how to establish attribution”. In response, White (2006) proffered the solution and suggested identification of counter-factual. That is, the comparable with what really happened with what would have been the situation in the absence of such intervention. However, this development must not be taken as a rule of the thumb; it



must rest on the understanding that ‘causes’ may be necessary but not sufficient of themselves to lead to a change. Ayoola (2016) averred that, “in the search for a valid counterfactual, the two common comparison groups that are often considered, but insufficient if considered separately, are (i) data on the same individuals before and after the intervention and (ii) data on a group of individuals who participated in the programme and another group who did not or, in short, *with and without* intervention” Often, when randomisation is not suitable due to sample size or not included in the evaluation design, combining the before and after approach and/or with and without comparison can itself yield credible estimates.

According to Elliot (2015) several methods to causal inference are related to different designs although there is not usually a direct one-for-one relationship. Hence, the main types of designs useful for impact evaluation (IE) are:

- **Statistical:** where large numbers of cases – populations, small businesses and so on – and characteristics of these cases (variables) are analysed.
- **Experimental:** where different but similar situations are compared to situations when an intervention is or is not present.
- **Theory based:** where what happens is compared with pre-existing theories or causal pathways identified during an evaluation.
- **Case-based:** where different cases (or case-studies) are analysed and sets of case characteristics (configurations) are compared in relation to outcomes.
- **Participatory:** where the judgments and experience of stakeholders and beneficiaries are best able to identify the most relevant theories of change and meaningful outcomes from among several possibilities.
- **Synthesis-based:** here findings from some evaluation studies are combined to reach a judgment based on these findings.

## 2.7 Types of Evaluation

Evaluations are classified according to the purpose, timing, and procedures used. However, every evaluation programme is placed in either of these two categorizations; formative evaluation and summative evaluation.

### **2.7.1 Formative Evaluation**

Formative evaluations come up during programme development and in the course of its implementation and are used to ascertain the best methods of implementing the programme in order to achieve the goals or improve the programme design.

According to (Wajutomi, 2016), “formative evaluations strengthen or improve the object being evaluated – they help in the formation of the project by assessing the delivery process or the technology used, implementation quality through review of institutional factors: human, processes, contributions, and time”. A formative or implementation evaluation is conducted to assess the various stages of a programme that is ongoing for the sake of changing or improving it as it is being implemented (Wall, 2010). The essence of formative evaluation is to record in exactitude what is happening as the implementation progresses. Hence, data collected are analysed when adjustments are possible so that standard of programme execution can be improved or maintained throughout.

### **2.7.2 Summative Evaluation**

Summative evaluations come at the end of the implementation of the programme. It “examines the effects or outcomes of some object – they summarize it by describing what happens subsequent to delivery of the programme or technology; assessing whether the object can be said to have caused the outcome; determining the overall impact of the causal factor beyond only the immediate target outcomes; and, estimating the relative costs associated with the object” (Wojutomi, 2016). In the same vein, Wall (2010) submitted that, “a summative or outcome evaluation, is conducted with the objective of documenting the results of a programme”. The author further explained that, “specific goals of the given programme are teased out to ascertain the extent of attainment of these set goals. Therefore, the outcomes from a summative evaluation could be utilized as needs assessment for subsequent preparation of intervention programmes or for the purpose of introducing new initiatives.

Table 2.2 shows different types of categories of evaluations and the purpose for using them.

**Table: 2.1: Formative and summative evaluation in focus**

<b>Category of Evaluation</b>	<b>Purpose</b>
<b>Formative Evaluation</b>	
Needs Assessment	Determines the people in need of communication programme/intervention, the magnitude of the need, and what should be implemented to best attain to the need. Here, audience research and intelligence gathering is involved.
Process Evaluation	Examines the mode of implementing the programme, which involves alternative implementation approaches. Hence, it investigates the procedure for carrying out the communication projects/programmes and determines if it operates according to plan.
Diagnostic Evaluation	This is concerned with understanding the very apposite methodology or instructional resources favourable to learning.
Placement Evaluation	This is about determining the right position for an individual in the curriculum which he or she is about to commence learning.
<b>Summative Evaluation</b>	
Goal-based Evaluation	Used to discern if the intended goals of a programme were achieved. It queries whether the programme has achieved its goals.
Outcome Evaluation	Investigates if intervention resulted to any verifiable effects particularly on selected outcomes. It focuses on effects and results that emanated from the project, assessing the extent to which the communication programme/intervention is meeting the needs of the target populations. Outcomes here refer to the changes in programme beneficiaries that are attributable to programme implementation.
Impact Evaluation	This is broader and assesses the overall or net effects-intended or unintended of a programme. What impact does this programme have on the beneficiaries (e.g. school or college), community, or system?
Cost-effectiveness and cost-benefit analysis	This addresses issues of efficiency by standardizing outcomes in terms of their financial costs and values. How efficient is the programme with respect to its cost?

**Source:** Adapted from CDC (2011)

## **2.8 Concept and Types of Unemployment**

Unemployment of competent and capable male and female according to Akpansun (2010) was not a serious issue in Nigeria throughout the period when crude oil has not been discovered in commercial quantity in 1956. Nigeria had flourishing agricultural and industrial sectors with government providing employment to almost every job seeker. The Nigerian economy before the oil boom was basically dependent on self-sustenance. Nigeria maintained a strong economic fortune due to a diversified economic framework that promoted agricultural products mainly cash crops, hides and skin with other artisans.

There were skilled artisans and competent technicians in different trades like; carpentry, painting, auto-mechanics, fashion designing, hair dressing, brick layers among others. They were well trained and skilled. According to Ekong and Ekong (2016) unemployment became an issue in Nigeria immediately after the oil boom of 1970s. Prior to this historical time, skills acquisition and agro-businesses were the main thrusts of economic diversification. Entrepreneurship activities with potentials of boosting individual and the national economic output were emphasized alongside quality education.

Unemployment is considered as a form of economic waste with regards to unutilized labour. Raheem (1993) in Chimeziri (2016) corroborated that, unemployment represents an enormous misuse of manpower in a country which leads to loss of welfare in form of reduced production leading to minimal income and economic well-being. Of all the four production factors (land, capital, entrepreneur and labour) labour appears to be the most underutilized hence the problem of unemployment or underemployment. The reason for the underutilization of labour as a resource is lack of adequate economic activities (infrastructures) to engage people. Thus, Udu and Agu (2005) explained that, unemployment implies a circumstance whereby individuals able and eager to work are not able to get appropriate salaried jobs. The International Labour Organisation (2007), stated that, “unemployed workers are those who are currently not working however are willing and able to work for pay, thus are currently available to work and have actively equally search for work”.

Unemployment does not apply to all idle individuals; there are specific criteria that qualify one as unemployed. Cortes and Pan (2019) corroborated that, unemployment does not concern every persons who are not in employment, but only individuals who have attained work age, with the prerequisite qualifications coupled

with their willingness to work but unable to secure a work. According to the NDE General Director, persons less than 18 and persons above 60 in age are not to be counted as unemployed, when considering unemployment rate, people below 18 years are not accounted and according to the law, people of 60 years are in the retirement age. Akaeze (2011) in Asaju (2014) stressed that, the margin covering 19 and 59 years are the group that is qualified to be aggregated and regarded as able, willing, and want to work, but have no work doing and thus referred to as “the unemployed”.

According to the National Bureau of Statistics (2009), the labour force of a country is a set of people or citizens who are willing and are able to make available at any given point in time their efforts for gainful employment. Economic scholars like Raheem (1993), Damachi (2001), Hollister and Goldstein (1994), Todaro (1992) have identified different unemployment types to include; classical, structural, frictional, seasonal, cyclical, voluntary, disguised and residual unemployment.

**Frictional Unemployment:** The term friction here is a function of discrepancy around the demand for and supply of labour (Harold, 2009). Udu and Agu (2005) asserted that, it will be regarded as frictional unemployment if specific professions have excessive workers in a particular region of the country and opportunities for related jobs exist and not filled in other regions of the same country. What causes friction is the homogeneity of labour coupled with unclear information about the availability of vacancies in other places.

**Seasonal Unemployment:** This unemployment form is caused by trends in the seasons of the economy. Chimeziri (2016) explained that, seasonal unemployment happens because individuals cannot work due to their skills is required in only jobs that exist at certain times yearly. He further explained that, though it may not last long, but its effects may cause uncertainties for those who are involved. Though agricultural and construction workers have been given as examples of this seasonal unemployment, but studies have shown that other fields like tourism, and publishing are equally involved.

**Structural Unemployment:** This results due to certain skills set becoming obsolete and no longer needed in the economy. Hence, labour market becomes incapable of providing jobs to everyone desirous of it, due to the fact that, there is disparity around the skills possessed by those not employed and the skills required to get employment in existing jobs (Anyio, Arome and Koyode, 2014). In the rapid technological driven economy, rusty and obsolete skills give rise to structural

unemployment. Structural unemployment can equally occur from a continuous cyclical unemployment, such as when an economy experiences a persistent reduction in general demand and affecting the operations of a particular industry, unemployment could be the outcome (Udu and Agu, 2005). Globalization and technological advancement which have replaced certain workers' skills with more sophisticated machineries requiring specialized skills appear to be contributing to structural unemployment.

**Cyclical Unemployment:** This is also referred to as “Keynesian unemployment”. It happens due to total national demand not being sufficient to provide jobs to each person who desires to work (Akuje and Olanipeku, 2014). Ogege (2011) explained that, cyclical unemployment is the kind of idleness which comes due to reduced rate of production, mainly when there is recession in business cycles leading to huge sacking of staff.

**Classical Unemployment:** This is a situation whereby the actual wages paid for certain jobs are made to be over the general industry-acceptable level (wage ceiling) and pushing a number of job-seekers into the industry, hence exceeding the number of vacancies. The raising of wages far above the equilibrium level forces firms to stop hiring and often lay-offs in order to maintain a healthy balance sheet. For instance, it has been observed by economists that, unemployment always increase the moment the government intervenes into the economy by trying to enhance the condition of workers (Udu and Agu, 2005). According Udu et al (2005), the laws threatening workers lay-offs by firms has made businesses unlikely to employ new workers at all because, it is now risky and this leaves many job seekers unemployed and not likely to find one. In addition, Agbaegbu (2011) observed that, prior to the last recruitment exercise by some ministries and parastatals in Nigeria, there was embargo for a long time placed on employment due to minimum wage adjustment.

**Residual Unemployment:** This form of unemployment is due to individual factors that forced individual to be out of job such as weakness due to age, disabilities, poor attitude to work and lack of skills due to training (Onyenekenwa, 2010).

**Voluntary Unemployment:** This is unemployment situation which individuals face due to their choice of being unemployed. It usually happens because the people are focused on getting some kind of jobs which they think are more

lucrative than the existing ones (Onyenekenwa, 2010). Hence, they are likely to be unemployed hoping to find exact jobs which they considered to be lucrative.

**Disguised Unemployment:** Disguised unemployment or underemployment represents a situation whereby labour is unable to engage in a well-paid work that makes use of its full potentials, skills and abilities with appropriate payment. It is usually measured through the weekly amount of time used to work (Onyenekenwa, 2010). For instance, the official working period in Nigeria is forty hours per week (8 hours x 5 days). Because of shortage and non-availability of work, most workers will settle for works that may require lesser hours for a lesser payment.

Unemployment in Nigeria has combined characteristics of all these types of unemployment; there is no section of the economy that is not affected. Within the last five years, the unemployment type that has continued to rise in Nigeria appears to be the structural in nature (Akuje, 2015). Osalor (2010) bemoaned that, notwithstanding the attainment of an encouraging 7% per annum growth rate at the beginning 21<sup>st</sup> century, Nigeria continues to grapple with increasing unemployment rate which has continuously mounted a significant pressure on every socio-economic projection of the country. Figures from the National Bureau of Statistics (2009, 2010), revealed the national unemployment rates for Nigeria between 2000 and 2009 as 13.1% in 2000; 13.6% in 2001; 12.6% in 2002; 14.8% in 2003; 13.4% in 2004; 11.9% in 2005; 13.7% in 2006; 14.6% in 2007; 14.9% in 2008 and 19.4% in 2009. In the last three years, 2016-2018, it was 26.3%, 26.8% and 23.1% respectively. As regards youth unemployment (15-35 years), unemployment rate figure was 13.7% in 2015, it increased to 19.1% in 2016. In 2017, the figure increased to 25.5% and in 2018, it was 29.7%. This shows that the number of young people who are unemployed has been increasing in recent times and many researchers have attributed the recent rise in crime rate to this development. Anyio, Arome and Kayode (2016) maintained that, societal ills like; kidnapping, armed banditry, armed robbery, prostitution, terrorism, cultism, hooliganism and communal crises are caused by mass youth unemployment.

It is paradoxical to observe that, a nation with huge population as Nigeria would not transform such manpower potential through skill acquisition. Onyenekenwa (2010) in a longitudinal study of the five eastern states in Nigeria concluded that, there is a wide skill gap owing to aging and non-replacement of master craftsmen. Similarly, Kayode et al. (2014) in a study, identified discrepancy around the skills acquired by those seeking for job and the skills for available jobs as

one of the factors causing unemployment. Uddin and Uddin (2013), assert that, youths have now shifted their energy to crime instead of productive ventures as seen in technological advanced societies like USA, Canada, United Kingdom and China. Therefore, skilled foreigners from neighbouring countries are filling the gap leaving many youths unemployed. For instance, the Punch newspaper on June 26, 2019, page 31 published an article titled; “Togolese are taking away our jobs”. The excerpt is given thus:

“Nigeria artisans are losing out to those from Togo and Republic of Benin”. This is the situation mainly in the building of houses: masonry, plastering; tiling, fixing of POP, plumbing and painting. The observation is that, anytime these West African neighbours set blocks, the finishing is perfect because the walls will be straight and clean. If they plaster a wall, the window and door edges are perfectly finished, straight as a ruler, and the walls will appear as if it has been painted. Also, tiles laid by them are neatly done, straight and smooth. “This apparently contrasts with most jobs done by the Nigeria counterparts which are badly done.” “Certainly, this is not the situation with every artisan in Nigeria”. In summary, “Nigerian artisans are not well trained”. “Hence, there exist millions of available opportunities in these areas, but there are few skilled personnel to fit in”.

This excerpt revealed the abysmal situation of unemployment caused by badly trained and unskilled artisanship. Furthermore, other critical stakeholders in the Nigeria skill-labour market have constantly maintained that, there is a mismatch between what is required (demand in the market) for productivity and what is available (supply of skills). According to reports from the Industrial Training Fund (ITF), members of the Organised Private Sector (OPS), Nigeria Employers Consultative Association (NECA), Manufacturers Association of Nigeria (MAN), Nigerian Association of Chamber of Commerce, Industry, Mines and Agriculture (NACCIMA), the available manpower skills in Nigeria is far below what is needed to drive the 21<sup>st</sup> century technology-driven economy in a competitive manner.

Therefore, the A-NOAS training is a remedy to the problem of unemployment in Nigeria. Similarly, Niessen-Ruenzi and Ruenzi (2019) added that, acquisition of skills is critical to economic development and reduction of unemployment. According Schumpeter (1911) as cited by Dees (2004), entrepreneurship is the major cause of economic development and it brings about innovation and technological change in a



nation, as well as making things to work well in the nation's economy. In the same vein, Eneh (2007) explained that, a master artisan being an entrepreneur is always willing in taking business risks for purpose of making profits. Hence, the entrepreneur possesses a strong yearning for independence, a desire to work at something that he enjoys (instead of settling for the protection that comes from steady income), to work at his speed enjoying prestige and be recognized. Eneh (2007) further summarized that, the entrepreneurial ingenuity of the German artisans was the secret behind the economic sensation immediately after the Second World War which led to the unprecedented recovery and subsequent economic development making Germany the third most powerful economy in the world. Also, the Asian Tigers have become strong economic powers because of a strong entrepreneurial and artisanal base (Eneh, 2007).

## **2.9 Global Economic Meltdown of 2007-2008 and Unemployment Rate in Nigeria**

Global economic meltdown is a topical issue that suggests a near catastrophic circumstances leading to scarcity or unavailability of hitherto available exploitable resources. Gbenenye, (2014) in Onaolapo and Ojebiyi (2015) asserted that, it is also characterized by severe closures of companies, loss of jobs, crash of share prices, and squeeze in consumer credit facilities with crumbling mortgage facilities among others in developed economies as well as in developing economies. In Nigeria, the effects were exhibited in the form of crash in share prices, dwindling revenues, and declining dividends from foreign direct investments. Bernanke (1995) defined economic meltdown as a worldwide economic downturn. It is a period of general decline or depression in economic activity characterized by mass unemployment, general fall in profits, wages, interest rate, consumption, expenditure, investment, bank deposits and loans, factories closure and development of all types comes to a standstill.

The two largest global financial meltdowns known in recent time took place in the 1930s and in 2007 respectively. Though, there were financial crises in Mexico in 1994 and in East Asia in 1997–1998, yet, the financial crises of 1930s and 2007 had the worst global impact on economies of the world. The scale and depth of the economic collapse caused by the 2007 crisis has led analysts and policymakers to compare it to the Great Depression of the 1930s (Collins, 2008). The 2007 recession

began in the fourth quarter of 2007, although it was not evident until the collapse of the investment bank, Lehman Brothers, in September 2008 (Osakwe, 2010).

This though was not felt evenly across the globe; it was the raising liberalization of international trade within the early 21st century, championed by the World Bank and the International Monetary Fund (IMF) that helped to prepare the ground for full blown globalization which aided the escalation of recession effects. The launch of globalization campaign and the initiation of different multilateral partnerships helped to open up more vulnerable economies to the unfamiliar risky economic operations of the developed economies. The globalization arrangement which was predicated on the assumption that, it will guarantee a win-win situation for all, ended up exposing many economies to the vagaries of the global economic policies as none was insulated from the shocks. According to World Bank (2008) report the uncontrollable globalisation drive which amidst other things, destroyed major economic restrictions did not just devastate most controlling and protectionist structures of the nation states, but really overtook and raised fears and doubts over the capability of the International Monetary Fund to control the emergency. Hence, the 2007 economic meltdown left no nation untouched.

Nigeria as the largest economy in Africa had its own bitter experience during the crisis period. Prior to the crisis, Nigeria economy maintained an impressive economic growth and performance having a regular yearly incremental rate of up to 6 per cent during the 2002–2007 period as petrodollar accrued up to 95 percent of the nation's foreign exchange and 80 percent of the nation's revenue (Omotor, 2011). The International Monetary Fund (IMF) and World Bank on different reports argued that the nation witnessed its highest expansion within 30 years during the period 2002-2007 (Osakwe 2010). By the end of 2007, total foreign investment in the banking sector had reached an all high value of US1bn (N127bn). The aggregate credit to the private sector by Nigerian banks grew with 20.6% and the aggregate credit to the domestic economy stood at 324% per annum based on the CBN third quarter report for 2007.

The outcomes of the world downturn were grievously experienced in the financial sector. Ngwube and Ogbuagu (2014) in Torres, Maduko, Gaddis, Iacovone, and Beegle (2021) observed that, the immediate impact of the situation on the financial sector was foreign banks' unwillingness to extend loans to Nigerian banks leading to a paucity of loanable funds. The spiral effects continue in the banking

sector with the greatest impact however coming indirectly through loans granted by banks to oil companies which incurred heavy losses and could not repay the loans borrowed from banks. These brought huge financial burdens to the banking sector as there was scarcity of funds and huge non-performing loans.

The second quarter of 2008 saw the industrial sector of the Nigeria economy hit by the devastating effect of the crisis. With the prices of oil further nose-diving, the nation's foreign exchange earnings was constricted paving way for a large quantity decline in industry productions leading to several industries being closed down. Ngwube and Ogbuagu (2014) in Torres et al (2021) further explained that, no sector was left out; from food beverages and tobacco sector to the textile, iron and steel, electrical and electronic, motor vehicles and assembly sector, and others, the story was the same. These culminated in massive loss of job across different sectors of the economy. Olawale (2015) corroborated that, the entire unemployment situation in Nigeria that hitherto was at unbearable became further worsened. He further explained that, there was a general restructuring by organisations which were negatively affected by the crisis especially, in the financial sub-sector. According to him, in 2009 alone, over 20,000 workers were laid out of jobs as a survival strategy which most companies defended vehemently.

## **2.10 Entrepreneurship and Self-employment**

The founding fathers of modern economics like Adam Smith had less regard for business men (Lewis, 1988). Their activities alter the equitable distribution of national wealth. Hence, classical economist never avoided entrepreneurship, as the entrepreneurs were simply “the men of business” (Ricketts, 2006). Definitely, it was in the French translation that Cantillon introduced the term as, “*Essai Sur la Nature de Commerce en General* in 1730”. Baumol and Schilling (2002) observed that, Cantillon's discussions in 1730 were brief, talking of entrepreneurs as “wholesalers in Wool and Corn, Bakers, Butchers, Manufacturers and Merchants of all kinds”.

Early discussions on entrepreneur which focused mainly on replicative entrepreneurs were descriptive rather than theoretical. They were referred to as “undertakers” “who never knew how great or otherwise the demand for their goods in the cities will be nor the quantity which customers are likely to buy considering the fact that there are rivals using different strategies to lure customers away to themselves. These inherent ordeals made them unattractive to major economic

discussion. Thus, Naude (2013) stated that, “scholars in development economists particularly, have, apart from out rightly disliked business men and entrepreneurs, smartly; have not been mentioned in major discussions.

The discourse in entrepreneurship and economic development needs to be formalized to show the linkages. According Naude (2013) three impressive understanding of development in economics could help in appreciating the entrepreneurs and economic development nexus. The first is that “development needs transformation of the structure in terms of production and consumption taken in consideration what, how and where they take place. The structure transforms low-value added, low productivity and rural-based products to semi-finished, higher value added products in the manufacturing sectors in the city. “The second understanding is that development as a multi-dimensional phenomenon calls for efforts beyond just the obliteration of income inequality, and the third is that, market failures are common thus, the government should play a critical role in coordinating and monitoring the development process (Naude, 2013). In the same vein, Say (1807) called for governmental financing of innovations because of its spill-over effects. According to him, costs of nurturing the ideas, will be hardly felt if it is defrayed by the government because the burden will be shared among several contributors; and the benefits resulting from the completion for the general good of all, will by far incomparable to the extent that, what was expended to achieve the success would fall on the generality of the larger community (i.e., public-private partnerships).

The nexus between entrepreneurs and self-employed seem to be shrouded in many controversies. Many treat self-employment as a synonym of entrepreneurship. The United States Bureau of Census, (2004) interpreted entrepreneur as self-employed. There are also several instances in which entrepreneur and self-employment were used due to the similarity in their functions of bearing risk and benefiting from independence at work (Mühlböck et al., 2017). On the other hand, others like the Global Entrepreneurship Monitor (GEM) (2015/2016), Desai (2010) and Szaban and Skrzek-Lubasinska (2018) perceived self-employment as a distinctive economic phenomenon that is different from entrepreneur. In their conclusion, they submitted that, it is contextually wrong using entrepreneur and self-employment as precise synonyms.

Certainly, there are similarities in self-employed and entrepreneurs. The groups are heterogeneous to factors like age, gender, education, field of business, or

funding sources; however, one should not equate the two concepts (Szaban, Skrzek-Lubasinska, 2018). Self-employed are individuals who work on their own firms or together with another or some associates or in collaboration, to engage in the form of jobs classified as a “self-employment jobs that encompass: works in which the payment is directly based on the proceeds obtained from the items and/or services created (International Labour Organization, ILOSTAT database, 2017). These workers are in three categories: sole proprietorship workers, cooperative members and workers in joint-family business. One distinguishing factor of this group is that they are dependent on what they produce and specializes in a definite vocation or trade (Frisby, 1991) in Madanoglu, Memili and De Massis (2020).

The European Commission (EC), 2020 strategy, accepted that entrepreneurial activities and self-reliance are critical components for achieving fast, enduring and comprehensive economic growth. The commission also affirmatively, pronounced its willingness to promote self-employment and entrepreneurship as a critical strategy for enhancing new job creation and opening more labour market opportunities for the unemployed, disadvantaged social groups and youth. Therefore, the understanding of the dynamics of these two concepts helps to explain the misconception in the relationship between them. Self-employed occupy a distinctive economic position that is defined by their skills and attitude to business in their chosen field (Saruju and Majoka, 2011). Entrepreneurs possess a different attitude that is characterized by risk-bearing abilities and capability to spread risks across a variety of profit-yielding business ventures. Certainly, some self-employed do run businesses but such businesses do not transform into entrepreneurial. However, most self-employed would transit to become entrepreneurs, but not all entrepreneurs will become self-employed.

### **2.11 Schumpeterian Model of Entrepreneurship: Implications for a Developing Country**

The basic Schumpeterian model of 1911 as noted by Baumol and Schilling (2002) propounded that the, “successful innovative entrepreneur’s reward is profit temporarily exceeding that of perfect competition”. “When this happens, it normally attracts competitors seeking to cut out part of the profits through adulteration of the innovation and thus, diminishing whatever competitive edge that exists in earnings. Hence, the entrepreneur must continue to innovate so as to lead the competitors.

Schumpeter (1950) distinctively described entrepreneurs as organizers of production and initiator of transform. The Global Entrepreneurship Monitor (GEM) in Autio (2007), operationalized the concept of entrepreneurship as, any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business. Therefore, Schumpeter stressed innovation as the main driver of economic development.

Because of Schumpeter's much regard for innovative entrepreneur, he considered them as, upsetting, disorganizing, and disrupting the existing way of doing things (businesses). "Schumpeter's view was that, "innovation" connotes creative destruction of old products, firms, and markets and creating new ones using technologies that will generate secondary waves". Generally, it is innovative entrepreneurship that brings economic growth and development hence, most desired. The other form of entrepreneur, replicative, he never supported. For the replicative entrepreneur, Schumpeter explained as those who establish micro businesses just like others already in existence.

Innovation is the driving force that generates development that is introduced by the entrepreneurs whose creative ideas triggers the move for the attainment of dynamic changes (Schumpeter, 1928). Innovation which creates changes according to Schumpeter (1934) covers five cardinal areas of development: (i) the introduction of new good or of a new quality of a good. (ii) The introduction of a new method of production (iii) The opening of a new market (iv) The conquest of a new source of supply of raw materials, or manufactured goods (v) The carrying out of the new organization of any industry, like the creation of a monopoly position or the breaking up of a monopoly position.

In Schumpeterian perspective, replicative businessmen are small business owners and they have no new inventions rather than duplicating existing business strategies, solutions, products, or offer and such actions have no match among the usual description of entrepreneurship. Baumol and Schilling (2002) corroborated that; evidences have shown an insignificant relationship amongst the number of replicative entrepreneurs operating in an economy and the growth rate in that economy. Therefore, Say (1819) in Baumol and Schilling (2002), identified poverty in Africa as a function of dearth of synergy between scientific discoveries and entrepreneurs. The absence of entrepreneurs in an economy is undeserving because it undercuts wealth

creation. According to Say (1819), “having abundant knowledge of scientific inventions devoid of the entrepreneur, such knowledge is bound to have slight retention in the mind of few persons with some references coming from pages on the literature.

However, Shane (2003) and Timmons (2007) disagreed with Schumpeterian position. According to them, entrepreneurs could identify and act on previously unobserved profit opportunities. This position revealed that the strength of entrepreneurs resides marginally on idea creation but rely heavily on exploring practical information and situations which often becomes the crucial ability for any successful business owner.

Other studies on entrepreneurship have revealed a set of twin evidences. “First, there is lack of verifiable empirical findings on the correlation amongst entrepreneurship and economic growth, as well as productivity and employment (Naudé, 2010). On the other hand, “result shows a U-shaped relationship between entrepreneurship and a country’s level of economic development when measured by GDP per capita” (Naudé, 2010). The U-shaped situation means that there are more entrepreneurial efforts in low-income societies as against the middle-income societies (Wennekers et al., 2005). Hence, Shane (2009) observed that, all entrepreneurs do not bring about development, and some entrepreneurs are not innovative. These observations corroborated with Ács et al. (2008) who asserted that “in least developed countries, entrepreneurs are proportionately more ‘in necessity entrepreneurship’ and less innovative. Necessity motivated entrepreneurs are easily attracted to quick and profitable ventures than long-term profit making undertakings. Thus, Dawson, Henley and Latreille (2009) explained that, “necessity entrepreneurs were there because factors like layoff and unavailability of paid-employment has forced them. Hence, the U-shaped relationship shows an inverse relationship between economic development and number of necessity entrepreneurs.

Moreover, Dawson et al. (2009) equally asserted that, factors like; self-determination, affluence, contentment, and private and family encouragements are responsible for “opportunity entrepreneurs” starting of their business ventures. Block and Sandner (2009) in the same vein observed that, it will take opportunity entrepreneurs longer time in self-employment compared to necessity entrepreneurs.

Nigeria is classified as an emerging economy in Africa based on its economic potentials which include: large population, large crude production and other mineral

deposits and abundance of enlightened workforce. The huge economic potentials of the country have not been translated to entrepreneurship. Though the informal sector is predominately occupied by self-employed, the rate of growth at this level has remain static (Akuje, 2015). Wiggins (1995) in Naude (2013) observed that, “the predominance of micro firms (small & medium businesses) in emerging economies is taken as an indication of a wide-spread business uncertainty, owing to limited possibilities of success for small businesses”. Unlike what obtains in the developed economies where Nooteboom (2002) and Shane (2003) noted that, the attractive element and main objective for entrepreneurship is independence, business owners in the least developed countries ventures into entrepreneurship as a route to avert poverty. Hence, the striving for independence which is sometimes referred to as “the entrepreneurial spirit” (Berlin, 2015) is non-existent. Baumol and Schilling (2002) equally noted that, the primary socio-economic motivation for replicative entrepreneurs in developing countries is a means for individuals to engage in economic activity and escape poverty, being that such undertakings require little in terms of ideas, education, capital and experience.

The sole proprietorship and replicative business owners like; small shop operators, restaurants owners, artisans and small production units working without regular employees are considered as self-employed with potentials of becoming entrepreneurs regardless of whether they employ others or not (Akuje, 2015). Certainly, self-employed people that are “just me” in nature undertake risks that can be quite substantial (Jolanta and Skrzek-Lubasinska, 2018). Therefore, considering the unforeseen factors, certainly, small and sole business owners can be regarded as entrepreneurs. Though there could be dearth of innovativeness and creativity as Schumpeter regarded it to be the hub of entrepreneurship, there is still a level of ingenuity that accomplishes the implementation of new ideas in their businesses (Akuje, 2015). However, Schumpeter’s insistence is that, the innovative entrepreneurs are needed more than the replicative businessmen (copycats) who indiscriminately adopt already business strategies, products, and/or offers.

Furthermore, across the world, entrepreneurs whether innovative or replicative contribute significantly to economic development. For instance, entrepreneurs (considered as self-employed) based on the U.S. Bureau of Census, (2004) accounted for about seven percent of all United States’ labour force. The number is higher in Nigeria with an estimated number of 34.10 percent as of 2017 and its highest value in



the last 26 years being 45.90 per cent in 2002, while the least value stood at 33.70 per cent in 2016. The NBS report of third quarter 2017 indicated that, within the 77.55 million labour populations that were active in some form of economic ventures, 38.24 per cent or 26.66 million were in self-employment of agriculture 27.93 per cent or 21.66 million were self-employment of non-agricultural programmes. This report thus explained further the likely reason for low GDP rate in Nigeria of \$ 2,049 as at 2018.

Based on Schumpeterian model, higher GDP level may be related to predominant 'innovative' entrepreneurship who are in short supply in Nigeria. Therefore, reducing the predominance of necessity motivated entrepreneurs may imply policies to encourage cheap funds, creativity and job creation as complimentary components of entrepreneurship (Baumol and Schilling, 2002). Schumpeter (1934) cited in Naude (2002) advised that, the continuation process of every economic development and innovations require credit and finance. Hence, financing is fundamentally necessary while carrying out new combinations (Schumpeter, 1934). Thus, Schumpeter (1934) concluded that, for entrepreneurs to materialize innovations and carry out the new combinations, credit is very important. It is like a stimulus for the development of the economy because it provides funds for the entrepreneurs.

Consequently, in trying to improve the quality on entrepreneurship and self-reliance in Nigeria, the part played by the NDE through Advanced National Open Apprenticeship Scheme (A-NOAS) must be considered. NDE has focused on innovative abilities of the trainers which are most desirable for economic growth” (Naudé et al., 2013).

## **2.12 Self-employment and National Minimum Wage**

Self-employment is a heterogeneous terms that involves different categories of business engagements. The National Bureau of Statistics often classifies it as farming/agriculture and non-farming ventures. The non-farming category consists of a lot of vocational activities with some requiring specialized trainings.

One critical element that has become a tropical issue and has captured researchers' interest is the issue of motivating factor upon which people decide to opt for self-employment. Certain reasons have been advanced as responsible for persons going into self-employment. Dawson et al, (2009) categorized the motivation factors for going into self-employment into two: previous flamboyant life experiences and limited job opportunities. According to them, individuals with previous flamboyant

life experiences are usually identified by; ostentatious lifestyle (good income, secured jobs with career progression opportunities) and may find it difficult to accept paid jobs, thus, would want to become own bosses. The second category consists of people who, prior to becoming self-employed, were without employment or had few chances of employment thus; self-reliance appears the best option for engaging in economic or societal process.

Whilst the first category will remain self-employed, there is a feeling that the second would opt for paid job if the opportunities occur. Hence, studies have considered the opportunity cost of self-employment and the ease of transition into paid jobs as determining factors. However, some other non-pecuniary elements that play prominent parts in influencing peoples' choice of employment do exist. For instance, Rees and Shah (1986) asserted that, decisions over self-employment/paid-employment are usually rationally based on earnings differentials.

While classifying self-employment, Dawson (2009) made a critical observation that, the two broad classification of self-employment are; people who have voluntarily ventured into self-employment due to reasons like; independence, job satisfaction and/or anticipated enhanced incomes, and individuals who have been 'forced' into self-employed for the reason that there are no other appealing alternatives. They further explained that, the former could be viewed as "positively" motivated because self-employment provides them with the opportunity to advance their life quality by trying novel business opportunities therefore; self-employment provides an expansive economic and social benefits. However, should the thrust underlying the choice of becoming self-employed be mainly due to the later, then such are in the system for "negative" reasons and are faced with two possibilities; transition into any available paid employment or relapse into unemployment.

A study by Dennis (1996), reported that, from a survey of around 3000 new business founders in the USA in the late 1990s, individuals ventured into self-employment because they desired it and not due to lack of existing alternatives. Majority reported that applying acquired "knowledge and abilities" was a very crucial encouraging factor and some stated that together, independent life and 'building legacy' were the most critical motivating variables for venturing into personal businesses.

Self-employment performs a critical responsibility on the socio-economic fortunes of developing countries and efforts are being made by both government and

other development partners to support self-employment initiatives. Haulva (2009) quoted in Adamu and Shakur (2019) identified wealth creation, improvement in living standard and general intention of reducing level of poverty as major contributions of self-employment to national development. They further assert that, self-employment has been recognized as an alternative for individuals to become self-reliant. The economic activities of self-employed provide a complementary platform and respite in order to enable the government to focus its attention on more critical concerns of the society.

However, certain economic policies of the government play positive roles that might support self-employed individuals in the economy. The national minimum wage which is a global standard practice to reduce inequality and enhance standard of living contributes positively to self-employment efforts. According to the International Labour Organization (ILO) (2014), “national minimum wage is the minimum amount of remuneration that an employer is required to pay wage earners for the work performed during a given period, which cannot be reduced by collective agreement or an individual contract”. “It helps to ensure a just and equitable share of the fruits of progress to all, and a minimum living wage to all who are employed and in need of such protection” (ILO, 2014). Minimum Wage according to the (ILO) as cited by Shuaib (2018) presented a base for wage composition in order to shield workers who are in the floor of the wage allotment structure. It could equally be taken as one component of strategy to surmount poverty and lower income disparity, especially between male and female, by encouraging access to comparable remuneration for job of equivalent value (ILO, 2014). Nigeria like other ILO member nations has adopted the minimum wage approach to address issues relating to income inequality.

Eme and Ogbochie (2017) stated that, the history of minimum wage in Nigeria is engraved in the development of public service wages discussions and enhancements as it transcends the constitution of Hunts Commission in 1934. Between 1934 and 2008, the number of commissions and committees were more than 31 all with the aim of carrying out holistic or partial reassessment of salaries and wages in public service in Nigerian (Shuaib, 2018). The setting up of these committees was in apparent response to the precarious situation of the workers once the current take-home for workers could no longer enhance their purchasing power due to inflation. Hence, most

of the upward review of salaries and wages in Nigeria are usually accompanied by intense agitation by the workers' union (Ochei, 2012).

The last upward review of minimum wage in Nigeria was in 2011 following the Justice Salihu Modibbo Alfa Belgore Committee's recommendation (Shuaib, 2018). The minimum wage was increased from 5,500.00 to 18,000.00 and recently, in October 2019, the minimum wage has been further increased to thirty thousand (30,000.00). This development has been seen as a positive development with an unquantifiable multiplier effect (Shuaib, 2018).

Beyond tackling issues of inequality, the raising of national minimum wage has the propensity of spurring some self-employed individuals into taking paid employments (Akinyemi and Adejumo 2018). The replicative entrepreneurs who engaged in self-employment *ab initio* as a means of escaping poverty might consider taking salary jobs if they are available (Baumol and Schilling, 2002). These according to Dawson et al. (2009) presents self-employment as a far less desirable state chosen reluctantly by individuals unable to find appropriate paid employment under current labour market conditions. This is corroborated by Raymundo, Gerardo and Alma (2017) study which showed that, some individuals who had a formal employment prior to the rise in the minimum wage were very likely to maintain their jobs afterwards. However, the tendency for individuals with informal jobs to continue with that job after the upward review of minimum wage decreased, and possibility of such individuals changing to a formal job increased. This implies that if an increase in the national minimum wage is significant, some self-employed would consider the differential including the opportunity cost and that will determine what would happened.

Therefore, the recent increment in national minimum wage from 18,000.00 to 30,000.00 gives a 12,000.00 naira differential. Any self-employed whose net monthly income is not up to 30,000.00 may be forced to quit self-employment option for any available paid job. Dawson, Henley and Latreille (2009) confirmed that, persons who had no formal education are considerably most likely to venture into self-employment because of absence of alternative jobs and for economic reasons, consequently might eventually consider self-employment a less gratifying professional route. There are people who will be attracted by the marginal increment in the minimum wage and may be lured into accepting any available paid job that will guarantee them the

constant regular salary. Thus, could this happened, they would engage other skilled people who will take care of the business, hence creating jobs in the long run.

### **2.13 Concept of Skill Acquisition**

Most developed nations of the world tackled unemployment problem with skill acquisition. It appears that there is a misconception of what actually constitute a skill. A skill is different from a vocation; skill is used to carry out a vocation successfully. The term skill is generally defined as the abilities and competencies which are laboriously done through the exertion of physical and mental energy (Moses, 2013). According to the World Employment Report of 1998, the concept “skill” denotes a learnt handy capability or knowledge required to carry out an assignment or specific tasks proficiently (Hashim, 2013). However, this definition did not indicate skill as a complex phenomenon due to the fact that most assignments require a blend of skills for a satisfactory outcome, beginning from physical attributes to intellectual and psychological skills. Hence, a more robust definition of skills that is more encompassing, multidimensional and more suitable to reflect the meaning of skill is found in Business Dictionary which defined skill as the ability and capacity acquired through deliberate, systematic and sustained effort to smoothly and adaptively carry-out complex activities or job functions involving ideas (cognitive skill), things (technical skills), and/or people (interpersonal skills).

Speelman (2005) stated that, “a skill is taken as the capacity to perform an assignment well, which is often acquired via training and constant practice”. Skills are normally acquired through training exposure or after a practical experience (Ekong and Ekong, 2016). Idoko (2014) explained that for skill to be acquired, appropriate knowledge, attitudes, habits of thought and qualities of character are learnt to enable the acquirer develop intellectual, emotional and moral character which prepares him or her for a brighter future.

According Idoko (2014), skill acquisition can be defined as the form of training by individuals or group of individuals that can lead to acquisition of knowledge for self-sustenance. This would include training individuals in various areas of trade by the trainers for a specified time within certain legal and professional conditions. Adekola, Allen, Olawole-Isaac, Akanbi and Adewumi (2011) explained skill acquisition as the ingredient for removal of abject poverty and lack through

establishment of employment opportunities, thus opening opportunities to create job and wealth even as self-sufficiency and self-reliance are instilled.

In the same vein, Ochiagha (1995) cited in Idoko (2014) defined skill acquisition as the process of demonstrating the habit of active thinking or behaviour in a specific activity. Meanwhile, Donli (2004) in Bertrand (2018) viewed skill acquisition as the demonstrating ideas and knowledge via training that is aimed at inculcating in the learners, the desire for entrepreneurship necessary for a significant development. In related development, Magbagbeola (2004) averred that skills acquisition entails the accumulation of various proficiencies that augments performance in duties which comes by integrating the theoretical and practical modes of knowledge. It is through acquisition of skill which promotes creativity, initiative capability, commitment and empowerment that true development can be achieved (Idoko, 2018). Most often, trainees' performance during and after training are at variance with the societal expectations. Apart from trainees' characteristics and other inhibiting factors, skill acquisition is a complex phenomenon that requires a long-term goal by the trainees.

### **2.13.1 Concept of Apprenticeship Training and Types**

Apprenticeship training is one of the methods used in the non-formal education system to educate trainees and assist them in acquiring new skills. Apprenticeship training as a non-formal education system has stipulated unwritten body of knowledge which the master-craftsman or woman serves as the custodian. The Nigerian Industrial Training Fund (ITF) described apprenticeship as 'training for occupations in the category of skilled crafts and trades requiring a wide and diverse range of skills, knowledge, experience and independent judgment (Sanni and Alabi, 2008). Within the framework of Igbo traditional apprenticeship scheme, no organized curriculum or formal procedure for skill acquisition is usually given (Adekola, 2020). Trainees depended on their masters' experience to learn new skills and acquire new knowledge.

Meanwhile, Ochiagha (1995), asserted that, the old means for acquiring skills under the apprenticeship system involved an informal and unorganized learning pattern that requires the trainee to observe and imitate their skilled master at work. Orji (1996) stated that learning processes moves from observation to participation, imitation and recitation, often using festivals and some words of wisdom. It is by

imitation that an apprentice gets used to what and how the master is performing the act. Repetition affords the apprentice the opportunity to perform an operation several times, which will enable him to master the procedure and occupational techniques required (Orji, 1996). All trainings are conducted through a practical real life processes involving instruction, explanation and evaluation while providing solutions to individual (customers) problems.

Calaway (1964) observed that, Nigeria's old apprenticeship system, like other African countries was more than just a system through which young persons are attached to master-trainers to acquire a trade, which was equally part of universal educational system. This was stressed by Okorie (1999) that, in the past, the fundamentals of general education was via the apprenticeship training which was given to the youth to acquire knowledge thus making the training more than just a mere scheme of learning trade or technical education but a sort of educational institution. In the same vein, Orji (1996) posited that, the apprentice under the apprenticeship system acquired a trade under a supervisor who possesses mastery knowledge of the trade or skill. Hence, the future of the trainees lies on the training partners since they is responsible for imparting the required knowledge to the trainees and supervises the training as it progresses (Shita, 2000).

Apprenticeship training as a trainer-trainee process possesses certain attributes that are akin to any other educational enterprise in which the behaviour of the learners is expected to change (objective). According to Orji (1996), its procedures touched cognitive, affective and psychomotor domains of learning. Shita (2000) corroborated that, teaching and acquiring manipulative skills within the apprenticeship system involves a number of steps that are similar to the formal teaching and learning process, which are:

- i. Preparing the learners (**set induction**).
- ii. Presenting the task (**introduction/entry behaviour**).
- iii. Performance (**training proper**).
- iv. Follow up (**formative/summative evaluation**).

As a non-formal educational system, apprenticeship training played a critical role before the introduction of western education (Shita, 2000). The emphasis on independence and survival of every citizen inculcated in the ideology of self-employment promoted the interest, knowledge in the area of skills acquisition across Nigeria. The system emphasized job orientation and moral values among other things

(Shita, 2000). Omole (1999) cited in Adekola (2020) stated that, in Nigeria, before the colonial administration, the primary mode of acquiring knowledge prior to the acquisition of any other form of occupation or profession was apprenticeship system in which, the young impressionable person would be attached to a master trainer who drilled him on the skills necessary in a vocation for a certain period after which he would be released to start-up on his own workshop or trade.

The training method was purely practical and cuts across all spheres of human endeavour both in professional and vocational skills (Okorie, 1999). Shita (2000) maintained that, the apprenticeship system in the traditional set-up was not restricted to artisanship alone; it was the vehicle for instruction in healing, law, carving, rituals and so on. It was a loosely organized system where the craftsman who is the instructor is free to run his programme as he pleases, even where such freedom on the part of the master craftsman is at a disadvantage to the learner (Adekola, 2020). Fafunwa (2004) mentioned that the apprenticeship system disregards questioning or participation of apprentice by offering suggestions, it the lead craftsman that instructs and enforces his knowledge on the learners in a very autocratic method. Meanwhile, the absence of standard regulations to guide the process made the master craftsman's professional integrity the only guarantee for the quality of training given.

The National Metal Trades Association (1951) as cited in Adekola (2020), identified three basic forms of apprenticeship: (i) formal (ii) informal and (iii) less formal apprenticeship. In a similar milieu, the International Labour Organisation, (ILO, 2012) categorised apprenticeship into two as contained in Table 2.2 below:



**Table 2.2: Types of apprenticeship**

<b>S/N</b>	<b>Types of apprenticeship</b>	<b>Definition</b>
1.	Informal Apprenticeship	Informal apprenticeship refers to the system by which a young learner (the apprentice) acquires the skills for a trade or craft in a micro- or small enterprise learning and working side by side with an experienced craftsman.
2.	Formal Apprenticeship	Formal apprenticeship refers to a system by which a learner (the apprentice) acquires the skills for a trade or craft in an enterprise learning and working side by side with an experienced craftsman, usually complemented by classroom-based instruction.

Furthermore, Orji (2006) explained that, under the formal apprenticeship system, there is a written agreement in which terms and conditions of training and learning are clearly documented, with the roles of all the party involved in the agreement spelt out. The informal apprenticeship is basically an oral agreement with mutual understandings. Apprenticeship of this form existed in different parts of Nigeria mostly amongst the non-literate people. According to Orji (2006), the pseudo-formal apprenticeship is operational if the apprentice is just providing assistance or help to the master without being seen as a learner, and as such, could be easily sent out without formal notice. All these types were practised in different parts of Nigeria (Shita, 2000).

Apparently, the arrangement of training within the Nigeria apprenticeship system perfectly fit into the non-formal system. According to Ndagi (1998), non-formal technical and vocational training is the education that provides skills, knowledge and attitude that lead to the production of individual who are resourceful and productive. Non-formal technical and vocational training emphasizes skills, knowledge and attitudinal acquisition for productivity and self-reliance hence is often called vocational or technical education. Training at the non-formal technical and vocational level is utilitarian or functional in nature. Hence, this method of apprenticeship training was the exact structure that the Federal Government adopted in the National Open Apprenticeship Scheme (NOAS) in 1986.

### **2.13.2 Apprenticeship Training in Traditional African Education**

Apprenticeship is recognized world-wide as a source of acquiring skills in a trade where the master craftsman sells his training products and the trainee gains by acquiring skills that would make him/her economically secured (Moses, 2013). Apprenticeship training has been defined as a system that involves observation, imitation and trial and error method (Adekola, 2020). He further maintained that, the success or otherwise of the apprentice lies on the endurance, patience and determination of the apprentice to succeed.

The extent of skill, knowledge and expertise acquired by the apprentice depends solely on how much the master himself knows. Adekola (2020) observed that, the duration of apprenticeship vary from vocation to vocation and graduation lies at the rate in which those apprentice catches up with most rudiments inherent in the vocation plus performance on the Job; including good moral and commitment to the

master and the vocation. However, a trainee is expected to remain in the service of the master craftsman until the stipulated training time. In most cases, it is not the agreed timeframe that determines when the apprentice will leave the service of his master, but his professional competence.

Nigeria from inception has adopted a unique system of education that promotes skill and professional competence. During the pre-colonial period, Nigerians went through the traditional African system of education that placed emphasis on learning-by-doing, respect for the elders and community involvement in educational and other social and welfare activities (Adeyinka, 1973). Fafunwa in Fajana (1981) gave these seven cardinal goals as focus of traditional African education system:

the development of the child's latent physical skills; (2) the development of character; (3) respect for elders and peers; (4) intellectual training (including the poetic and prophetic aspects; vocational training (including agricultural education, trade and crafts, and the professions); (5) the acquisition of specific vocational training to develop a healthy attitude towards honest labour; (6) the development of communal spirit; and (7) promotion of cultural heritage.

Adeyinka (1991) asserted that, the African traditional education system aptly accomplished these principal objectives to the point of satisfying the immediate necessities and future ambitions of the Africans prior to the coming of Islamic and Western Cultures which very significantly laid the foundation for the eventual introduction of formal education system.

The launching of 6-3-3-4 system of education in October 1982 was an attempt to reintroduce a solution-based education system. According to Adeyinka (1991), the 6-3-3-4 system presented Nigerian adolescents and adults a unique opportunity to become self-employed after the formal education. All the different educational levels were catered for in the curricula of the recent system so much that those who benefited from the system are equipped for both academic knowledge and self-employment skills. Hence, the 6-3-3-4 system became the best method of transiting from the old traditional apprenticeship method to combination of formal and non-formal systems. Products of the system were expected to be equipped through organized practical session with skills such that they could become competent even in the schools.

The suspension of the 6-3-3-4 system of education created the need for a similar agency to carry on the assignment of training skilled personnel. According to Adeyinka (1991), the role played by the National Directorate of Employment in this regard is extremely significant. The A-NOAS training is specifically designed to enhance the training and professional competence of the trainees. Apart from adequate training facilities, the trainers are drawn from former trainees of the scheme who are professionally competent to train others.

#### **2.14 National Directorate of Employment and Open Apprenticeship Scheme in South-West Nigeria: Operations, Structures and Functions**

High unemployment rate has never been a challenge in Nigeria because the economy was buoyant enough to provide employment to the citizens. However, the situation changed in the late 1970s with mainly youths staying without employment. Adeyinka (1973; 1975), explained that, the attention of the Federal Government was called over the rising number of unemployed adolescent and school leavers in Nigeria. The findings revealed that, the consistent increment in the unemployment figure of basic school graduates was caused by the apparent failure and aversion of both governments (federal and state) to create employments through the opening of job creation ventures and industries. This eventually led to many of young adults in Nigeria being forced to engage in menial jobs available even after waiting for a long period of time.

By the late 1970s and early 1980s, the condition instead of improving declined further. Unemployment situation in the country by the end of 1985 became so worrisome that the National Manpower Board was saddled with the responsibility of conducting a sample survey in 1986 on unemployed youth and the result was worrisome (Ume, 2016). Unemployment in Nigeria was assuming a dangerous dimension as there were many people who were not engaged productively. This was partly due to the Structural Adjustment Programme (SAP) which was introduced in July 1986 as an economic policy for the nation (Adeyeye, 2006). That policy had a negative effect on the economy as it led to; naira devaluation and privatization and commercialization of many public corporations. There were massive job losses in the economy (public and private sectors) due to SAP policy. According to the Annual Report of the NDE 2013, unemployment rate had risen from 4.3% in 1985 to 7.0% at the beginning of 1986 because of the SAP policy (NDE, 2018).

Consequently, on March 26, 1986, a Committee was appointed by the President, General Ibrahim Badamosi Babangida. The Committee was under the office of the Federal Ministry of Employment, Labour and Productivity, to articulate the modalities for tackling the nations' mass unemployment challenges. Hence, the Chukwuma Committee in October, 1986 recommended the establishment of National Directorate of Employment (NDE) which was launched on November 22, 1986. Subsequently, Decree 24 of 1989 was promulgated to give legal backing to NDE, with specific objectives.

In 1996, there was need to readjust the agency's programmes, hence, the core employment generation programmes of the NDE were re-organised into: Vocational Skills Development (VSD) Programme; ii. Small Scale Enterprise (SSE) Programme; iii. Special Public Works (SPW) Programme; and, iv. Rural Employment Promotion (REP) Programme (NDE report, 2014).

These programmes are executed through different programme departments. The Vocational Skills Development (VSD) programme was further divided into: National Open Apprenticeship Scheme (NOAS), School- On- the Wheel (SOW) and Waste to Wealth. Adeyeye (2006) noted that, none of the programmes of NDE has the patronage which NOAS has even amongst the Vocational Skills Programme of NDE. Ochiagha (1995) added that, the establishment of NOAS was necessitated by the need to empower the youths by training them on skills capable of empowering beneficiaries to perform in the real work environment. The idea was specifically meant to equip school leavers and unemployed youths with productive vocational and marketable skills in order to enable them set-up micro businesses after their trainings (Anyebe, 2016). The other component of the (VSD) scheme is Resettlement Scheme (RS), given to NOAS graduates to assist them with relevant equipment and/or soft loans to establish their own micro-business to avoid relapse into unemployment (Adeyeye, 2006).

In a bid to realize these objectives, NDE (1988) as cited in Moses (2013) designed two schemes under the NOAS: the Basic-National Open Apprenticeship Scheme (B-NOAS) and the Advanced-National Open Apprenticeship Scheme (A-NOAS). The Basic Apprenticeship Scheme is the foundational programme and it is open to everyone. Trainees are admitted and attached to chief trainers who train them using the traditional apprenticeship method that involves observation, participation, imitation and words of wisdom. Duration of the training depends on the nature of the

vocation and all trainees spend the same duration. The Advanced Open Apprenticeship Scheme (A-NOAS) is meant for beneficiaries of B-NOAS training who have established their own businesses and others mature candidates for upgrading of their skills to attain higher levels of competence and proficiency (NDE brochure, 2018).

The Open Apprenticeship Scheme is a programme under the VSD and it has different sub-units manned by experts. Though the programme has about eighty different vocations, it is usually narrowed to specific vocations that are marketable, relevant and in high demand. Stressing the need for relevance of vocations, Folayan (1990), stated that “fashion designer who was not formed, built, and sustained by the masses is not going to be the peoples’ fashion designer”. This suggests that, the vocations that are being promoted within a region must be vocations and trade that are relevant to the cultural lifestyle and value of the region.

The South-West Nigeria consists of six states of: Ogun, Ondo, Oyo, Osun, Ekiti and Lagos. The creation of states by different military regimes made it that; all the states in the region did not commence NDE programmes at the same time. Whereas Lagos State is the oldest in the region created in 1967, Oyo, Ondo and Ogun state were created in 1976. Osun and Ekiti were created in 1991 and 1996 respectively. Presently, all the states in the region have NDE offices under the control of state coordinators. The operations of the different states are coordinated and overseen by the Director General. With the exception of Lagos and Oyo states, all the states in the region do not have NDE training centres. Hence, all trainings are conducted by training partners.

NOAS therefore, conducts the accreditation of training centres. The informal sector operators that want to train trainees are expected to use their productive facilities available in workshops. The use of private training outlets of these crafts men is to ensure proper impartation of skills through practical sessions. Adekola and Ezekiel (2020) stated that, in practice, NOAS will identify competent well established master crafts people and organizations, and formally register them as trainers; this is because not all centres are qualified and capable of rendering these services.

There is a training guidelines given to the master craftsmen and women who are expected to comply strictly. The master craftsmen and women are required to sign what the trainees have written which are subsequently submitted to NDE offices. Hence, there is a monitoring unit that ensures that these rules are strictly adhered to.

Adekola and Ezekiel (2020) reported that the monitoring and evaluation unit of the NDE usually provide the monitoring services, and regular reports on individual trainees are always submitted to the NDE by the master crafts persons. To ensure regular attendance and welfare, the trainees are entitled to monthly stipend, which according to NDE annual reports (2015) is to subsidize trainees' "cost of feeding and transportation to their respective training outlets". There are also allowances paid to the masters for their services, as training fees depending on the number of trainees under their tutorship.

As part of its statutory functions, the NDE has initiated the certification of NOAS "graduates". According to NDE (2012; 2013) the certification process for NOAS "graduates" trainees are to certify that the bearers have successfully completed all the requirements as expected by the agency. Thus, the Testimonials do not reflect the identity of individual training partners. According to Moses (2013), the certification process is aimed at enhancing the quality and employability of the NOAS graduate trainees nationwide, and that this has resulted to most NDE skills acquisition centres upgrading to Vocational Education Institutes (VEIs). NDE (2019) report has equally observed that, the Testimonials given to graduates are accepted even at the foreign embassies as valid qualification for artisans.

Therefore, the major activities that are usually carried out by NOAS in the region include: recruitment and screening of apprentices, verification of trainees, training and retraining of trainees and trainers and the resettlement of trainees. Realizing the need for regular upgrading of the training facilities by the training partner, NDE introduced the Trainers' Capacity Upgrading (TCU). According to Adebisi and Oni (2012), the need to upgrade the workshops and standardize training outlets for enhanced qualitative training necessitated the idea which has helped master trainers in acquiring new equipment, cut down urban drift and support rural skill acquisition and vocational training while creating more employment opportunities.



**Figure 2.3: Map Showing South West Nigeria Region**



### **2.15 Vocations of Interest**

The National Directorate of Employment (NDE) under the A-NOAS training selects vocations that are in high demand from the normal B-NOAS training. This is geared towards producing highly competent artisans who should be self-employed and economically productive than the B-NOAS trained with respect to job creation and self-reliance. This study was interested in the following vocations: Fashion design, Computer/Information and Communication Technologies (ICT), Confectionaries, Cosmetology and Hair Design.

Table 2.3 presents a breakdown of the scope of these vocations.

**Table 2.3: Scope of Vocations of Interest**

<b>S/N</b>	<b>Vocation</b>	<b>Scope of training/specialisation</b>
1.	Fashion Design	Knitting and Tailoring
2.	ICT	Automated Teller Machine (ATM) Maintenance and Repairs, Computer Hardware Maintenance and Repairs, Computer Network Maintenance and Repairs, Computer Operation, Electronic Fitting and G.S.M Handset Repairs,
3.	Confectionaries	Baking, catering, chef and cookery,
4.	Cosmetology	Make-over; make-up, manicure, pedicure, production of consumables, and accessories.
5.	Hair Design	Barbing, Hair dressing and other hair related businesses

## **2.16 Economic Self-reliance**

Economies are sustained by micro, medium and small businesses that are not depending on external financial support for survival. Economic self-reliance according to the United Nations High Commissioner for Refugees (UNHCR 2003), is concerned with access to and utilization of, resources and financial assets. Gandhi (1987) in Adebola (2014) stated that self-reliance is the capacity to stand on one's legs without any external help. Self-reliance implies dependence on an individual's sole activities and efforts (Merrian, 2006). It means depending on oneself or personal energy and means, relying less on other individuals in the coordination of resources (human and material) (Iroegbu, 2017). Bassey (2009), in his opinion declared self-reliance as that which pre-supposes the achievement of autonomy that reduces unnecessary begging or borrowing for business survival. Hence, "a self-reliant" business is to operate at a level whereby there is a consistent supply and management of resources which brings about a reduction in dependence on others for support (Bassey, 2009).

In a similar vein, Paul (2016) explained that, economic self-reliance is the business' capability to acquire and retain enterprising resources in surplus so as to meet up with basic daily needs. Most Nigerian micro, small and medium businesses do not survive more than the first three years of their establishment due to economic imbalances (Uwem, 2016). Similarly, Ilori and Ile (2019) added that, most businesses by NOAS apprentice failed due to inability to be self-reliant leading to huge debt burden forcing them to closing down. Hence, Adebola (2014) stated that, small businesses could be classified as self-reliant if they have operated for five or more years and maintained a reasonable profit.

Furthermore, Paul (2016) mentioned that, the profitability of a business firm is determined by looking at the balance sheet, which shows all the capital stocks of the firm, including the income statement that presents the financial inflows and outflows. It also includes the outstandings which could be added to the already capital stock. The situation of the balance sheet is therefore a barometer to measure the performance indices of the business. The balance sheet image displays assets (positive capital) and liabilities (negative capital). The general position for business will be determined by getting the total of the assets and less the liabilities.

## **2.17 Technical and Vocational Training and Self-reliance**

Vocational and technical training is concerned with preparation for work. Nwogu and Nwanoruo (2011) citing Immaculate (2005) averred that technical and vocational training ought to be life experiences designed to impart to the beneficiaries scientifically so as to enable them become thoroughly equipped for any suitable employment at any given occupation in an organization. Technical and vocational training are meant to transfer experiential skills to the trainees. The training experience is at par with real life situations since it is utilitarian in nature.

Every theory or abstraction is eliminated through practical solutions that meet the expectations of clients. Hence, Global Monitoring Report (2009) listed behavioural or attitudinal skills which include discipline, perseverance, enterprise and self-confidence as integral parts of apprenticeship training. Based on the report, success depends not only on the completion and acquiring of technical and vocational skills, but on accompanying attitudinal skills. This is in congruent with Enahoro (2008) who stated that, vocational and technical training is utilitarianism and that attitudinal skills forms part of its training programmes. In the same vein, Nwogu (2009) posited that, the infusion of worthy and right forms of values and attitudes for continued existence of the beneficiaries lie as the core focus of non-formal technical and vocation training. Oladebo (1988) in Umunadi (2014) opined that, technical and vocational training's emphasise is in promoting acquisition of skills and development of attitude that would assist the young people in contributing their quota in the business circle as well as becoming self-reliant.

Furthermore, Nwogu and Nwanorou (2011) stated that vocational and technical education training is one mode of education which results into the acquisition of experiential skills, which will assist individuals in gaining employment in a given profession or become self-employed. Meanwhile, Ntallima (2014) submitted that, vocational education and training is meant to train, upgrade or update artisans for employment or self-reliance at semi-skilled level in any area of economic life.

Vocational and technical education gives the trainer the opportunity to impart knowledge and skills in the course of doing the normal business of life. While conducting vocational training, practice takes prominence because every training session brings solution to a real life situation. Therefore, Dagogo (2015) suggested that, equipment to be use in conducting vocational and technical trainings must be

modern and similar to those used in the industries in order to aid transfer of skills and meet the needs of the trainees for effective acquisition of employable skills.

The National Directorate of Employment (NDE) except in few states where there are training centres uses the services of training master craftsmen and women to carry out its training. Training such as A-NOAS which is aimed at enhancing the competence level of those who are doing well for greater productivity needs to be conducted with adequate and relevant facilities. This would only be possible when there are available and adequate facilities in the training centres to enhance knowledge sharing. A traditional poem that stresses the importance of training with relevant facilities stated that:

**Indigenous Language (Yoruba)**

*Iwe kiko, laisi oko*

*Ati ada*

*Koi pe o o!*

*Koi pe o o!*

**Source:** Adebisi and Oni (2012)

**Translation (English)**

*Schooling without hoe*

*And cutlass*

*Is incomplete!*

*Is incomplete!*

This poem although emphasizing the role of farming in the life of the people, it equally showed the critical role which farm tools play in the life of the farmers which could be invariably used in other practical oriented vocations like farming (Adebisi and Oni, 2012). For any vocational training to be effective there must be availability and use of relevant training facilities. The trainees are to be trained in environments (workshops) fitted with necessary machines and implements that could rival some which they would ultimately use when they get back to their respective industries or work stations (Adebisi and Oni, 2012).

No effective vocational training will take place without practical demonstrations using the real equipment to solve different technical and vocational problems. According to Adebisi and Oni (2012), “the success of NDE vocational training mandate depends on the implementation driven largely by the availability of the necessary equipment and training facilities. Priority attention should be given to the availability of materials as well as effective use of such tools and equipment so as to ensure efficient training in practical and creative manner to the potential trainees of NDE (Adebisi and Oni, 2012). It is thus advised that the trainers must observe the trainees while the work is ongoing in the workshops or training centres, guiding them on how to use the right equipment and tools (Adebisi and Oni, 2012). Similarly, Onyegebu (2001) mentioned in Adebisi et al. (2012) explained, that, the goal of

developing trainees' capacity, potentials, love and utilization of knowledge acquired in solving real life problems confronting today's fast and technological-driven society would remain a mirage once the equipment, the training methodologies are left out and not inculcated into the requirements of the hi-tech and scientific period which the apprentice will stay, function and thrive.

However, Osuala (2004) cited in Oladipo, Platt, and Shim (2022) observed that, "one problem which vocational training has grappled with in Nigeria is not having enough equipment and machines, tools and consumables for training. Findings by Adebisi et al. (2012) in a study on equipment availability for the (NDE) in Nigeria revealed that, there was insufficient equipment for effective training of NDE trainees in vocational and skills trainings. The study further revealed that, majority 315 (75%) of training centres had not enough materials/tools for training in the workshops, only few 105 (25%) had machines/equipment for effective training. Umunadi, (2010) stressed that, tools to be used by trainees in translating theoretical principles for concrete designs should be provided in adequate quantity for problems solving and functional life.

Meanwhile, quality of training affects long-term performance of the trainees. Ilori and Ile conducted a study and found that, few, 24% of the participants indicated that the training given by NDE was appropriate. The authors concluded that, the NDE's guidelines on training, skills acquisition and building capacity is grossly insufficient and less than the bench mark set. Thus the respondents argued that they were inadequately empowered through the current training provided in Akure. Similarly, a study by Ibrahim and Zangina (2017) indicated that technical and vocational training is not a strong predictor of self-reliance of students in colleges of education in Kaduna State. Furthermore, Abubakar, Ajinuhi, Hassan and Imufutau (2019) in a study on the effects of integration of technical and vocational training revealed a non-insignificant relationship because instructional facilities had only 0.59% on respondents' employability after graduation.

However, Raimi and Akhuemonkhan (2013) in a study on vocational training impact on employability, self-reliance and national development in Lagos State in 2013 revealed that graduates of skilled-based training secures employment quicker when compared with their mates due to the applicability of the skills and knowledge they acquired.

## **2.18 Employability, Self-employment Skills and Self-reliance**

Employability means attainment, perception and individual traits that place an individual in more advantageous position to secure appointment and thrive in that occupation, which will have a ripple effect on themselves, work place, community and the economy at large (Knight and Yorke, 2003 cited in Dagogo, 2014). Overtoom (2000) expansively defined employability skills as flexible original skills which serve as critical and supporting knowledge, skills and attitudes needed by the present century labour force essential for career progression in every employment and education levels.

Meanwhile, for a skill to be qualified as employable, the Science, Technology, Engineering and Mathematics Network (STEMNET, 2014) stated that, it must be soft skills necessary to make people 'appointable'. The International Labour Organisation (2009) in the same vein added that, employability skill will cover all competencies, knowledge and abilities that can brighten an individual's capability to secure and maintain a job, deal with the challenges in order to easily get into the labour market at different times in one's life. Also, the Australian Chamber of Commerce and Industry (ACCI), and the Business Council of Australia (BCA) (as cited in Williams, Gannon and Sawyer, 2013 and Dagogo, 2013) stated that, employability skills are what an individual requires not only to protect his employment in a given industry, rather to equally progress through the ranks in that enterprise in order to actualize his goals and become an asset to the organisation and industry in numerous ways.

These skills prepare and make graduates industry-fit and employment ready. The mode of A-NOAS training, which is utilitarian, makes it very effective in transferring these skills to trainees during training. Hence, the ILO (2000) stand is that, employability skills, is not a function of training only; it requires a range of other instruments which come in the process of carrying out the jobs, enhancing the quality of the jobs, thus leading to the development and sustenance of the inherent ability and capacity to execute quality works in a similar environment. Thus, to have the A-NOAS graduates possessing employability skills, the training programmes ought to be top-notch in content and in delivery. Kim and Parker (2019) stated that employability skills are the ability of an individual to first excel (at the entry point) and be retained within the organisation due to the skills he or she possessed.

Education is human capital (Iroebgu, 2017). Non-formal training is usually aimed at equipping beneficiaries with abilities which will empower them towards

becoming self-reliant or secure gainful employment. Aluko (2014) explained a skill as, the capacity to carry out an assignment to a set standard or level of proficiency. Iroegbu (2017) explained that, a skill can be seen as a talent or ability an individual possesses and this could be acquired through deliberate personal experiences, training, observation and practice. In the same vein, Kreiner, Hollensbe, and Sheep, (2020) stated that, an individual's capacity to carry out an assignment intellectually or physically is the skill.

Moreover, Proctor and Dutta (1995) asserted that there are two categories of skills: transferable or generic skills are skills that can be applied on a large number of diverse professions, and vocational skills represent a specific occupational or technical skill necessary to operate within profession and/or related occupations. Similarly, the Australian learning and Teaching Council (2011), Zaharim (2009) and Zaharim (2009) further stated that, literature globally identified three categories of employability skills as core, generic, and personal attributes. Ismail and Mohammed (2014) explained that, core skills represent technical competencies comprising of precise knowledge and competencies to carry out similar specialized duties using equipment and/or tools efficiently. Generic and personal attributes make up the competence of an individual. Hence, Harvey (1999) stressed that, employability is the tendency that an individual will exhibit characteristics which an employer considers to be necessary for the optimum future functioning of the organisation.

Employability skill is a combination of all the necessary abilities that will enable a candidate to adapt effectively in world or work. According to Toland (2021) employability skills are non-discipline explicit, but economically helpful skills needed to obtain employment initially, advance in it, as well as obtain a further job once desired. Similarly, Abas and Imam (2022) defined employability skills as attributes of workers, beyond the technical know-how, that endeared them to the employer as assets. Abas et al (2022) added that, employability skills refer to a group of abilities, competencies and qualities which enhance the possessor's opportunities of securing good employment, sustaining and growing in it, including getting new jobs when desired, and staying fulfilled on the employment (Zaharim, 2009). Falconer and Pettigrew (2003) stressed that students should be empowered with the required employability knowledge in addition to professional associated and intellectual skills that could be needed in the workplaces by the employers because of the fast transformation work environments.



In a similar development, Ismail and Mohammed (2014) explained that, general skills are non-technical abilities requiring minor or sometimes no involvement of machines, tools and equipment in or across a broad spectrum of occupations that assist an individual to acquire acceptable common traits to contribute optimally in the workplace. The core professional skills are: knowledge of specific vocation, knowledge on contemporary challenges, problem solving with skills in decision making, technical competence and vocational issues and personal attributes-attitudes and traits.

Self-employment within the least developed nations is primarily “necessity” driven and replicative. Dawson, Henley and Latreille (2009) explained that, necessity entrepreneurs are ‘shoved’ into self-employment owing to depressing external pressures like; layoff and a consequent absence of existing paid-employment. This presents a serious challenge to the survival of self-employment in Nigeria. Adjebeng-Asem (1989) in Ajani and Oluyemi (2016) stated that the African entrepreneur is alive and well, but that he or she, rather than undertaking manufacturing businesses, has been diverted to non-productive, rent-seeking activities which some researchers have referred to as commercial entrepreneurship and this has often led to a decline in the performance of SMEs in Nigeria.

Once a business is established, it is expected that it will grow to a point when it will become self-reliant. The term “self-reliance” was formed by Ralph Waldo Emerson (1803-1882) an American transcendentalist and philosopher in a similar titled essay published in 1841 (Sandra and Fernando, 2013).

The accumulation of different skills gives rise to self-reliance or confidence. Thus, Nwogu and Nwanorou (2011) explained that someone’s acquisition of skills in a particular occupation, qualifies him or her to establish a business which can engage others and make him self-reliant. Merriam (2006), as cited in Nwogu Nwanorou (2011) defined self-reliance as one’s dependence on own efforts and abilities. Self-reliance according to Iroegbu (2017) is the independence in making decisions and in coordinating one’s own possessions. Nuhu (2014) corroborate that, a self-reliant individual possesses enormous creative potentials, who is effective, with degree of acquired values and skills to advance not only himself, instead folks within the individual; a highly creative personality.

Also, Olayiwola (2012) defined self-reliance as, individual effort, abilities and strategies towards identifying, harnessing and managing effectively and efficiently

personal and/or collective resources, within the close surroundings in a view to enhance one's quality of life, standard and condition of living. Marinova and Hossain (2011) corroborated and explained that, self-reliance means solely depending on one's potentials to develop business sustaining efforts. The author further submitted that, it means one's capacity to depend on his or her learnt skill and competences. Ogundowole (2014) maintained that, self-reliant status is a measure of one's independence in making decisions and in using own resources and skills to achieve economic independence.

Self-reliance of a business could be measured using different indicators. Hence, van Praag (2003) stated that "success in self-employment has no unique definition, and therefore has been measured differently in business, psychology, and sociology". Employability skills enhance business performance and their self-reliance status and performance measures have been defined in terms of earnings, firm size, firm growth, and the probability of survival (Douwe, Fortuin and Stoop, 2016). According to Lucas (2017) performance of a business firm can be measured by financial measures such as gross turnover, profitability or increased output. Non-financial measures such as market share, sales growth, customer satisfaction, loyalty and brand equity can also be used to measure firm's performance (Radipere and Dhliwayo, 2014). Meanwhile, majority of studies such as Stuart and Abetti (1990) used profitability as a principal factor in measuring business performance within the framework of small firms in United Kingdom.

Folabi, Kareem, Okubanjo, Ogunbanjo, Aninkan (2017) in a study on effect of employability skills and self-reliance among Nigerian science and technology students in Ogun State, Nigeria, reported that, employability skills had a positive and significant effect on self-employment and self-reliance profile of the respondents. Another study by Atah and Abeng (2019) revealed that, there was a positive and significant influence among employability skills and self-reliance ability of the participants. Furthermore, Popoola and Ajayi (2016) observed that, there is a significant association between skills acquired by beneficiaries and average monthly income. However, these positive relationships do not always occur; there are situations that could defile the positive relations between employability skills and self-refinance. Hence, Moses (2013) observed that, when the skills are not properly acquired, individuals will not have the confidence to undertake a worthwhile

independent venture and that will affect the ability to make enough return, hence, self-reliance become unattainable and elusive.

### **2.19 Resettlement Loans and Self-reliant Status**

Resettlement loan scheme is a functional project of the Vocational Skill Development programme of the National Directorate of Employment. National Open Apprenticeship trainees are allowed to apply for loan which would be given to them at the completion of their training. The loan comes in the form of equipment and working capital to enable the graduates to expand their businesses after the training. The amount is determined by the directorate's budgetary allocation and the number of applicants.

Loans are veritable macroeconomic instruments used to stimulate the economy activities of a nation. Therefore, Jacoby and Saulnier (1942) defined a loan as, "credit given to a business entity within the context of a single relationship among the borrower and lender on which certain part of the principal is repayable with the passage of a stipulated period". In a similar development, Dhikhary (2006) described loan as, a written or oral agreement for a momentary send-out of a possessions, often like cash, from the title-holder who is referred to as the lender to a borrower having promised to refund the sum according to the agreement. The author went further to add that, the terms involved are cost of fund, repayment time and the mode of repayment of loan.

Credit powers modern economies because it allows firms to enterprise far above the personal savings of their owners (Saleh Al Karaki, 2015). Although credit or loan effect on economic growth has been widely discussed in economic write-ups within the past decades, there are evidences that a positive relationship exist between the two. Schumpeter (1939) when explaining business phases stated that, the linkage amongst credit creation by banks and innovation (enterprise) is essential to the appreciation of the capitalist mechanism. Loans are usually in cash or equipment, from its owner (the lender) who temporary transfers a property to a borrower after reaching an agreement to return the borrowed sum according to agreed terms and conditions (Dhikhary, 2006). The terms that accompanies a loan differentiates it. If the loan is a term loan, it is repayable when the lender demands for its repayment. When loan is on instalment, the lender will expect that repayment will be in equally

instalment every month. When the lender expects a huge sum to be paid when the time agreed elapsed, such loan is referred to as time loan (Mulu, 2014).

The NOAS resettlement loan is an instalment loan that is repayable after six months moratorium. Graduates are assisted with both equipment and capital and they have six months free window to settle in their businesses before repayment starts. If the loan are given on time, it would result in economic advancement which is described by Haller (2012) as cited in Mulu (2014) as, the method of improving the scope of nation's economy which revealed through broad economic indices particularly GDP per capita, in an increasing although not actually in linear order. With cheap funds and adequate monitoring system, the aggregate number of small and medium scale enterprises will rise and its multiplier effects would be far-reaching.

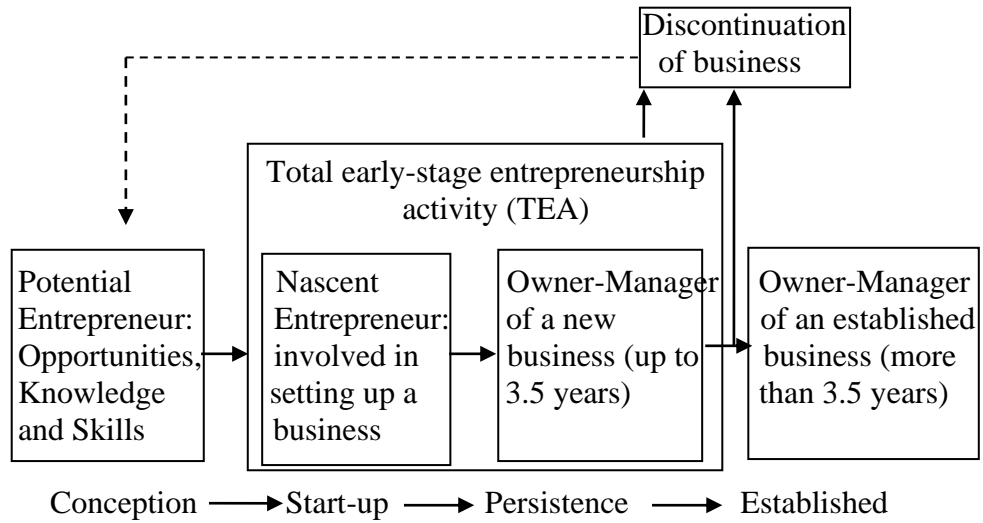
Public loan administration in developing nations appeared to be characterised with challenges. For instance, Ilori and Ile (2015) reported in their study that, participants had the view that the amount of giving as soft loans and the materials distributed was less because of inefficiencies that impeded the management processes, insincerity, nepotism and inefficient monitoring and assessment systems. The author's study further observed that just 28% of the participants indicated to have benefitted from low interest loans and materials needed for their business empowerment.

## **2.20 Trainee Characteristics and Self-reliant Status**

### **2.20.1 Age and Self-reliance**

Learners come into learning experiences with different characteristics that affect their level of achievement even after the training. The flurry of mass unemployment in Nigeria has forced many Nigerians into self-employment. Studies by Olowa and Olowa (2015) which was on class and educational background, age and gender, reported that, age and gender have positive significant relationship with level of involvement and self-reliance level of agribusiness entrepreneurs in Lagos State. Meanwhile, Bosma and Levie (2010) listed four entrepreneurship phases according to the Global Entrepreneurship Monitor (GEM). Every new business passes through these four phases which are: the phase of conception; the phase of start-up; the phase of persistence; and the phase of established (Bosma and Levie, 2010).

The graphical illustration of the transitional development of these four phases is given in Figure 2.4 below.



**Figure 2.4: Four phases of business development**

Within the conception phase, entrepreneurs are nurturing the thought of commencing a business. Then, they move to the start-up phase where the business starts and that is within the first year of business operation. The persistence phase is where the entrepreneur is making progress and gaining experiences. The established phase is the point where the business is over three and half years old, and is still doing well; salaries and wages are being paid, running expenses and other operational costs are being incurred for up to three and half years (Bosma and Levie, 2010). The discontinuation of business stage is the point at which entrepreneurs find it hard and impossible to continue their business ventures. The discontinuation stage could set in at anytime, but mostly at the early stages.

However, some self-employed, who are very resilient and optimistic would decide to start all over again. Hence, the loop-back from the discontinuation of business to the potential entrepreneur level signifies new ideas being nursed and re-launched. Several studies have shown that some entrepreneurs go beyond the established phase which is known as self-reliant stage to stay in business over decades while continuing to create significant impact (Bosma and Levie, 2010). The presence of discontinuation in figure 2.4 shows that self-employment provides opportunity for multiple business entrances and most entrepreneurs make use of the opportunity to re-launch their effort anytime they failed (Akinyemi and Adejumo, 2018).

These phases require experience that comes with maturity. Thus, Ajani and Oluyemi (2016) posited that, age affects performances of entrepreneurs. A study by Kew (2017) showed that, those within 25–34 demonstrated a significant indication of early sign of entrepreneurial plan and commencement of business nationwide. In the same vein, Hinks, Fohbeak and Meager (2015) observed in a study that younger age groups are more entrepreneurially active and have more positive attitudes towards becoming self-employed as an occupation for themselves, but are less likely to be self-employed or established business, because they attached business success to accumulation of age. It was equally noticed that there is a growing number of participants in entrepreneurship ventures mainly in trade ventures by youth more than old adults thus; survival is not guaranteed (Green, 2013). Similarly, Welmilla et al. (2011) posited that skills of a person improve with age. Furthermore, Ericson and Pakes (1995) alluded to positive relationship and stated that, experience through old age assists firms for a better performance.

However, according to Azoulay, et al. (2019), the primary finding from their study was that entrepreneurs in their middle-aged were successful and not young persons. Green (2013) corroborated that, youth businesses may not essentially expand and continue to give sustainable incomes to the owner. Ani, Uchenna and Ezeonwuka (2021) added that, the impact of entry status on business success is a subject of cerebral investigation as most successful firms were established by persons above forty years. Azoulay et al. (2019) also observed that: there was no indication suggesting that founders within 20 years are specifically expected to succeed. Instead, most evidences suggest that founders who were successful started businesses when they were in their middle age or above, while younger founders appeared disadvantaged.

Self-reliant businesses are products of experience and proper strategic planning. Results from Azoulay et al. (2019) have demonstrated that, age-oriented start-up owners in the United States tend to be in their middle-ages. They equally maintained that, when enquiring of where majority of high-growth or technology-intensive companies in the U.S. commenced, the response was, “middle-aged persons”. On the other hand, it has been observed that, youthful founders stand very unfavourable in their quest to establish the highest-growth firms due to small of such business firms continue to exist and attain self-reliance while others close-up few years after their establishment (Hinks and Meager, 2015). Meanwhile, Green (2013) admitted that, a founder at age 50 years is more or less double sure achieving upper-tail employment level than founder at the age 30. Success probabilities are increasing with age.

Studies have aligned self-employed business performances with age. Azoulay et al. (2019) explained that, there is a suggestion of some pleasant age bracket and indicators that forecast self-reliant status. If age is below 25, founders might perform badly (or may do extremely well though rarely), however, the sharp improvement in performance comes in age 25. Green (2013) therefore, posited that young people’s performance in business is limited. Azoulay (2019) opined that, businesses by youth hardly essentially develop, break through or guarantee any sustainable income.

Population distribution affects self-employment direction. Bosma and Kelley (2018) in Global Entrepreneurship Monitor 2018/2019 report identified certain factors that could influence the age at which people begin to get involved in self-employment. In a study that involved Greece, Sweden, Slovak Republic, Canada and

Brazil in an age range of: 18-24, 25-34, 45-54 and 55-64. The result show high rates of self-employment among those aged as 18-24, with a steep decline in subsequent age groups (25-34) particularly in Canada, Brazil and the Slovak Republic. Kew (2017) asserted that, this development may occur in places with young people constituting a majority of the population, and there is lack of viable jobs; thus, self-employment could become an alternative.

Meanwhile, Young (2000) stated that older trainees are mature, see challenges and initiatives through to completion and have longer-term perspectives in initiating new ideas and approaches. Young (2000) also argued that older trainees tend to be positive and are prone to embracing changes and innovation and therefore tend to be achieving more during training and afterwards. Hence, the age of a trainee affects his or her achievement during training. This suggests that, older trainees who will eventually become older upon graduation respond to challenges with much confidence and determination. Krosnick and Alwin (2002) reported that younger trainees exhibit less individualistic behaviour than their older counterparts thus have less positive attitude towards learning and business.

However, Garson (2005) reported that, younger trainees feel more comfortable in embracing current techniques and showing positive attitude. He further stated that, younger people are more willing to take risks and consider new approaches than the older ones. But Nelson and Cooper (1997) observed that older and younger trainees have no distinct approach towards learning and life plan. Dur (1992) reported that, there is no significant relationship between life time performance and age. Adeoye, Fayemi and Adeola (2006) observed that there is a significant relationship between trainees' age and level of training outcome and business success. Mivanyi (1994) found that there is insignificant relationship between age and real life achievement.

Then, Nwosu (2011) reported that no significant statistical difference exists between older and younger trainees on attitude towards training as acquisition of skill brings instant satisfaction. McEyoy (1986) found that age was largely unrelated to outcome. Nwachukwu and Hassan (2011) agreed that the effect of the age of trainees on their interest on selected skill acquisition programmes was significant, revealing a clear difference based on the age group of the trainees. The age of trainees is very crucial and thus a determining factor of the trainee's activities during the training and that is why it ought to be well considered when talking about the conduct of trainees during training and life afterwards (Titus, 2004).



### **2.20.2 Gender and Self-reliance**

Gender as a social construct denotes male and female. It also defined the responsibilities given to male and female, boys and girls, and how these roles are relationally manifested (Fairlie, Robert, Robb and Alicia, 2008). Within a society; males are stereotyped and socialized to be masculine and females are stereotyped to become feminine (Guzura, 2017). Thus, gender dictates the roles that each sex will perform within a society, guiding thought partners, relationships, social opportunities, family functions, occupational pursuit, and prestige allowed and enjoyed by males and females (Guzura, 2017). Thus, Haralambos and Holborn, (2004) submitted that, gender is human traits as linked through culture to both sex.

There has been a great concern regarding whether gender has any significant effect on one's attitude and business performance (Tijani, 2014). Different studies have concentrated on the relations among gender, attitude and self-reliance ability of self-employed (Sandra and Fernando, 2013). Based on literature, it appears that the disposition of men and women towards entrepreneurial ventures differs. Kickul and Marlino (2007) perceived gender as a crucial causal element for entrepreneurial activities, intent and actual performance with males having greater conviction to pursue entrepreneurship as a goal than females.

Meanwhile, studies by Rosti and Chelli, (2005), stated that aggressiveness, dominance and risk bearing are some of the vital entrepreneurial attitudinal dispositions that have been at variance between men and women. Evidently, studies by Sandra and Fernando (2013) confirmed that, men tend to be more aggressive and chronic risk bearers than women and socio-cultural expectations like family life balance tend to limit women expression of certain entrepreneurial friendly attitudes. Ahl (2006) in Bullough and Abdelzaher (2013) corroborated that, the typical "masculine" descriptions of entrepreneurs as bold, calculative and Bird and Brush's (2002) addition of, "unafraid of risk" can be discouraging for women who desired to become entrepreneurs.

Meanwhile, women make up more than 50 percent of the world population and across countries they own and manage significantly fewer businesses than men (Kim, 2007). Minniti (2009) queried, suppose entrepreneurship is a human collective phenomenon, is there then any actual gender concern in entrepreneurship? The response to this is yes (Kepler and Shane, 2007) in Minniti (2009). Gender occupies a prominent position and plays a major role in influencing the attitude of people which

in turn affects their self-reliant status. Research finding from national projects have shown that, the level of female entrepreneurial activities is far below their male counterparts' level. For instance, Spain has 26.57% (Díaz, García and Jiménez Moreno, 2003), UK has 26% (Carter, 2000), and Sweden has 25% (Holmquist, 1995). Also, Minniti and Naude (2010) stated thus, women's firms are usually lesser and expands significantly slower when compared with men's (Coleman, 2007; DuReitz and Henrekson, 2000).

In the same vein, Kanazawa (2005) explained that, male and female have diverse inclinations and women prefer being self-employed less when compared with the men. Minniti and Naude (2010) explained that, "businesses owned by women are probably less profitable when compared with the ones owned by men and are likely to produce lesser profit from sales. Chaganti and Parasuraman (1996) corroborated that, "even in same industry comparisons, women are less entrepreneurial". Hinks, Fohrbeck and Meager (2015) stated that "gender remains a key determinant of performance, with women-run businesses having lower performance (measured in terms of jobs created)". In the same vein, studies by Rosa, Carter and Hamilton (1996), Robb and Wolken (2002) and Kalleberg and Leicht (1991) have shown that, businesses owned by women were very prone to folding-up, showed minimal levels of turnover, net income, and employment.

Self-reliance promotes job creations which are the critical factors that operationalise entrepreneurial activities (Minniti, 2009). Green (2009) explained that, self-reliance and establishment of new firms are two areas of private enterprise that has the highest significant economic effect. Studies by Ahmed and Kar (2019) have suggested that women less than men are active in designing novel ends-means initiatives and, maybe, gifted with lesser entrepreneurial abilities than men (either functional or non-functional). Men and women owned firms vary on issues relating to volume of sales, turnover, and number of jobs created; it was discovered that, businesses by female are much likely to cease operation than businesses by male (Robb, 2002; Robb and Wolken, 2002).

However, findings by gender comparative experts suggest that, there are more similarities than differences among men and women entrepreneurs with regards to personality, enthusiasm, and performance rates (Buttner and Rosen, 1989; Fagenson, 1993). Ahmed and Kar (2019) in a study on gender differences of entrepreneurial challenges in Ethiopia confirmed that male and female had similar rate of business

success. Dvorackova and Nesporkora (2015) in a study on women and entrepreneurship an overview reported that, women in four countries of: Ghana, Zambia, Brazil and Niger are even more involved in entrepreneurial activities than men. Unlike other countries, Nigeria is among the countries that encourage gender balancing in entrepreneurial activities.

### **2.20.3 Entry Level Qualification and Self-reliance**

Entry level qualification is an index of pre-learning that is required in order to learn a specific unit of instruction (Senemoglu, 2009). In other words, entry qualification is a measure of the prerequisite knowledge, attitudes or skills which a student or trainee already possesses that are relevant to the learning task or subject matter which are usually required for demonstration by the student (Odule, 2016). Entry qualification directly reflects the previous education, knowledge and experience that a student brings to a new learning context in an institution of learning (formal or non-formal). The activities or responses of the learner prior to the training-learning process, their prior knowledge, interests, attitudes, abilities, etc., are indicators of entry qualification (Odule, 2016). Ukueze (2007) reported that higher entry qualification usually affects the various character dispositions of trainees. The prerequisite knowledge possessed by the trainees serves as a foundation upon which more knowledge or experiences are built. In a study by Adeyeye, Kester and Akintoye (2007), it was observed that trainees' entry status into a skill acquisition programmes accounted for 78% of their achievement after the training.

Vocational trainings though non-formal system requires the trainees to possess prior knowledge, interest, abilities and attitude that will enable them maximize their training opportunities. For the A-NOAS training programme applications are received from people with diverse backgrounds with B-NOAS training as the most critical requirement. Though the B-NOAS training equips trainees with the prerequisite skills and knowledge, formal education performs a vital part in the level of business performance. Minniti (2009) explained that, there is evidence that skill levels are associated with innovative performance which requires formal education. Also, Battle and Lewis (2002), in Akessa and Dhufera (2015) posited that education contributes positively in human capital development and it is connected to individual wellbeing and opportunities to have a better living standard.

In developing countries, self-employed people are most likely without any formal education (Hillsman and Kupritz, 2006). Hinks et al. (2015) corroborate that, “the self-employed are somewhat more likely than employees to have no qualifications, and slightly less likely to have higher-level qualifications (O’Level and above)”. They further observed that, persons without qualifications and people with trade apprenticeship qualifications are the most self-employed people (Hinks, 2015). Ajani and Oluyemi (2016) also explained that, the educational level of most self-employed people is limited to primary education and this affects the way they handle their businesses when it comes to book keeping and balancing, keeping other record with the use of computer and other modern facilities which they could have used to enhance their business but could not because of their level of education. Hence, Meager and Carta (2011) concluded that, there are a wide difference in gender and educational features of self-employed persons as the women very much likely than their male counterparts to have higher level educational qualifications (ND or above) with apprenticeships training.

Education is at the basic foundation of all economic developments and it is a precursor for innovation as well as economic development (Lucas, 2013). There is a positive relationship between education and socio-economic mobility (Antonicic, 2009). According to Shane (2003), individuals with higher educational qualifications are most likely than the general population to toe the line of entrepreneurship. Robinson and Sexton (1994), observed that, the duration of one’s education can significantly relate with the person’s possibility of deciding to become self-employed.

Meanwhile, in a study by Kangasharju et al. (2002), more highly educated owners of Small and Medium Enterprises (SMEs) achieved higher growth results amongst Finnish entrepreneurs. Similarly, Pena (2002) reported of Spanish businesses that, the level of owner’s education has a positive impact on firm’s performance. In a study of United States and Canada, Coleman (2004) and Papadaki and Chami (2002) in (Amarteifio and Agbelewu, 2017) stated that owner’s educational level affected the firm’s performance. Idoko (2014) revealed that, with enhanced training strategies, the negative effect of entry qualification on business performance was reduced after a repeated experiment.

In addition, Bird, Sapp and Lee (2001) maintained that education is supposedly linked with understanding and skills, inspiration, tenacity, self-confidence, devotion and discipline”. The impact of level of education on the business

performance emanates from the fact that knowledge is acquired and it improves the ability to manage and initiate better business plans generally or strategies that are industry-specific (Kim et al., 2006; West and Noel, 2009). According to Rideout and Gray (2013) education can promote enabling abilities: proficiencies, self-controlling skills and encouraging beliefs that promote innovation as well as creativity. Lucas (2017) affirmed that, due to what has been taught and experienced, there is an improvement in performance if learning has actually taken place.

Education contributes immensely in shaping attitude and people's culture and skills (Martinez, Levie, Kelley, Saemundsson and Schott, 2008). Similarly, Chowdhury, Alam and Arif (2013) emphasised that enlightened individuals tend to be more creative and innovative thus, usually seek for exceptional opportunities to satisfy societal needs or wants. Solution based learning brings about a positive effect on firm's activities because; it promotes entrepreneur's confidence as well as self-efficacy (Kelley et al., 2012). Hence, the level of education possessed by the founder of a firm would help the firm in surviving and manoeuvring the difficult business settings and keep up the business aims and goals (Lucas, 2017).

In a similar development, a study by Lucas (2017) revealed that, most successful firms were owned and operated by individuals whose highest educational qualification was post-primary school (secondary) education. Dochy, Segers and Buchl (1999) reported that pre-learning had a positive and facilitating effect on learning level with 95% accuracy rate. Studies by Hailikari, Nevgi, and Lindblom-Ylänne (2007) proved that pre-learning raised confidence level of clustered trainees in Hong Kong at basic and middle grade. However, the effect of this variable on performance level at real life situation shows a low sequential relationship.

Meanwhile, education only does not holistically prepare an entrepreneur to develop into an accomplished owner of a business; it however, increases the entrepreneur's chances of success (Mandengenda, 2016). However, if the knowledge gain is not related to the business, Blackwood and Mowl (2002) argued that such education is likely not to have major effect on performance. Thibault (2001) report indicated that successful business owners/managers differ immensely with regards to level of education. "While there are successful owners who are highly educated, there are some who are yet to obtain diploma from high schools". Thus, Thibault (2001) concluded that, "the success achieved by the self-employed may rely on the personal attributes and the way the businesses are being managed". In the same vein, Yusuf

and Saffu (2005) indicated no significant correlation amongst education and performance after a study of Ghanaian business owners. These inconclusive findings may be due to, the unprofessional nature of vocational and trading sectors which is in contrast to the professional sectors like medicine, engineering, law, accounting and consulting, where much education is a necessary requirement and a common quality of practitioners (Yusuf and Saffu, 2005).

#### **2.20.4 Attitude to Business and Self-reliance**

The mind plays a vital role in influencing human behaviour. Hence, until the mind is won, the desired change in behaviour (objectives) may not be attained. Most trainees that fail to attain the status of self-employed and subsequently become self-reliant have attitudinal issues towards skill acquisition (Azodo, 2014). According to Vambe (2012), the essence of making NOAS an inclusive scheme is to provide all the trainees with basic and appropriate vocational trainings to acquire marketable skills, relevant knowledge and attitudes to become established self-employed. The relationship linking attitude and self-reliance is understood to be positive (Azodo, 2014). Studies by Azodo et al. (2014), Altimok (2014) revealed that, a positive attitude towards vocational training results in the pursuance of a fulfilment in that vocation. More than the skills acquired, one major factor that affects the learning outcome of a trainee is attitude (Hillsman and Kuptritz, 2006). The learning skills of a person could be improved upon by increasing such a person's attitude (Depaolo and McLaren, 2006).

Attitude is a social inclination, an essential predilection to respond to stimulus either positively or adversely (Umar and Abubakar, 2015). Similarly, Ajzen (1991) posited that, attitudes are beliefs and perceptions with reference to individual's desirability to carry out an action that in turn is linked to possibilities of such outcomes coming from behaviour will impact the individual. That means, people fashion their attitudes against identified actions due to favourable or unfavourable appraisal of activities. Allport (1954) cited in Tretten (2022) corroborated this view by stating that, an attitude is a psychological and neutral condition of eagerness ordered by experience, placing a directive or dynamic pressure on the person's reaction to all objects and situations upon which it is exposed to. Attitude held by individuals may be simple or composite, constant or unhinged, momentary or undeviating and apparent or elementary (Ayoola, 2016).

According to Mwamwenda (1995) learner's performance in a specific programme is determined through their attitudes and not by their ability in the subject. There are cognitive, affective and actionable components of attitude; involving beliefs, emotional responses and behavioural inclinations linked to the attitudes' entity (McGroarty, 2006). Hence, Ayoola (2005) asserted that, attitude could be seen as being ready or having the propensity to act in a certain manner.

In a similar vein, King (2007) explained that attitude is normally taken as durable nevertheless adaptable by practice and/ or influence which is moreover acquired more than inherent. This connotes that, if a trainee comes into training and sees the trainer and the environment as worthy of helping him to attain higher levels of competence, he will develop positive attitude and aspire to attain a higher expectation (self-employment and self-reliance). Anwer (2012) corroborated that; attitude awakens learner's curiosity, arouse involvement and subsequently attainment. Herbert Spencer in 1852 as contained in (Allport, 1954) maintained that, an individual with a positive attitude towards a given behaviour will be willing to carry out the behaviour unlike an individual with a negative attitude.

Attitude towards self-employment has been a subject of concern to many researchers. The reason is that, "self-employment, whether by choice or necessity, does not guarantee success". The fact remains that, nearly two out of every three newly established businesses collapse within five years of existence (Hatten, 2009). Hence, attitude towards self-employment needs to be thoroughly explained so that, people will be aware of what to expect. Sundstrom (2005) asserted that, one cannot educate himself to become entrepreneur, it is an attitude. Once a trainee possesses the right attitude that promotes self-employment, he or she has a greater tendency to succeed as a self-employed. Therefore, because attitude is learned, trainers can assist the trainees to cultivate positive attitude towards first, transforming to self-employed which might ultimately result into self-reliance. Hence, one of the major components of A-NOAS training is modelling self-employment to the trainees by using successful self-employed trainers.

A study by Tretten (2022) on attitude's role in self-employment shows that, students' attitude was positive towards self-employment this gives strength to the intention variable (self-employment). A study by Umar and Abubakar revealed that innovativeness and self-employment intention and self-efficacy had positive relationship, suggesting that respondents' could be open to self-employment.

Similarly, Shepherd and Douglas (2002) in a study considered three components of self-employment (risk bearing, work effort and independence). The findings reveal that these three components correlated positively to self-employment. This implies that, risk bearing is a predictor of self-employment. Knight (1921) and Duchesneau and Gartner (1990) corroborated that, riskier endeavour are in self-employment. On work effort, they explain that, individuals who have advanced acceptance towards work activities have greater propensity of becoming self-employed. Thus, Douglas and Shepherd (2002) posited that, successful entrepreneurs must work long and hard hours and put their new venture ahead of their personal and family life.

Self-employment translates to self-reliant business (Edinyang, 2016). An individual, that is self-reliant, is taken as self-employed, since self-employment plays a vital role in making people leave poverty (Medayese, 2010). A self-reliant person is one who possesses great creative ability, one who is functional, one who has acquired some values and skills to improve not just himself, but people around him/her; a resourceful individual (Nuhu, 2014). Several studies pertaining to attitude, self-employment and self-reliance have reported that there is a significant positive relationship among individual disposition, self-employment and self-reliance (Emmanuel, 2012; Ekpo and Edet, 2013).

## **2.21 Appraisal of Literature Reviewed/Gaps Filled**

Literature reviewed on the importance of training intervention as conceived by various evaluators who have been privileged to handle similar programmes has really expanded the view of the researcher about the issues involved in undertaking a rigorous impact evaluation.

Different scholars have defined evaluation with notable ones like, Scriven (1991), Wholey (1994), Worthens and Rogers (1999) being the most popular. Evaluation models like ATO, Goal-attainment, CIPP, etc. are frequently used. However, the argument has been that, there hardly any single model that can bring solution to every evaluation problem. Hence, Scriven (1991), Payne (1994), Patton (1997) and Brickmayer & Weiss (2003) suggested that, the most apposite model should be used so as to furnish the programme designers, various implementers and other relevant stakeholders with feedbacks.



Programme evaluations are undertaken mainly to “measure how effective an intervention has worked in relations to its set goals” and objectives (Ayoola, 2012, p52). Hence, methods of evaluation could span across individual reviews of performances to state-wide appraisal of programme outcomes (Ayoola, 2012). Evaluation models reviewed exposed the strength and weaknesses thus revealing the most relevant to this study, impact. It is appropriate to note that, there has not been much work in this area. Where it was conducted, randomized assignments of subjects were used. All previous works mainly focused on input and process evaluation of B-NOAS training and A-NOAS was mainly conducted without any form of evaluation. Furthermore, the lack of reliable baseline data makes impact evaluation of A-NOAS trainees difficult and sometimes seems to would be researchers an insurmountable task.

Reviewed literature made a critical revelation that, impact evaluations should be mainly conducted when there is a great learning potential. Other conditions emphasized are the possibility of establishing a good comparison group and outcomes (of interest) measurable within a reasonable timeframe. The establishment of attribution requires counterfactual values. Therefore, approaches like random assignment or a control group approaches could be used to establish impact and generalize to a large population. However, where this is not possible, a comparison of the project beneficiaries with a similar group separated only by the intervention (treatment) could be used. This would imply identifying a baseline data as a comparison group, with similar features as the intervention group (except the intervention) and it would compensate for lack of gathering a baseline data prior to the intervention (Ayoola, 2012).

Studies have shown that, the assessment of a training programme vis-à-vis self-reliant status of the self-employed must involve both pecuniary and non-pecuniary indicators. Based on the literature reviewed, no study has been conducted on A-NOAS graduates vis-à-vis their self-reliant status. Secondly, the perspectives of different stakeholders: trainees, staff, and other stakeholders have never been considered through a combination of quantitative and qualitative approaches using interviews and surveys as suggested by Pattason (2002); and this study filled that gap. The combination of qualitative and quantitative approaches, known as the mixed methods approach, produces “the strongest evaluative findings, through combining well-contextualized studies with quantitative rigor” (White, 2006) p 202. Therefore,

qualitative approaches (stakeholders' interviews) and quantitative approaches (questionnaires and inventories) were incorporated into the evaluation study.

## **CHAPTER THREE**

### **METHODOLOGY**

The chapter discusses the procedures adopted in this study. It covers the research design, evaluation model, variables in the study, population, sampling technique and sample, instruments, procedure for data collection and method of data analysis.

#### **3.1 Research Design**

This is a non-experimental ex-post facto evaluation study of mixed-methods design of (QUANT-Qual) dominant type. According to Bamberger (2012) in Falaye (2018), mixed methods are widely used in programmes evaluation especially in the measurement of impacts. This research design is therefore most appropriate considering that the researcher will not manipulate any of the variables involved.

##### **3.1.1 Evaluation Model**

The research work made use the Organisational Elements Model (OEM) which was propounded by Kaufman, Keller and Watkins in 1995. It is a six level criterion evaluation model classified as, Level 1a: input, level 1b: Processes, level 2: Micro (acquisition), Level 3: Micro (performance), level 4: Macro and level 5: mega. The Organisational Elements Model is an effective pattern that integrates different logical components and linkages of programme inputs (resources that have been expended for a programme), activities (processes of utilizing inputs) and outcomes (changes or benefits attributed to inputs and activities used which extends to the society).

This evaluation model has been considered most appropriate in view of the fact that, it has an extended measuring component (Mega) that focuses on the long term impact of training on the lager society. These five components; Input and Process, Micro-acquisition, Micro-performance, Macro outcome and Mega outcome, are interactive in nature and elucidated comprehensive information that supported both the qualitative and quantitative questions which were derived from the objectives

of this study. Table 3.1 presents the OEM evaluation model as it was applied during this study. It has the following components, Evaluation Objectives according to Evaluation components, variables of interest, NOAS objectives, data source, instruments and research questions.

**Table 3.1: OEM evaluation framework and summary of proposed data analysis procedure**

Evaluation Objectives according to Evaluation Components	Variables of Interest	NOAS Objectives	Data Source	Instruments(s)	Research Questions
INPUT					
PROCESS					
To report on: Evaluation objective 1	Technical and vocational training methodology	To provide technical and vocational training for the unemployed youth.	A-NOAS graduates	i. Training Facility Availability and Usability Assessment Scale (TFAUAS)	RQ 1, RQ 2a and 2b
b. MICRO, 1 and 2 To report on: Evaluation objective 2	Employability and self-employment skills	To equip the youth with such skills that would enable them to be self-employed or gain wage employment.	A-NOAS graduates B-NOAS graduates	ii. Self-reliant Inventory (SI) i. Employability Skills Questionnaire (ESQ) A-NOAS ii. Employability Skills Questionnaire (ESQ) (Customers) iii. Stakeholders' Perception Interview Guide (SAIG) - NDE Personnel	RQ 3a, 3b and 3c.
c. MACRO AND MEGA To report on: Evaluation objective 3 and 6.	Self-reliant Status: Financial position Job creation abilities Attitude towards business Resettlement loan	To make youth to be self-reliant. To stimulate the economy by providing employment opportunities for the Nigerian youths through training and resettlement loan.	A-NOAS graduates B-NOAS graduates NDE personnel	i. Self-Reliant Inventory (SI) ii. Resettlement Loan Administrators' Interview Guide (RLAIG) iii. Graduates' Attitude Towards Business Questionnaire (GATBQ)	RQ 4a, 4b, 4c, 4di, 4dii and 5

## **3.2 Variables In The Study**

### **3.2.1 Independent Variables**

Technical and vocational training methodology

Employability Skills

Resettlement loan

Trainee Characteristics (Age, Gender and Level of education)

### **3.2.2 Dependent Variable**

Self-reliant (Financial position and Job creation ability)

Attitude towards Business

## **3.3 Target Population**

The population of the study comprised of all the A-NOAS and B-NOAS graduates trained in South-West Nigeria comprising of Oyo, Ogun, Ekiti, Osun, Lagos and Ondo states between 2008 and 2017. It also involved A-NOAS graduates' customers and NDE personnel in the region.

## **3.4 Sampling Techniques and Sample**

Purposive and Snowball sampling techniques were used to select participants for the study. Purposive sampling was used to select the two states of Ogun and Lagos because of their peculiar nature of being cosmopolitan. Three hundred and sixty A-NOAS graduates and 600 B-NOAS graduates who were trained between 2008 and 2017 in Ogun and Lagos States were used for this study. Furthermore, 170 customers of A-NOAS graduates and 25 NDE personnel participated in this study.

Lagos State was purposively selected because of its position as the economic hub of Nigeria and the sub-region of West Africa, with GPD of \$186 billion (NBS, 2018) and it provides the necessary incentives for employment seekers as well as help self-employed people to carry on their business successfully. It has the highest Internally Generated Revenue (IGR) of 268, 224, 782, 432.23 naira (NBS 2018) and is a choice destination for many rural-urban migrants, thus reducing attrition of A-NOAS successful candidates. Ogun State on the other hand, is the fastest industrializing state in Nigeria based on the number of factories being established (NBS, 2018). Ogun State is also among the states with high rate of Internally Generate Revenue (IGR) estimated at 34, 596, 446, 519.52 naira (NBS, 2018). It is

the closest state to Lagos State hence shares certain attributes with Lagos State. Moreover, Ogun state is the choice destination for many who desire to relocate to Lagos but could not. Hence, they stay in Ogun State and ply their trade in Lagos State. This aided sample tracing and reduced attrition. Purposive sampling technique was used to select ten local governments in each state. Then, snowball sampling technique was used to trace individual participants.

Israel (2013) provides the formula for determining appropriate sample size of above 30 as:

$$n = z^2pq \div d^2$$

Where: n = sample size

z = the standard normal deviation usually set at 1.96 which corresponds to the 95 per cent confidence interval.

P = proportion in the target population estimated to have particular characteristics.

In this study, p is given as .5 (maximum variability).

$$Q = 1 - p$$

d = degree of accuracy usually set at 0.05

$$\text{Therefore, } n = \frac{(1.96)^2 \times .5 \times .5}{(.05)^2}$$

$$n = 385$$

$$n = 385 \times 3 = 1,155$$

**Table 3.2: Participants' Distribution Table (the break-down of how the participants were selected)**

States	No. of LGAs	No. of LGAs	selected	Senatorial District	Graduates of A-NOAS training/State	Graduates of B-NOAS training/State	NDE Personnel and Customers per State	Total
Ogun	20	Ifo Ogun		Ogun Central				
		Abeokuta South		Ogun Central	10 x 18 = 180	10 x 30 = 300	94	574
		Obafemi Owode		Ogun Central	Cosmetology = 36	Cosmetology. = 60		
		Ado-Odo/Ota		Ogun West	Confectionaries = 36	Confectionaries = 60	Customers = 85	
		Yewa North		Ogun West	Computer /ICT = 36	Computer/ICT = 60	NDE Personnel = 9	
		Sagamu		Ogun East	Fashion Design. = 36	Fashion Dressing = 60		
		Ijebu Ode		Ogun East	Hair Dressing = 36	Hair Dressing = 60		
		Ikenne		Ogun East				
		Waterside		Ogun East				
		Remo North		Ogun East				
Lagos	20	Agege		Lagos West				
		Alimosho		Lagos West	10 x 18 = 180	10 x 30 = 300	101	581
		Amuwo-Odofin		Lagos West	Cosmetology = 36	Cosmetology = 60	Customers = 85	
		Ikeja		Lagos West	Confectionaries = 36	Confectionaries = 60	NDE Personnel = 9	
		Shomolu		Lagos East	Computer /ICT = 36	Computer /ICT = 60	Other SW States = 7	
		Ibeju Lekki		Lagos East	Fashion Dressing= 36	Fashion Design = 60		
		Ikorodu		Lagos East	Hair Dressing = 36	Hair Dressing = 60		
		Apapa		Lagos Central				
		Lagos Mainland		Lagos Central				
		Eti-osa		Lagos Central				
Total	40	20			360	600	195	1,155



### 3.5 Instruments

Seven instruments were used to collect data for the study. These are:

- i. Training Facility Availability and Usability Assessment Scale (TFAUAS) Appendix i (P227)
- ii. Employability Skills Questionnaire (ESQ) A-NOAS Appendix ii (P228)
- iii. Employability Skills Questionnaire (ESQ) Customers Appendix iii (P230)
- iv. Stakeholders' Perception Interview Guide (SPIG) Appendix iv (P232)
- v. Self- Reliant Inventory (SI) Appendix v (P233)
- vi. Resettlement Loan Administrators' Interview Guide (RLAIG) Appendix vi (P235)
- vii. Graduates' Attitude Towards Business Questionnaire (GATBQ) Appendix vii (P236)

#### 3.5.1 Training Facility Availability and Usability Assessment Scale (TFAUAS)

This is a self-report questionnaire designed by the researcher to obtain information on the availability and usability of training facilities during Advanced Open Apprenticeship Scheme (A-NOAS) trainings in the selected two states. It has two segments: Availability of training facilities and Usability of training facilities and each segment has six items with 3-points Likert response options of: Yes in all cases, Only in some cases and Not at all. The instrument was subjected to scrutiny by some experts including researcher's supervisor for face validity. Ordinal alpha which is a measure of internal consistency and reliability of an instrument was used in determining the internal reliability and consistency of the instrument which is 0.85.

#### 3.5.2 Employability Skills Questionnaire (ESQ) STEMNET, 2000) A-NOAS

This is a self-report questionnaire adapted by the researcher from the STEMNET. The original instrument is a twenty-five scale and had an overall reliability coefficient of 0.82. The instrument was subjected to scrutiny by some experts including researcher's supervisor for face validity. Ordinal alpha which is a measure of internal consistency and reliability of an instrument was used in determining the internal reliability and consistency of the instrument which is 0.80. It has 21 technical and core skills to be rated on a 4-points Likert scale. Each candidate is expected to identify the skills and indicate the level at which NOAS training enabled him or her to acquire the skills. .

### **3.5.3 Employability Skills Questionnaire (ESQ) STEMNET, 2000) Customers**

This is a self-report questionnaire adapted by the researcher from the STEMNET. The original instrument is a twenty-five scale and had an overall reliability coefficient of 0.82. The instrument was subjected to scrutiny by some experts including researcher's supervisor for face validity. Ordinal alpha which is a measure of internal consistency and reliability of an instrument was used in determining the internal reliability and consistency of the instrument which is 0.84. It was completed by the customers of NOAS graduates to revalidate the rating of the A-NOAS graduates.

### **3.5.4 Stakeholders' Perception Interview Guide (SPIG)**

This is a semi-structured questionnaire designed by the researcher to obtain qualitative information from NDE personnel. It has two components: Graduates' Quality and Employability Skills and Unintended outcomes. There are seven thought-provoking questions that were used to elicit responses from the respondents.

### **3.5.5 Self-reliant Inventory (SI)**

This is designed by the researcher for gathering information on the Self-reliant status of the respondents. It has two complementary domains: financial position (financial inflow and financial outflow) and job creation ability. It was administered to both A-NOAS and B-NOAS graduates. There are nine open ended questions which the respondents completed. The instrument was subjected to scrutiny by some experts including researcher's supervisor for face validity. Ordinal alpha which is a measure of internal consistency and reliability of an instrument was used in determining the internal reliability and consistency of the instrument which is 0.80.

### **3.5.6 Resettlement Loan Administrators' Interview Guide (RLAIG)**

This is Loan Administrator's Perception Interview Guide designed by the researcher to obtain information from NDE personnel on the administration of resettlement loan. It has eleven questions that aimed at eliciting information about resettlement loan administration in South-West Nigeria.

### **3.5.7 Graduates' Attitude Towards Business Questionnaire (GATBQ)**

This is a self-report attitudinal scale designed for eliciting information on the attitudinal disposition of A-NOAS and B-NOAS graduates. It has 4 – point Likert

scale and contains 23 item statements. Respondents were expected to identify their level of agreement or disagreement on the attitudinal statements on a four point Likert scale of Very Much Like Me, Just Like Me, Unlike Me and Very Much Unlike Me. The instrument was subjected to scrutiny by some experts including researcher's supervisor for face validity. Ordinal alpha which is a measure of internal consistency and reliability of an instrument was used in determining the internal reliability and consistency of the instrument which is 0.87.

### **3.6 Data Collection Procedure**

A letter of introduction was obtained from the Head of ICEE, for the NDE state Coordinators in Lagos and Ogun State respectively. The researcher personally administered the instruments with the help of four (4) trained research assistants. The research assistants were trained for one week on how to administer the instruments and the content of the instruments were explained to them. During the training, they were exposed to the rudiments of administering the instruments and also on how to conduct interviews. Respondents were encouraged to complete the questionnaires under the supervision of the research assistants and only completed questionnaires were used. The research assistants were present during the filling of the instruments to ensure proper and valid completion of questionnaires. Once completed and returned, the questionnaires were coded to ensure anonymity in results publication. Data collection last for four months.

The data collection instruments comprised of both qualitative (open- ended questions-stakeholders' interview guide and in-depth interview guide) and quantitative (close- ended) questionnaire to collect data. A tape recorder was used alongside field notes during the interview sessions with NDE personnel and training partners.

### **3.7 Data Analysis**

Data collected was analysed using both qualitative and quantitative method involving voice transcription, descriptive statistics (frequency counts, percentages, mean and standard deviation) and inferential statistics (Pearson Product Moment Correlation). Responses from interview sessions were transcribed and the coding adopted verbatim notes reporting and identification of main themes.

The summary of the used data analysis procedure is presented in Table 3.3.

**Table 3.3: Summary of Method of Data Analysis**

Research Questions	Instrument (s)	Method of Data Analysis
1a. What are the characteristics of NOAS beneficiaries in South-West Nigeria between 2008 and 2017?	Training Facility Availability and Usability Assessment Scale (TFAUAS)	Descriptive
2a. Are there available facilities for technical and vocational training for A-NOAS trainees in the region?		Descriptive
2b. What is the level of usage of these facilities during A-NOAS training in the region?		
3a. To what extent has A-NOAS training equipped the beneficiaries with employability skills for self-reliance?	Employability Skills Questionnaire (ESQ) A-NOAS	Descriptive
3b. Will there be significant variation in the rating of A-NOAS graduates' employability skills and the rating of their customers in the region?	Employability Skills Questionnaire (ESQ) (Customers)	Two way ANOVA
3c. How does NDE personnel perceive the quality of the trainings offered in the region?	Stakeholders' Perception Interview Guide (SPIG).	Thematic Analysis
4a. To what extent are graduates of A-NOAS self-reliant in Southwest Nigeria?	Self-Reliant Inventory One (SI)	Descriptive
4b. Will there be significant variation between B-NOAS only trained candidates' self-reliant status and B-NOAS and A-NOAS trained candidates' B-NOAS self-reliant status in terms of financial position and Job creation?	Self-Reliant Inventory Two (SI)	Two way ANOVA
4c. Will there be significant variation between A-NOAS only trained candidates' self-reliant status and their B-NOAS self-reliant status in terms of financial position and Job creation in the region?	Graduates' Attitude Towards Business Questionnaire (GATBQ)	Regression Analysis
4di. Will there be significant variation in Business Attitude due to training exposure, Age, Gender and Entry qualification?		Regression Analysis
4dii. Will there be significant variation in self-reliant status due to training exposure, Age, Gender and Entry qualification?		
5. How has A-NOAS resettlement loan facilitated employment opportunities in the region?	Resettlement Loan Administrators' Interview Guide (RLAIG)	Thematic Analysis

### **3.8 Ethical Considerations**

Prior to data collection, the researcher visited the National Directorate of Employment offices in Lagos and Ogun States to seek for permission to allow him carry out the research using the Advanced National Open Apprenticeship Scheme trained candidates. During the time, the researcher explained to the State Coordinators the essence of the study with the assurance that utmost confidentiality in all the information obtained will be maintained. He was given a database of B-NOAS and A-NOAS trained candidate between 2008 and 2017. The researcher then commenced the tracing of the participants and requesting for their approval to be part of the survey. Each of the participants was given the opportunity to voluntarily join or opt-out. It was only those who opted to volunteer information that participated in the study.

### **3.9 Methodological Challenges and Limitations of Study**

At the initial time, the challenge which the researcher encountered was that of convincing the state coordinators to give their approvals. Then, the second challenge was the limited number of VSD personnel and also getting them for interview sessions. They opted for semi-structured questionnaire instead of interviews. Then, there was the challenge of getting the B-NOAS trained and A-NOAS graduates and convincing them to participate in the study.

These challenges were resolved one after the other. The letter from the Head of ICCE helped to solve the first challenge and the coordinators were convinced and requested that a copy of the work be sent to them after the study. The second challenge was resolved by extending the interview to critical stakeholders in the six states in South-West Nigeria. The third challenge was resolved by establishing rapport with the respondents in both states which enabled them to know first, the reason for the study and its relevance to NDE as a body. Majority of the respondents delayed the process of administering the instruments and many instruments were destroyed in the course of the administration. Finally, a good number cooperated with the researchers.

Secondly, this study was restricted to A-NOAS which is one of the training in the Vocational Skills Development (VSD) unit of NDE. The study was purposively limited to Lagos and Ogun States in South-West Nigeria, using five trades (Hair dressing, Fashion design, cosmetology, ICT/Computer and confectionary) only. The study only covered NOAS objective i, ii, iii and vi. There are also limitation arising from the size of sample and area of coverage. The sample for this study comprised of

A-NOAS graduates trained between 2008 and 2017, B-NOAS graduate trained between 2008 and 2017, B-NOAS graduates trained in 2017, NDE personnel in South-West and customers of A-NOAS graduates.

The sample also comprised only three hundred and sixty (360) A-NOAS graduates, six hundred (600) B-NOAS graduates, and one hundred and ninety four (195) NDE personnel and customers. The sample size and area of coverage was due to the constraint of sampling technique employed (tracer method and snowball) which requires the use of mixed methods approach and finance. However, the study no doubt contributed immensely to the available evidences and research outputs on impact evaluation particularly on A-NOAS training between 2008 and 2017 in South-West Nigeria.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

This chapter presents the results and discussion derived from analysis of both quantitative and qualitative data obtained from the Advanced National Open Apprenticeship Scheme (A-NOAS) trained graduates, Basic National Open Apprenticeship Scheme (B-NOAS) trained graduates, their customers, and relevant National Directorate of Employment (NDE) personnel in South-West Nigeria who participated in this study. The results are presented and discussed in a consistent sequential order as found in chapter one where the evaluation question were initially raised.

**4.1 Research Question 1:** What are the characteristics of NOAS beneficiaries in South-West Nigeria between 2008 and 2017?

**Table 4.1: Descriptive Analysis of the Age, Gender and Entry level qualification of NOAS beneficiaries in South-West Nigeria between 2008 and 2017.**

<b>Age</b>	<b>Frequency</b>	<b>Percent</b>
20 - 23 Year	21	2
24 - 27 Years	69	7
28-31 Years	104	11
32-35 Years	414	43
36-39 Years	82	9
40-43 Years	128	13
44-above	142	15
<b>Total</b>	<b>960</b>	<b>100</b>
<b>Gender</b>		<b>100</b>
Male	414	43
Female	546	57
<b>Total</b>	<b>960</b>	<b>100</b>
<b>Entry Qualification</b>		
OND/NCE	182	19
B.Sc/HND	646	67
Postgraduate	132	14
<b>Total</b>	<b>960</b>	<b>100</b>



Table 4.1 shows the age distribution, gender and entry level qualification of the sample. From the table, it was revealed that 21 (3%) of the beneficiaries are within the age of 20-23 years, 69 which represents (7%) were within the age of 24-27 years, 104 representing (11%) of beneficiaries were within the 28-31 years, 414, representing (43%) of the beneficiaries were within the age of 32-35 years, 82, representing (9%) of the beneficiaries were within the age of 36-39 years, 128, representing (13%) of the beneficiaries were within 40-43 years and 142, representing (15%) were within 44-above years. This shows that most of the beneficiaries are within the age range of 32 to 35 years old.

The gender of the beneficiaries revealed that 414, representing (43%) of the beneficiaries were male and 546, which represents (57%) of the beneficiaries were female. This therefore implies that majority of the beneficiaries of both B-NOAS and A-NOAS between 2008 and 2017 were female in the region.

The table also shows the entry level qualifications of the beneficiaries of NOAS between 2008 and 2017 in South-West Nigeria. From the table, the beneficiaries with OND/NCE were 182, representing (19%), B.Sc/HND holders were 646, which represents (67%) and beneficiaries with postgraduate degrees were 132, representing (14%). This implies that, majority of the participants in the sample had B.Sc/HND certificates.

## **Discussion**

### **4.1.1. Socio-demographic distribution (Age, Gender and Entry level qualification) of A-NOAS beneficiaries in South-West Nigeria between 2008 and 2017.**

The assessment of the age distribution of the beneficiaries of the Advanced National Open Apprenticeship Scheme (A-NOAS) revealed that people within the age of 20-23 years had the lowest percentage of 2 followed by people within 24-27 years with 7%. The reason for this development could be mainly due to the fact that, most people within the age bracket of 20-23 years have more possibilities of securing highly paid employments and some are still in the university. Hence, they are not likely to be interested in enrolling in any form of apprenticeship programme. Secondly, those within the age of 24-27 years might not be interested in learning new skills because most at this age would have gotten paid jobs and might not be interested in any apprenticeship training.

The age bracket, 32-35 years has the highest number of beneficiaries, 414, representing 43% of the beneficiaries. The rationale behind this development could be due to the fact that, this is the active years for job hunting. According to Ajani and Oluyemi (2016), 30 years represents a major divide within the Nigerian employment market. Most employment opportunities do not favour people above 30 years; thus, most people within this age bracket find acquisition of non-formal skills as the best alternative for meaningful economic engagement (Azoulay, et al.,2019).

Furthermore, Female were more than male beneficiaries in the sample within the timeframe of 2008 and 2017 in South-West, Nigeria. A-NOAS is open to both male and female applicants. Table 4.1, reveals that, female beneficiaries had 536 representing 56% whereas the male counterparts had 424, representing 44% of the beneficiaries. This is an indication that there were more female beneficiaries than male. This also correlates with (Kim, 2007) that women make up more than 50 percent of the world population and across countries they own and manage significantly businesses. Although studies by (Robb, 2002; Robb and Wolken, 2002), support the increased number of women in business, Minniti and Naude (2010) posited that, “businesses owned by women are probably less profitable when compared with the ones owned by men and are likely to produce lesser profit from sales. The increased number of female observed in table 4.1 could equally be

attributed to the vocations of interest which could allow the female to easily learn the skills and set up their businesses.

In addition, there were more first degree holders in the sample than other categories of beneficiaries in the sample between 2008 and 2017 in the region. The holders of B.Sc and HND had the highest number of beneficiaries with 646, representing 67%. The second highest number was the holders of OND/NCE with 182, representing 19%. Those with postgraduate degrees had the lowest number with 132, representing 14%. According to Odule (2016), youth unemployment has significantly increased since the 2007 global economic meltdown. Similarly, Ukueze (2007) submitted that, unfavourable economic environment have negatively affected the youths resulting in high unemployment rate. In a similar development, the ILO (2016), suggested that, the worst hit category of labour market in Nigeria are those with the first degree. According to the ILO (2016), this development could be attributed to the un-utilitarian nature of the trainings given in the tertiary institutions in Nigeria.

**4.2 Research Questions 2a:** Are there available facilities for technical and vocational training for Advanced- National Open Apprenticeship Scheme (A-NOAS) trainees in the region?

To answer this evaluation question, data collected were analysed using frequency counts and percentages and the result is shown in Table 4.2.

**Table 4.2: Frequency of available facilities for technical and vocational training for A-NOAS trainees in Southwest region (2008-2017)**

S/N	STATEMENT	Not at all	Only in some cases	Yes in all cases
1.	Training was done with technical and vocational training facilities.	-	87 (24.2%)	273 (75.8%)
2.	Training was done with the appropriate training facilities	-	124 (34.4%)	236 (65.6%)
3.	Training was done with adequate training facilities for the number of trainees that attended A-NOAS trainings.	-	146 (40.6%)	214 (59.4%)
4.	Training facilities were modern to guarantee effective training.	1 (0.3%)	174 (48.3%)	185 (51.4%)
5.	Trainees were allowed to come with their own training facilities to complement the facilities.	-	163 (45.3%)	197 (54.7%)

From Table 4.2, 87 (24.2%) of the respondents said training was done with technical and vocational facilities in some cases, while 273 (75.8%) of the respondents said it is in all cases, the mean value is 2.76 while the standard deviation is 0.43. Exactly 124 (34.4%) of the respondents indicated that training was done with the appropriate facilities in some cases, 236 (65.6%) of them indicated that it was in all cases, the mean value is 2.66 while the standard deviation is 0.48. Only 1 (0.3%) respondent said training facilities were not modern in a bid to guarantee effective training, 174 (48.3%) said it was only in some cases, while 185 (51.4%) indicated that it was in all cases, the mean value is 2.51 while the standard deviation is 0.51. Meanwhile, 163 (45.3%) of the respondents said it was only in some cases that they were allowed to come with their own personal training equipment and majority, 197 (54.7%) indicated that it was in all cases that they were allowed to come with their personal equipment. From Table 4.2, it was shown that in all the cases, more candidates indicated that in all their training, modern technical and vocational training facilities were made available. This result finding highlights one of the outcomes of public and private partnership in the training of A-NOAS candidates. The outsourcing of the training to master craftsmen and women after accreditation of their training facilities could be responsible for the improvement in the provision of training facilities.

## **Discussion**

### **4.2. Training facilities at the centres were available for training the trainees during the A-NOAS trainings.**

This finding presupposes that beneficiaries were well trained. This assertion is consistent with Adebisi and Oni (2012) who found that about half of their participants opined that training equipment was available in the NDE training centres. Although the findings disagreed with Adeyeye, Kester and Akintayo (2007) who reported that, NDE does not have adequate modern and better equipment for training. However, the results justified the submission of Ukoha, Osuji and Ibeagwu (2014), as well as Adebisi and Oni (2012) that most NDE training partners have well equipped training facilities made available through the National Open Apprenticeship Scheme's Trainers' Capacity Upgrading (TCU) loan. The loan has assisted training partners in equipping their centres using contemporary tools and essential equipment for the

benefit of NDE trainees in Southwest Nigeria. Therefore, only 1 (0.3%) respondent said that training facilities were not modern to guarantee effective training at all times.

**4.3 Research Questions 2b:** What is the level of usage of these facilities during A-NOAS training in the region?

To answer this evaluation question, data collected were analysed using frequency counts and percentages and the result is presented in Table 4.3.

**Table 4.3: Frequency of the level of usage of the facilities during A-NOAS training in the region**

<b>S/N</b>	<b>STATEMENT</b>	<b>Only in some cases</b>	<b>Yes in all cases</b>
1.	Training facilities were used for training	63 (17.5%)	297 (82.5%)
2.	The facilities were satisfactorily put to use during the trainings	105 (29.2%)	255 (70.8%)
3.	All training sessions were practical with appropriate training facilities	178 (49.4%)	182 (50.6%)
4.	Trainers allowed trainees enough time to practice with the facilities provided	224 (62.2%)	136 (37.8%)
5.	Training facilities get to all the trainees during training	231 (64.2%)	129 (35.8%)
6.	Trainees were properly monitored on the proper usage of the facilities during training	235 (65.3%)	125 (34.7%)

From Table 4.3, 63 (17.5%) respondents out of the total of 360 indicated that training facilities were used for training only in some cases, 297 (82.5%) indicated that they were used in all cases. The mean response value is 2.82 while the standard deviation is 0.38. Also, 105 (29.2%) respondents indicated that facilities were satisfactorily put to use during the trainings only in some cases, 255 (70.8%) indicated in all cases, the mean value is 2.71 while the standard deviation is 0.46. Moreover, 224 (62.2%) of the respondents indicated that Trainers allowed trainees enough time to practice with the facilities provided only in some cases, while only 136 (37.8%) indicated that it was in all cases, the mean value is 2.38 while the standard deviation is 0.49. In the same vein, 235 (65.3%) respondents indicated that trainees were properly monitored on the proper usage of the facilities during training only in some cases, 125 (34.7%) indicated it was in all cases, the mean value is 2.35 while the standard deviation is 0.48. It can be inferred from the results that the available facilities were used to some extent during the trainings. This finding is due to the fact that, the trainers are established business owners (master craftsmen and women) who use their workshops and equipment to train the apprentice. Secondly, the trainees already possessed basic skills in the selected trades and makes the difference during the training in the use of facilities.

## **Discussion**

### **4.3. The training facilities were put in proper usage the trainers at the training centre during the training sessions.**

The result shows that facilities in the different centres were adequately utilized during the trainings. This finding agreed with Umunadi (2010) who stated that, “NOAS training involves the trainers observing the apprentice during the work sessions in the workshops, making use of the exact facilities or equipment. He equally stressed that, it is pertinent that the trainees are corrected as the training and work is going on with the use of precise facilities for the purpose of enabling them attain the goal of acquiring employability and vocational skills. Under the A-NOAS training, there are not cases of too many trainees crowding a piece of equipment with many not having a substantial practical experience that will guarantee acquisition of skills (Adebisi and Oni, 2012). However, Osuala (2004) stated that, “a critical hindrance besetting NOAS efforts involves insufficient number of training facilities (equipment, machines and tools), including consumables used in training.



The result disagreed with Adeyeye, Kester and Akintayo (2007), and Amisa (2014) but aligned with Ezeji (2018) who found that the engagement of master craftsmen and women using their workshops for practical trainings has reduced the perennial problem of inadequate tools, equipment and lack of skilled trainees in most NDE training centres in Nigeria. Amisu (2011) and Adejo (2015) corroborate that, there was adequacy of tools, equipment and skilled trainers in co-operating industries and workshops for practical training. However, the findings observed that it is the need for practical training on new professional techniques and skills that drives A-NOAS training. Hence, the trainings are designed to provide practical work experiences to the trainees on the identified professional and vocational skill gaps.

**4.4.1 Research Question 3a:** To what extent has A-NOAS training equipped the beneficiaries with employability skills and enhanced competence for self-reliance?

To answer this evaluation question, data collected were analysed using frequency counts and percentages and the result is presented in Table 4.4.

**Table 4.4: Frequency of the extent to which A-NOAS training equipped the beneficiaries with employability skills and enhanced competence for self-reliance**

S/N	STATEMENT	Excellent	Good	Fair	Poor
1.	<b>Skills set technical and vocational competence skills:</b> The core professional knowledge: techniques, procedures and abilities required to function effectively in your vocation	79 (46.5%)	63 (37.1%)	27 (15.9%)	1 (0.6%)
2.	<b>Communication and interpersonal skills:</b> The ability to explain what you mean in a clear and concise way through written and spoken means. To listen and relate to other people, and to act upon key information / instructions	60 (35.3%)	81 (47.6%)	29 (17.1%)	-
3.	<b>Problem solving:</b> The ability to understand a problem by breaking it down into smaller parts, and identifying the key issues, implications and identifying solutions.	42 (24.7%)	98 (57.6%)	30 (17.6%)	-
4.	<b>Numeracy:</b> The ability to use data and mathematics to support evidence or demonstrate a point.	36 (21.2%)	108 (63.5%)	26 (15.3%)	-
5.	<b>Using your initiative and being self-motivated:</b> Having new ideas of your own which can be made into a reality. Showing a strong personal drive and not waiting to be told to do things.	38 (22.4%)	106 (62.4%)	25 (14.7%)	1 (0.6%)
6.	<b>Valuing diversity and difference:</b> Knowing the value of diversity and what it can bring. Understanding and being considerate of the different needs of different individuals.	43 (25.3%)	98 (57.6%)	28 (16.5%)	1 (0.6%)
7.	<b>Negotiation skills:</b> To take on board other people's feelings and express your own requirements in an unemotional clear fashion to achieve a win-win outcome.	102 (60%)	59 (34.7%)	9 (5.3%)	-
8.	<b>Working under pressure and to deadlines:</b> Handling stress that comes with deadlines and ensuring that you meet them	81 (47.6%)	82 (48.2%)	7 (4.1%)	-
9.	<b>Team work:</b> Working well with other people from different disciplines, backgrounds, and	66 (38.8%)	93 (54.7%)	11 (6.5%)	-

	expertise to accomplish a task or goal.				
10.	<b>Organising/Planning:</b> Being organised and methodical. Able to plan work to meet deadlines and targets. Monitoring progress of work to ensure you are on track to meeting a deadline.	56 (32.9%)	104 (61.2%)	10 (5.9%)	-
11.	<b>Innovative/Creativity:</b> The ability to think of new ideas or methods of achieving a given task.	63 (37.1%)	97 (57.1%)	10 (5.9%)	-
12.	<b>Assertiveness:</b> Ability to take decisive business decisions, communicate same and respect others feelings	59 (34.7%)	100 (58.8%)	11 (6.5%)	-
13.	<b>Cooperation:</b> Ability to relate with others, share ideas, materials and comply with rules and regulations.	63 (37.1%)	97 (57.1%)	10 (5.9%)	-
14.	<b>Entrepreneurial:</b> To master the money making strategies in the vocation or trade (suppliers, trend and seasons)	64 (37.6%)	93 (54.7%)	12 (7.1%)	1 (0.6%)
15.	<b>Thoroughness:</b> Ability to carry out an assignment accurately and finish it perfectly	69 (40.6%)	89 (52.4%)	12 (7.1%)	-
16.	<b>Sensitivity:</b> Ability to read the partner's feelings and thought accurately	68 (40%)	90 (52.9%)	12 (7.1%)	-
17.	<b>Self-control:</b> Ability to react properly to clash or remedial feedback from customers	54 (31.8%)	105 (61.8%)	11 (6.5%)	-
18.	<b>Ability to take risk:</b> To invest scarce resources in business ventures with the aim of maximizing profit	55 (32.4%)	106 (62.4%)	9 (5.3%)	-
19.	<b>Environmental Alertness:</b> The ability to discern the trend of events in the environment in order to react in accordance with the trend.	50 (29.4%)	109 (64.1%)	11 (6.5%)	-
20.	<b>Passion/Persistence:</b> Ability to carry out an assignment with high and sustained commitment until the aim is achieved	48 (28.2%)	106 (62.4%)	16 (9.4%)	-
21.	<b>Goal setting:</b> The ability to set professional targets and work consistently to achieve them.	49 (28.8%)	108 (63.5%)	13 (7.6%)	-

From Table 4.4, the result shows that 79 (46.5%) of the respondents had excellent grade in technical and vocational skills, 63 (37.1%) had good grade, 27 (15.9%) had fair grade, the mean value is 4.29 and the standard deviation is 0.75. As regards the use of initiative and self-motivation, 38 (22.4%) of the respondents had excellent grade, 106 (62.4%) had good grade, 25 (14.7%) had fair grade, 1 (0.6%) had poor grade, the mean value is 4.06 while the standard deviation is 0.63. Concerning working under pressure and to deadlines, 81 (47.6%) of the respondents had excellent grade, 82 (48.2%) had good grade, 7 (4.1%) had fair grade, mean value is 4.44 while the standard deviation is 0.58. For organising and planning, only 56 (32.9%) of the respondents had excellent grade, 104 (61.2%) had good grade, 10 (5.9%) had a fair grade, the mean value is 4.27 while standard deviation is 0.56.

Meanwhile, exactly 69 (40.6%) of the total respondents had excellent grade in thoroughness, 89 (52.4%) had good grade, 12 (7.1%) had fair grade, mean value is 4.34 and the standard deviation is 0.61. Concerning ability to take risk, 55 (32.4%) of the respondents had an excellent grade, 106 (62.4%) had good grade, 9 (5.3%) had a fair grade; mean value is 4.27 while standard deviation is 0.55. As regards goal setting, 49 (28.8%) had an excellent grade, 108 (63.5%) had good grade, 13 (7.6%) had fair grade, the mean value is 4.21 while the standard deviation is 0.57. These findings revealed that the respondents had more excellent and good grades in all the employability and job enhancement skills. This shows the impact of A-NOAS training on bequeathing the trainees with employability skills and enhancing their competence. Generally, A-NOAS training had equipped the majority of the beneficiaries with employability skills and which has enhanced their competence for self-reliance. This finding is like this due to the fact that, though the A-NOAS training does not have specified curriculum, these employability skills are inherent because they are exhibited by the trainers on daily basis for the trainees to emulate. Thus, Pitan (2016) referred employability skill as the graduate's capacity to possesses and display the knowledge, qualities and attitudes required to obtain and sustain jobs through which they become successful and accomplished both in the occupation and in life.

## **Discussion**

### **4.4. A-NOAS training did equip the beneficiaries with employability skills and enhanced competence for self-reliance.**

This finding reveals that, the training equipped the beneficiaries with employability skills and enhanced competence. This is consistent with Amasa (2011) who found that certain skills acquired during NOAS training in the North Central Nigeria equipped the trainees with relevant employability skills and enhanced their competence level. In the same vein, Maryland (2001) and Lama (2003) argued that, effective practical training gives values and habits that are essential for employability and enhancement of competence at work. However, this findings disagreed with Adeyeye et al. (2007) who maintained that graduates of NOAS are by far less competent to others in well-established vocational institutions whose competence are in no doubt and who undergo adequate training with modern and better equipment which could well adapt to changing situation and who spend much longer periods for their vocational trainings. According to Amasa (2011) job-related skill is at the centre of A-NOAS training because of the need to enhance the competence of the trainees who are already engaged independently. Furthermore, Amasa (2011) submitted that, the master trainers' expertise coupled with the advanced machines and tools in their training centres make A-NOAS trainings relevant to the immediate professional needs of the trainees. In a similar development, Amire and Ngwama (2015) maintained that, A-NOAS had contributed in no small measure in the development of employability skills that has enhanced the competence of the trainees in their post training engagements.

**4.4.2. Research Question 3b:** Will there be significant variation in the rating of A-NOAS graduates' employability skills and efficiency and the rating of their customers in the region?

To answer this evaluation question, data collected were analysed using t-test and percentages and the result is presented in Table 4.5.

**Table 4.5: Respondents Means Scores and the t-test on rating of A-NOAS graduates' employability skills and efficiency and the rating of their customers**

Category	N	Mean	SD	SEM	Mean Diff.	T	df	P
Employability rated by Self	170	91.05	7.64	0.586	-7.57	-11.54	169	.000
Employability Rated by Customer	170	98.62	4.16	0.319				

Significant  $p < 0.05$

Table 4.5 indicates that the mean score in the rating of customers is more than that of the graduates in terms of their employability skills and efficiency. The mean difference is 7.57, which implies that there was significant variation in the ratings themselves and that of customers on A-NOAS graduates' employability skills and efficiency:  $t = -11.54$ ,  $df = 169$ ,  $p < 0.05$ . This implies that the customers of the A-NOAS graduates perceived and rated the employability skills and efficiency significantly better than the way graduates perceived themselves. This result could be due to the fact that skilled artisans prefer their work to speak for them rather than moving around bragging about past achievements. Therefore, the respondents (A-NOAS) were modest in rating their level of employability and competence.

## **Discussion**

### **4.5. There was significant variation in the ratings of A-NOAS graduates' ratings and the ratings of their customers on the employability skills and efficiency.**

The result shows that the end users of the skills (the customers) rated the employability skills and efficiency of the A-NOAS graduates higher. This implies that, there was a significant variation in the ratings of the beneficiaries and that of customers on A-NOAS graduates' employability skills and efficiency. The customers of A-NOAS graduates have a higher perception of the employability and competence of the graduates. This could be attributed to the fact that, customers are the direct recipients of these services and, thus stand a better chance to assess the services they received. This result adds credence to the claim of Amasa (2011) who said that, job-related skill is at the centre of A-NOAS training because of the need to enhance the competence of the trainees who are already engaged independently. Likewise, Idaka (2013) in Aluko (2014) corroborated that, A-NOAS training is a need-addressing intervention scheme that addresses specific professional needs in the society and brings trainees to identified master trainers with the aim of enhancing the proficiency of the trainees for the overall benefit of the society.

**4.4.3. Research Question 3c:** How does NDE personnel perceive the quality of the trainings offered in the region?

**Theme One:** The skills and quality of the training.

In figure 4.1, (see page 123), the different comments from the stakeholders of the A NOAS training about the skills and quality of the training. Comments ranged from the trainers being competent, the use of qualified trainers, the use of up to date skills and the comprehensiveness of the training. Some of the comments however revealed that there were limited number of trainers, trainees and training period.

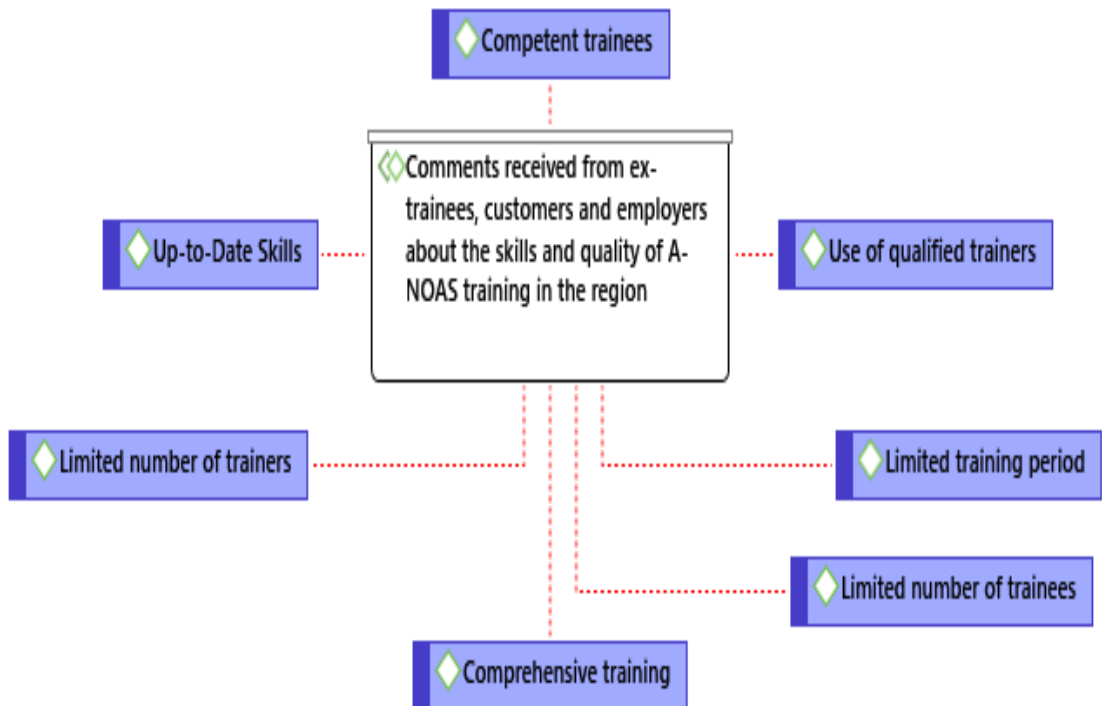
“The training is truly advanced in nature”. “We deal with regular professional challenges using advanced techniques”. “They are really a blessing to the society because, they are skilled on how to handle advanced and modern trade related challenges”. “They learn from the masters using advanced technologies”. (Candidate 1)

Candidate 2 also said, “The training has really distinguished us from others. Your trained graduates adapt easily in the real world of life”. They are trained to be industry-ready with outstanding dexterity”. The respondents agreed that comments about the training showed that the training is good but the duration is short. Candidate 3 said, “Your training is good only that the duration is short. But we are trained with the latest equipment and exposed to modern skills.” Candidate 6 still talking about time said, “the duration of A-NOAS training seems to be too short and if it is extended, more skills could be acquired”. Candidate 5 also agreed by saying, “they were exposed to many modern day technologies except that the duration was short”. The respondents however agreed that the comments showed that the skills they have been exposed to are top notch. Candidate 5 said, “I know about A-NOAS, truly they are good and efficient at providing accurate technical solutions”

“The training is packed with modern skills in our chosen trades”. “These skills can only be gotten under a training arrangement like this; we were drilled on the techniques of handling advanced modern challenges”. “They are really competent and carry their duties with high sense of professionalism”. (Candidate 6).

Figure 4.1 below reveals the thematic illustration of the responses from respondents.





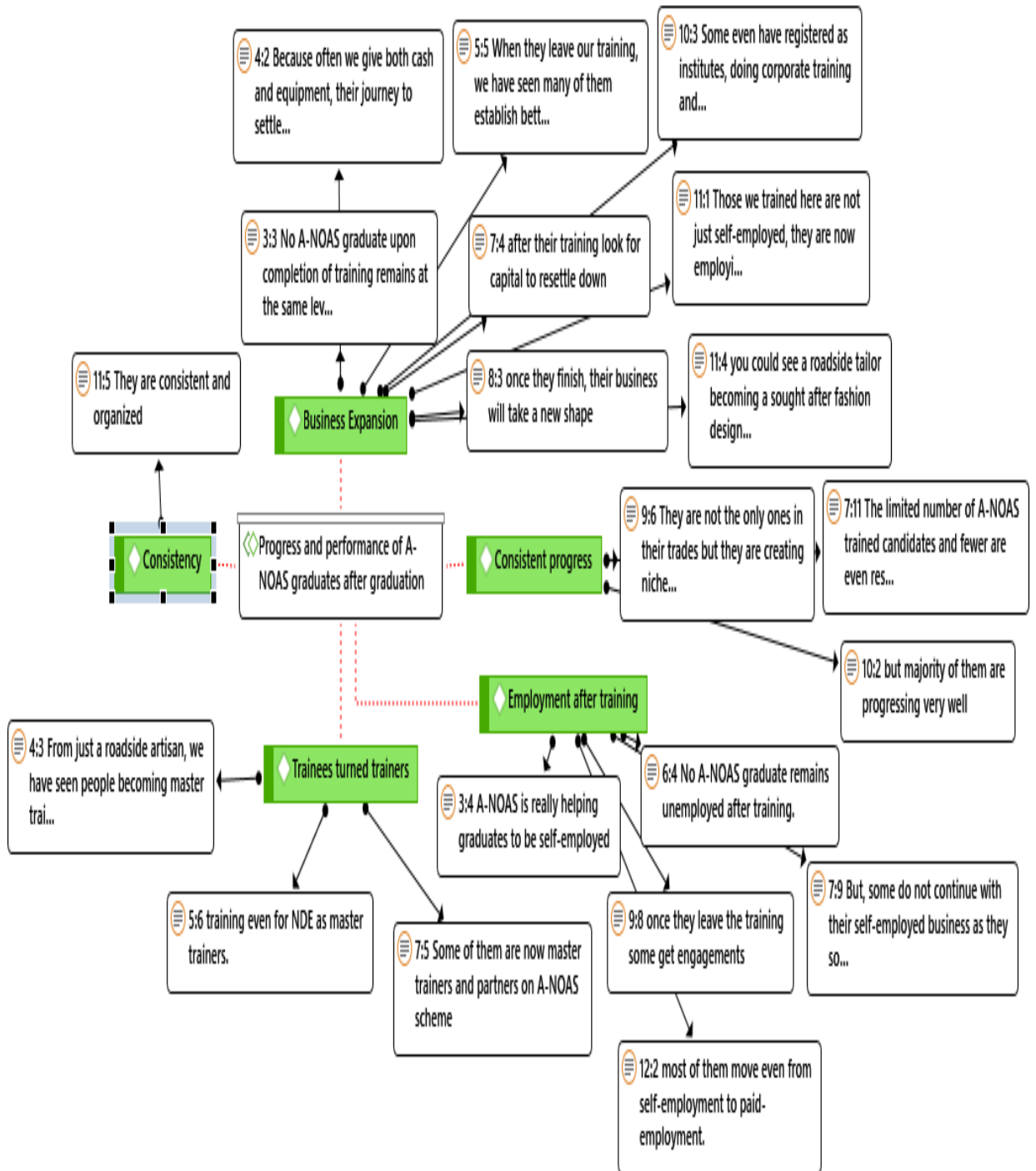
**Figure 4.1: Comments often received from ex-trainees, customers and employers about the skills and quality of A-NOAS training in the region**

**Theme Two: Progress and performance after A- NOAS training**

From Figure 4.2, (see page 125), the progress and performance of A-NOAS after graduation have been encouraging. Many graduates have been able to expand their businesses; many even become trainers and employer of labour.

In candidate 8's word, "most of them move even from self-employment to paid-employment". Candidate 7 agreed by saying, "you could see a roadside tailor becoming a sought after fashion designer with two or more stylists working for her". Candidate 6 however iterated that the progress might not be for all of them but the progress has been for most of them. "Their progress and performance has been commendable. Though it may not be same for all of them, but majority of them are progressing very well. Some even have registered as institutes, doing corporate training and providing services". Candidate 5 emphasized the fact that most graduates have created a niche for themselves in their various fields, "they are not the only ones in their trades but they are creating niche for themselves. We have some that are making it big in the corporate world and there services are exceptional. Candidate 4 also agreed by saying that, "once they finish, their business will take a new shape. It is immediate and rare for any of them to stay idle after the training." In candidate 1's words, "they are competent and efficient. They approach every issue with an organized attitude and creativity". Candidate one also said that no A-NOAS graduate remains unemployed after the training.

Figure 4.2 below reveals the thematic illustration of the responses from respondents.



**Figure 4.2: Progress and performance after A-NOAS training from monitoring reports**

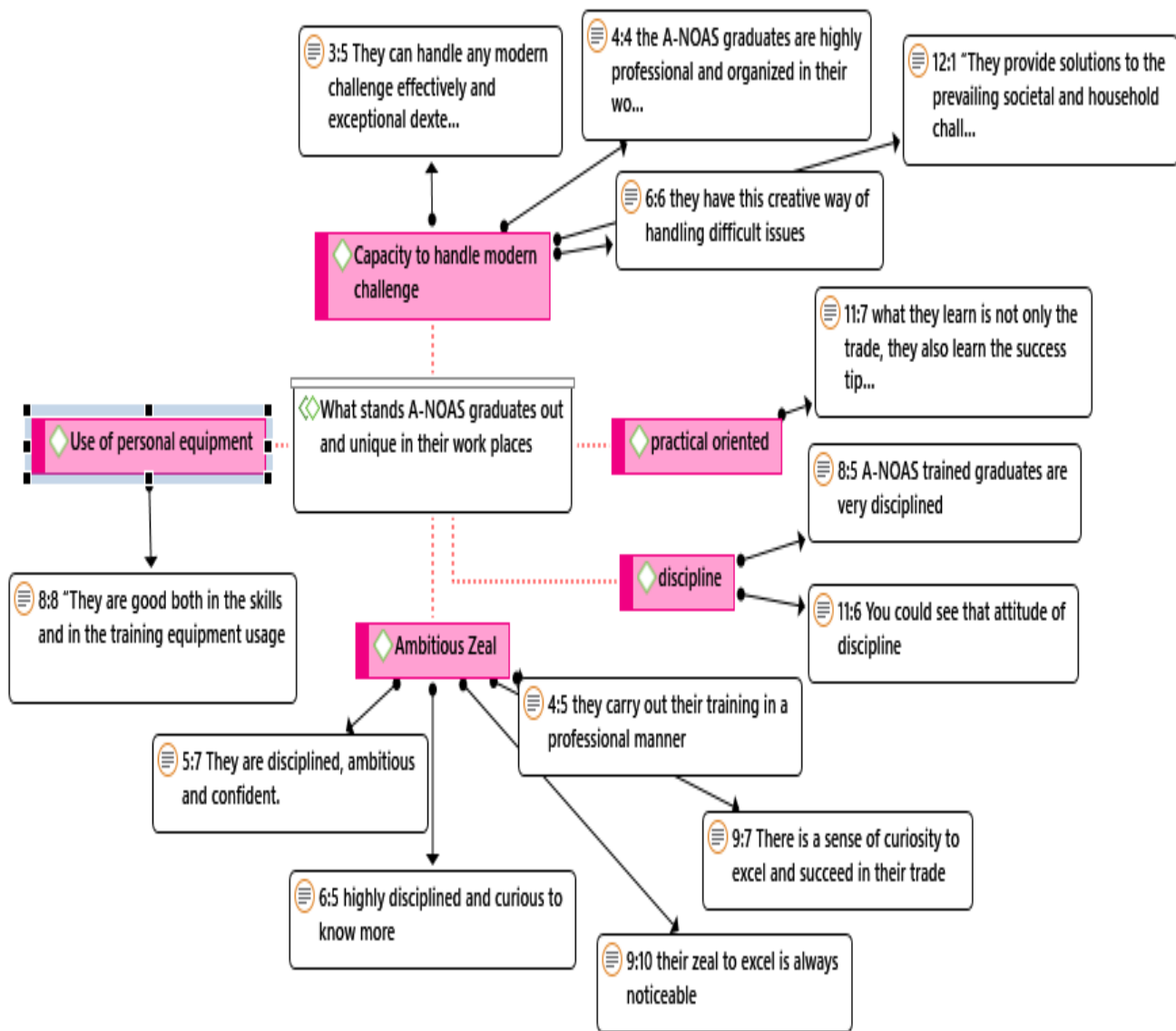
**Theme Three: Workplace attributes of the graduates of A NOAS**

The summary of this is presented in figure 4.3 (see page 127). Graduates of A-NOAS are known for their zeal towards work, this was emphasized by candidate 1 who said, “They are disciplined, ambitious and confident”, candidate 2 said, “highly disciplined and curious to know more”. Candidate 3 speaks about their creativity by saying, “they are competent and efficient. They approach every issue with an organized attitude and creativity”. They are practical oriented, disciplined, have the capacity to handle modern challenges. In handling difficult challenges, candidate 2 said, “they have this creative way of handling difficult issues” and the skill to use some personal equipment.

“They are consistent and organized. You could see that attitude of discipline and relationship in them which attracts customers to them. What they learn is not only the trade, they also learn the success tips and attitude of their master trainers”. (Candidate 8)

“A-NOAS trained graduates have what I call, refined mindset. They approach issues with scientific attitude that makes their clients wanting to come back again. Even in paid jobs, their evidence-based approach is very visible as they always want to diagnose first. That is the edge they have above others”. (Candidate 9)

Figure 4.3 below reveals the thematic illustration of the responses from respondents.



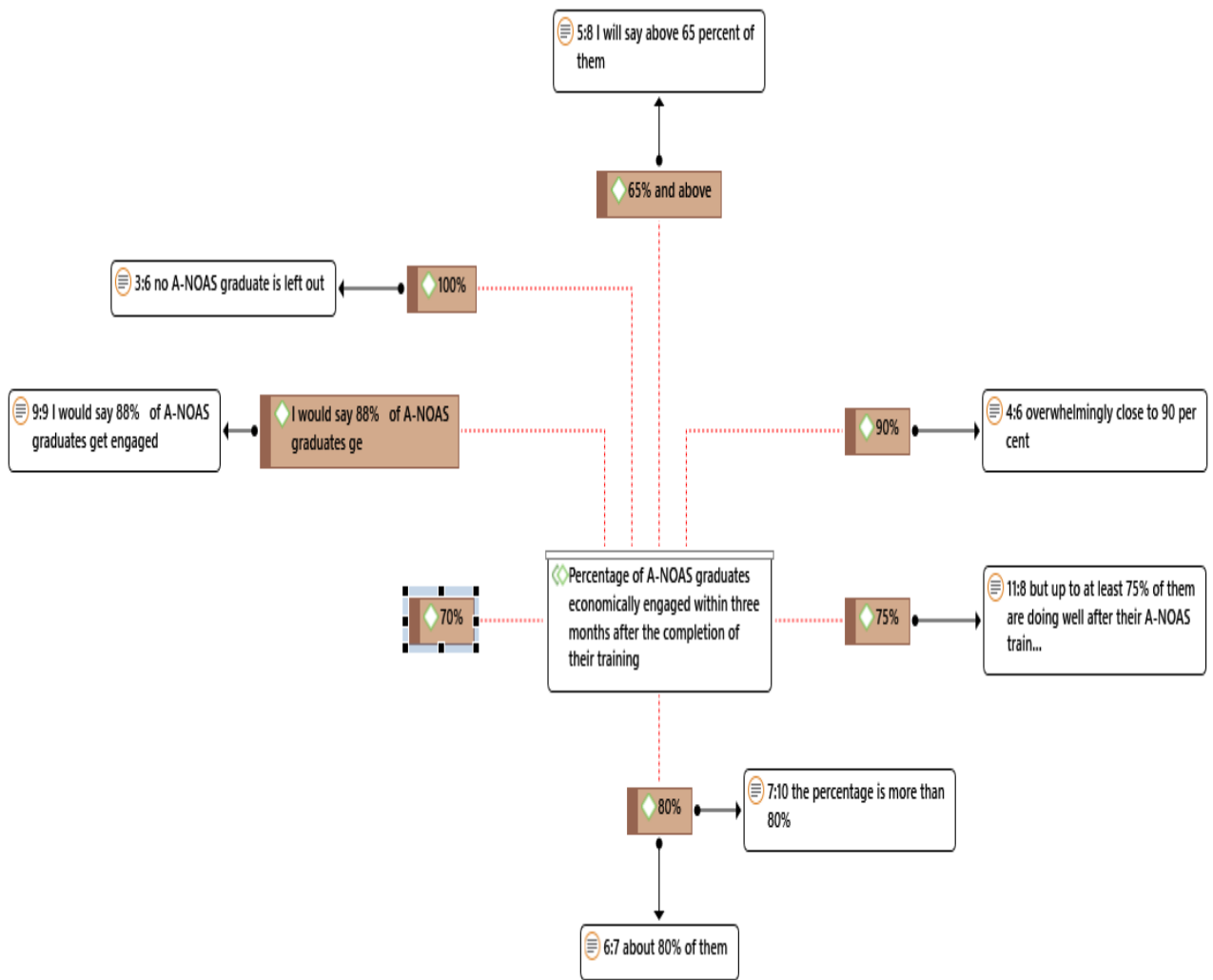
**Figure 4.3: Workplace attributes of the graduates of A-NOAS**

**Theme Four:** visible outcomes of the training

Figure 4.4 (see page 129) shows the percentage of A-NOAS graduates with visible outcomes of the training within three months after the completion of their training. Their responses show that 65% and above of them show visible evidence of the training within the first three months of the training.

“I think a good number of them are economically settled. Though I do not have the accurate figure, but up to at least 75% of them are doing well after their A-NOAS training. The skills will not even allow them to relapse to unemployment again.” (Candidate 7).

Figure 4.4 below reveals the thematic illustration of the responses from respondents.



**Figure 4.4:** The percentage of A-NOAS graduates with visible outcomes of the training within three months after the completion of their training

**Theme Five:** Employers' feedback about A-NOAS candidates

Based on the feedbacks from employers about the A-NOAS training, figure 4.5 (see page 131) reiterates the confidence and satisfaction the feedbacks received. Candidate 9 spoke about the fact that the feedbacks is a hope that Nigeria is fast rising when it comes to technical skills, "their approach to complex challenges gives us hope that Nigeria is technically rising". Candidate 10 said, "the feedbacks are eye openers. We have heard people saying that, 'A-NOAS training is solving the crisis of being without a job in this country and this is also the general public perception. We are satisfied".

Some spoke about the fact that there is a bridging of gap which brings a high level of confidence. According to candidate 3, "You are bridging the gap between the formal and the informal skills". Candidate 9 said, "A-NOAS trained graduates are excelling in all trade we trained them. They are bringing their formal education into the informal apprenticeship setting. They are bridging the gap between 'white collar job and blue collar jobs".

The training also signals that there are still competent artisans in Nigeria. Candidate 8 said, "whenever an A-NOAS trained candidate handles your case, you will know that there are still competent artisans in Nigeria".

Figure 4.5 below reveals the thematic illustration of the responses from respondents.





**Figure 4.5: Employers' feedback about A-NOAS candidates**

## **Discussion**

### **4.6. The quality of training offered in the A-NOAS centres is very high and of good standard.**

Findings from evaluation question 3c show the perception of NDE personnel in Southwest region about the quality of the trainings offered. The responses show that, the quality of the training offered in the A-NOAS centres was very high and of good standard. This was further revealed through the comments that were received from ex-trainees, customers and employers about the skills and quality of A-NOAS training in the region. These comments suggested that the quality of skills given to A-NOAS trainees is appropriate and relevant to the world of work. It was also revealed that many A-NOAS graduates are performing well after their completion of the training. The progress and performance of A-NOAS graduates after their graduation was highlighted and stakeholder's reports supported the fact that their progress has been consistent across different trades with up to 75% having visible outcomes of the training within three months after the completion of their training. Some workplace attributes of the graduates of A-NOAS that distinguished them includes: *disciplined, ambitious and highly confident*. Employers' feedback about A-NOAS graduates performance at work also revealed that they, are competent and with high level of proficiency.

This finding is in tandem with the findings of Obamiyi (2007) who maintained that, the outsourcing and partnering of master craftsmen in all trades offered by A-NOAS solved the problems of lack of up-to-date training tools and equipment which has plagued the scheme and this has greatly reflected on the high quality of the candidates produced by the scheme. However, the findings disagreed with the submission of Adeyeye et al. (2007) who maintained that, graduates of NOAS are by far inferior to others in well-established vocational institutions whose competence are in no doubt and who undergo adequate training with modern and better equipment which could well adapt to changing situation and who spend much longer periods for their vocational trainings. From these observations, it is obvious that A-NOAS training under arrangement of using accredited master craftsmen and women offers quality training and the feedback about the conducts of the products of the scheme confirm these findings. Sundry responses generated revealed that there is high quality

in the training offered to the A-NOAS trainees which informed their competence. This is because; the training is conducted by master craftsmen and women who are established and functional. Thus, the training is conducted with the best facilities which the government may not be able to afford. Secondly, the trainers utilize the equipment in the handling of difficult issues with the involvement of the trainees. This exposes the trainees on how to deal with complex issues. Some comments such as: competent trainers, with up to date skills, use of qualified trainers and comprehensive training, trainees turned trainers, capacity to handle modern challenges, practical oriented, meeting up with expectations, gap bridging, organized approach to issues, modern skills proficiency use, professional confidence and international recognition lay credence to the quality of the training.

**4.5.1 Research Question 4a:** To what extent are graduates of A-NOAS self-reliant in Southwest Nigeria?

To answer this evaluation question, data collected were analysed using frequency counts and percentages and the result is presented in Table 4.6 and 4.7.

## Financial Position

**Table 4.6: Extent of graduates of A-NOAS self-reliance in terms of their financial position**

		N	Minimum	Maximum	Mean	Std. Deviation
Self_Reliance- monthly Profit	Average	240	<del>N</del> 43,000	<del>N</del> 537,000	<del>N</del> 117,980	44,612.34

Result from Table 4.6, shows that minimum monthly profit of A-NOAS graduates was ₦43,000 while the maximum monthly profit was ₦537,000, with their mean profit and the standard deviation estimated at ₦117,980 and ₦44,612 respectively. None of the businesses have existed more than ten years and less than five years after establishment. The average monthly estimated profit shows that most of the graduates were making monthly income that is higher than what government pays young graduates in some establishments. This result reveals the wide spread of monthly distribution of profit by the respondents. Due to the fact that there were five different trades in this study and the location of the respondents differ greatly, their monthly income turned out to be widely sparse.

## Job Creation

**Table 4.7: Extent of graduates of A-NOAS self-reliance in terms of job creation**

Self_Reliance –Job Creation	N	Minimum	Maximum	Mean	Std. Deviation
Number of Workshops/offices	240	1	9	2.28	0.892
Number of apprentice presently training	240	0	28	6.23	4.73
Number of employees	240	0	22	2.23	2.316
Number of corporate business contracts per year	240	5	45	13.23	7.705
Number of corporate trainings	240	4	55	15.69	9.912
Number of candidates successfully trained by you	240	10	370	36.63	32.697

From Table 4.7, the minimum number of workshop/offices of A-NOAS graduates is 1 while the maximum is 9 with estimated mean of 2.28. The minimum number of apprentice presently in training was 0 while the maximum number was 28 with estimated mean of 6.23. The minimum number of employees was 0 while the maximum number was 22 with estimated mean of 2.23. The minimum number of corporate business contracts per year was 5 while the maximum was 45 with estimated mean of 13.23. The minimum number of corporate trainings was 4 while the maximum number was 55 with estimated mean of 15.69. The minimum number of candidates successfully trained by them was 10 while the maximum number was 370 with estimated mean of 36.63. From the results, it can be inferred that majority of the A-NOAS graduates are faring well in job creation. Suggesting that, the training programme had impacted on their proficiency level hence, enhanced the ability to create jobs. The result reveals that graduates of A-NOAS are highly engaged in different activities such as consultancy and training. To meet up with most of these engagements, more people are employed either permanently or on part-time basis to assist whenever there are jobs.

## **Discussion**

### **4.7.1. There is a significant difference in the mean scores of the A-NOAS beneficiaries' monthly profit before and after the training in South-West, Nigeria.**

The result shows that the beneficiaries benefited from the training as evident in their monthly income before and after the training. This finding probably comes out this way because of the five trades (confectionary, ICT and Computer, Hair dressing, fashion design and Cosmetology) and the location of this study (Lagos and Ogun State). The minimum monthly profit of this group was 43,000 and the maximum profit was 537,000. This shows that, the businesses (trades) are not the same and the locations are highly differentiated. It is thus the service one is providing and the location where the service is provided that determines the monthly profit, however, the quality of the skills remains constant.

Moreover, the economic realities in Lagos and Ogun state sustain these businesses and made them self-reliant. This implies that, A-NOAS graduates who are self-employed make more monthly income than what the government pays in some

establishments. This finding is consistent with Popoola and Ajayi (2016) who observed that, the skills acquired through NDE programmes increased the ability of the beneficiaries to make more income. They equally submitted that, there was an increase in the income level of A-NOAS beneficiaries higher than it was before the intervention of the training. In a similar development, Sanni and Alabi (2011) explained that, an average artisan after NDE training on average makes per month twice what most fresh graduates earn in a month. He further explained that, when a newly university graduate receives (in 2010) around One Thousand Two hundred (1,200, around US\$3.4) per day, no one of the training masters made such a ridiculous amount as they earn double of that amount daily.

However, the economic environment upon which these businesses operate is negatively affecting them. Hence, Olusemore (2006) opined that, A-NOAS graduates carry huge economic burden which affects their income generation. He further explained that, Nigeria has unfavourable economy with features like; high rate of inflation, government policy somersault, insecurity of lives and properties, multiple taxation and high levies, dwindling industrialization, government-led economy, import dependent, (including refined petroleum products), mono cultural economy (oil), hostile fiscal activities and monetary policy instability, rising interests and consistent visible evidences of adverse business environment. Meanwhile, this result has shown that, the skills acquired during A-NOAS training equipped the graduates to earn good income above what most paid graduates earn in a month working for government.

#### **4.7.2. There is a significant difference in the job creation ability of the A-NOAS beneficiaries before and after the training in South-West, Nigeria.**

This finding agreed with Adelokun (2017) who found out that, products of Advanced National Open Apprenticeship Scheme are contributing to economic development through job creation. The result revealed that, maximally, a trained graduate had successfully trained 370 candidates. It was also observed that, maximally, some A-NOAS graduates employed up to 22 persons as employees and some had up to 9 workshops/offices. This result contradicts the claims of Ezeanya (2015) who maintained that, certain factors like; love for vocations that requires minimal physical/mental abilities, love for professions that offer “benefits” on daily basis and



pursuit for immediate and sudden enrichment has militated against the efforts of A-NOAS graduates to create jobs. Promotion of job creation is at the centre of NOAS programmes. The NDE Brochure (2006) stated that, the Trainers Capacity Upgrading (TCU) was necessitated by the need to support the agency's training partners in upgrading their outlets in order to improve and enhance their training quality so as to cut down the rate of urban drift and promote rural economy through vocational training. These upgraded workshops and training outlets are used for both business and training purposes and manned by qualified personnel trained by the A-NOAS graduates.

**4.8 Research Question 4b:** Will there be significant variation between B-NOAS only trained candidates' self-reliant status and that of B-NOAS and A-NOAS trained candidates in terms of financial position and Job creation?

### Financial Position

**Table 4.8: Respondents means scores and the t-test on self-reliance of graduates of B-NOAS to A-NOAS and B-NOAS only based on financial position**

Category	N	Mean	SD	t	df	Mean Diff
A-NOAS	A-NOAS	A-NOAS	A-NOAS	A-NOAS	A-NOAS	A-NOAS
B-NOAS	240	36160.66	20017.30			
only						

Table 4.8 indicated that there was no significant variation in the self-reliance of B-NOAS only trained candidates and B-NOAS to A-NOAS candidates in terms of their financial position measured with average monthly profit:  $t= 1.28$ ,  $df= 478$ ,  $p>0.05$ . This implies that, the candidates that went for the A-NOAS training had similar financial position with other candidates who had only B-NOAS training. This means, the candidates that went for the A-NOAS training were not in any way better than their counterparts who had only B-NOAS training but did not have access to A-NOAS training in terms of financial position. The implication is that, both groups were equivalent with regards to their financial position prior to the A-NOAS training intervention. Thus, the result clearly revealed that if there would be any different between the two groups in terms of financial position; it should be attributed to A-NOAS training.

## Job Creation

**Table 4.9: Respondents means scores and the t-test on self-reliance of graduates of B-NOAS only candidates and B-NOAS to A-NOAS based on job creation**

Category		N	Mean	SD	t	df	p
Number of Workshops/offices	B-NOAS to A-NOAS	240	1.03	0.18			
	B-NOAS only	240	1.14	0.37	-3.935	478	0.000
Number of apprentice presently in training	B-NOAS to A-NOAS	240	1.13	0.90			
	B-NOAS only	240	0.65	0.90	5.817	478	0.032
Number of employees	B-NOAS to A-NOAS	240	0.34	0.66			
	B-NOAS only	240	0.72	1.37	-3.901	478	0.000
number of cooperate business contracts per year(mention organisation)	B-NOAS to A-NOAS	240	0.03	0.16			
	B-NOAS only	240	0.08	0.39	-1.837	478	0.067
Number of corporate trainings (mention organisation)	B-NOAS to A-NOAS	240	0.08	0.28			
	B-NOAS only	240	0.03	0.40	1.599	478	0.110
Number of candidates successfully trained by you	B_NOAS to A_NOAS	240	0.07	0.26			
	B_NOAS only	240	0.10	1.30	-0.342	478	0.733

Table 4.9 indicated that there was a significant variation in the self-reliance of B-NOAS only ( $\bar{x} = 1.14$ ) and B-NOAS to A-NOAS ( $\bar{x} = 1.03$ ), with regards to the quantity of workshops/offices:  $t = -3.935$ ,  $df = 478$ ,  $p < 0.05$ . There was no significant variation in the self-reliance of B-NOAS only candidates ( $\bar{x} = 0.65$ ) and B-NOAS to A-NOAS ( $\bar{x} = 1.13$ ) in terms of the number of apprentice presently in training:  $t = 5.817$ ,  $df = 478$ ,  $p > 0.05$ . There was a significant variation in the self-reliance of B-NOAS only ( $\bar{x} = 0.72$ ) and B-NOAS to A-NOAS ( $\bar{x} = 0.34$ ) with regards to the quantity of employees:  $t = -3.901$ ,  $df = 478$ ,  $p < 0.05$ . There was no significant variation in the self-reliance of B-NOAS to A-NOAS and B-NOAS only with regards to the quantity of corporate business contracts per year:  $t = -1.837$ ,  $df = 478$ ,  $p > 0.05$ . There was no significant variation in the self-reliance of B-NOAS to A-NOAS and B-NOAS only with regards to the rate or number of commercial trainings:  $t = 1.599$ ,  $df = 478$ ,  $p > 0.05$ . There was no significant variation in the self-reliance of B-NOAS to A-NOAS and B-NOAS only with regards to the quantity of candidates successfully trained:  $t = -0.342$ ,  $df = 478$ ,  $p > 0.05$ . Two relationships were significant: number of workshops/offices and number of employees. This is because, when there is more workshops/offices, there will be need to have more workers. This may not be a function skill but could be due to entrepreneurial skill. Hence, the other relationships that require much skill were not significant.

## Discussion

### **4.8.1. There was a significant variation between B-NOAS only trained candidates' self-reliant status and B-NOAS and A-NOAS trained candidates in terms of financial position and Job creation.**

This result revealed the baseline situation of the candidates that were trained under the A-NOAS training. The t-test result revealed two comparable groups who were similar in financial position prior to the A-NOAS training. With this result, it is implied that, the A-NOAS candidates were not chosen for the training because of their superior performance in their different trades in terms of financial position. Thus, the observed improvement in their financial position will be likely attributed to the impact of the A-NOAS training. The finding agreed with Peters and Bridjilal (2011) who postulated

that, if there are lucrative ventures in an economy, the persons who have acquired higher levels in terms of human capital would become smarter at identifying such opportunities. Hence, education apart from bequeathing knowledge and skills, brightens the mind to always perceive latent economic opportunities.

**4.8.2. There is significant variation between B-NOAS only trained candidates' number of workshops/offices and number of employees and that of B-NOAS and A-NOAS trained candidates.**

With the exception of number of workshops/offices and number of employees which had significant variations in the self-reliance of B-NOAS to A-NOAS and B-NOAS only candidates, the other variables; number of apprentice presently in training, number of corporate business contracts per year, number of corporate trainings and number of candidates successfully trained had no significant variation. This implies that, the job creation ability of the candidates who went for A-NOAS training after their B-NOAS training were not significantly better than their B-NOAS counterparts who did not attend A-NOAS training prior to the A-NOAS training. The two variables that had significant variations (number of workshops/offices and number of employees) could be probable due to the trades that could thrive well with minimum level of skills such as barbing and cosmetology. With these trades, one may have more than one workshop/office which will require employment of other people with minimum skills. Moreover, some candidates are doing well with their B-NOAS only skills in their respective trades and that was why some did not find it necessary to attend the A-NOAS training.

**4.7 Research Question 4c:** Will there be significant variation between A-NOAS only trained candidates' self-reliant status and their B-NOAS only self-reliant status in terms of financial position and Job creation in the region?

### Financial Position

**Table 4.10: Respondents means scores and the t-test on self-reliance of B-NOAS to A-NOAS graduates and their B-NOAS only financial position**

Category	Mean	N	Std. Deviation	t	df	sig
Self_Reliance-Average Monthly Profit-B-NOAS only	38,519.58	240	21773.63	-	239	0.000
Self_Reliance_Average Monthly Profit_A only	117,980.00	240	44612.34	25.845		

From Table 4.10, the intra group result indicated that the monthly profit of the candidates when they were A-NOAS trained was more than their monthly profit when they were only with B-NOAS training. That is, their monthly profit after B-NOAS training before proceeding to A-NOAS training was smaller than after the A-NOAS training. The mean difference is 79,460.42, which implies that there is a significant variation between A-NOAS trained candidates' self-reliant status and their B-NOAS self-reliant status in terms of financial position:  $t = -25.845$ ,  $df = 239$ ,  $p < 0.05$ . This implies that, A-NOAS training has improved the monthly profit of the beneficiaries from when they were only Basic National Open Apprentice Scheme (B-NOAS) trained to when they are Advanced National Open Apprenticeship (A-NOAS) trained. It could be that, the advanced nature of A-NOAS training had made it possible for the beneficiaries to become more proficient in handling difficult professional challenges with greater propensity of generating higher income.



## Job Creation

**Table 4.11: Respondents means scores and the t-test on self-reliance of graduates of B-NOAS to A-NOAS and B-NOAS only based on job creation**

Category	Mean	N	Std. Deviation	t	df	sig
Number of Workshops/offices_B to A	1.03	240	0.18	-		
Number of Workshops/offices_A only	2.28	240	0.89	20.87	239	0.000
Number of apprentice presently on training_B to A	1.13	240	0.90	-		
Number of apprentice presently on training_A only	6.23	240	4.73	16.43	239	0.000
Number of employees B to A	0.34	240	0.66	-	239	0.000
Number of employees_A only	2.23	240	2.32	12.01		
Number of corporate business contracts per year(mention organisation)_B to A	0.03	240	0.16	-	239	0.000
Number of corporate business contracts per year(mention organisation)_A only	13.23	240	7.71	26.55		
Number of corporate trainings (mention organisation)_B to A	0.08	240	0.28	-		
Number of corporate trainings (mention organisation)_A only	15.69	240	9.91	24.36	239	0.000
Number of candidates successfully trained by you B to A	0.07	240	0.26	-		
Number of candidates successfully trained by you A only	36.63	240	32.70	17.31	239	0.000

Table 4.11 indicated that there was a significant variation in the self-reliance of B-NOAS to A-NOAS graduates ( $\bar{x} = 0.18$ ) and B-NOAS only graduates ( $\bar{x} = 0.89$ ) in terms of the number of workshops/offices:  $t = -20.87$ ,  $df = 239$ ,  $p < 0.05$ . There was a significant variation in the self-reliance of graduates that went from B-NOAS to A-NOAS ( $\bar{x} = 0.90$ ) and B-NOAS only graduates ( $\bar{x} = 4.73$ ) in terms of the number of apprentices presently in training:  $t = -16.43$ ,  $df = 239$ ,  $p < 0.05$ . There was a significant variation in the self-reliance of B-NOAS to A-NOAS graduates ( $\bar{x} = 0.66$ ) and A-NOAS only ( $\bar{x} = 2.32$ ) in terms of the number of employees:  $t = -12.01$ ,  $df = 239$ ,  $p < 0.05$ . There was significant variation in the self-reliance of B-NOAS to A-NOAS graduates ( $\bar{x} = 0.16$ ) and B-NOAS only graduates ( $\bar{x} = 7.71$ ) in terms of the number of corporate business contracts per year:  $t = -26.55$ ,  $df = 239$ ,  $p < 0.05$ . There was significant variation in the self-reliance of B-NOAS to A-NOAS graduates ( $\bar{x} = 0.28$ ) and B-NOAS only graduates ( $\bar{x} = 9.91$ ) in terms of the number of corporate trainings:  $t = -24.36$ ,  $df = 239$ ,  $p < 0.05$ . There was also a significant variation in the self-reliance of B-NOAS to A-NOAS graduates ( $\bar{x} = 0.26$ ) and B-NOAS only ( $\bar{x} = 32.70$ ) in terms of the number of candidates successfully trained:  $t = -17.31$ ,  $df = 239$ ,  $p < 0.05$ . The results showed that job creation ability of the candidates when they had A-NOAS training was better than their job creation ability prior to the A-NOAS training when they had only B-NOAS training. This intra group result shows that, the same candidates after the A-NOAS training had the capacity to engage in activities that resulted in job creation. Therefore, A-NOAS training equipped them with enhanced proficiency.

## **Discussion**

### **4.9.1. There is a significant variation between A-NOAS trained candidates' self-reliant status and their B-NOAS self-reliant status in terms of financial position.**

The result shows monthly income of the beneficiaries increased after A-NOAS training. This finding is consistent with Suleiman (2020) who said that, the main objective of NDE's training at A-NOAS level is to train for proficiency and enhance income generation. Similarly, Enikanselu and Oyende (2009) stated that, a positive

relationship exist amongst level of proficiency and income level. This implies that, the improvement in the financial position of the same candidates observed in this result is properly due to the Advanced National Open Apprenticeship (A-NOAS) training they have attended which invariably has impacted their proficiency level. However, Adelakun (2017) posited that, NDE training activities had a low impact on poverty status of participants. Then, Vambe (2012) maintained that, the uniqueness of A-NOAS training lies on its ability to provide training to those who are already in the trade for the purpose of enhancing their level of proficiency and income generation. Therefore, it may not be surprise to observe that the financial position of A-NOAS candidates increased over and above what it was prior to the A-NOAS training when they had only B-NOAS training.

**4.9.2. The intra group result indicated that, the same candidates excelled in job creation ability after the A-NOAS training.**

The result shows the intra group comparison of the same candidates before and after A-NOAS training. The result revealed that, beneficiaries excelled in job creation ability after the A-NOAS training. This findings probably come this way because of the location of the study (Lagos and Ogun State) having metropolitan cities. The lager population and the presence of corporate organisations make recognition of proficiency very easy and economically rewarding. When people acquire an advanced skill after the A-NOAS training, they are likely to be equipped to handle more professional responsibilities including partnering with NDE in training other people at (B-NOAS and A-NOAS) level as master trainers. Ukoha, Osuji and Ibeagwu (2014), as well as Adebisi and Oni (2012) corroborate that most NDE training partners have well equipped training facilities made available through the National Open Apprenticeship Scheme's Trainers' Capacity Upgrading (TCU) loan which has assisted them to upgrade their centres with current and essential materials for the benefit of trainees in the region. Also, the involvement of development partners and politicians has boosted the activities of these A-NOAS graduates in terms of number of trainings and trainees trained in the region between 2008 and 2017.

**4.8 Research Question 4di:** Will there be significant variation in Business Attitude due to training exposure, Age, Gender and Entry level qualification?

**Table 4.12ai: Summary of analysis of variance (ANOVA) of business attitude variation based on training exposure, age, gender and entry qualification**

**Tests of between-subjects effects**

**Dependent variable: self-reliance – average monthly profit**

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	1151420349.05	3	383806783.019	.876	.453	.005
Intercept	24484471122.2413	1	24484471122.2413	558.734	.000	.540
Category. Training	77009796.556	1	77009796.556	.176	.000	.000
	462371718.676	1	462371718.676	1.0556	.305	.002
Category training category *	69027544.570	1	69027544.570	.158	.000	.001
Error	20858955040.4690	47	438213341.186			
Total	87899766488.1000	48				
Corrected Total	20974097075.3748	47				

a. R Squared = .005 (Adjusted R Squared = -.001)

The result from Table 4.12ai revealed that there is a significant effect of the category of training (A-NOAS and B-NOAS) on respondents' attitude to business ( $F_{(1,815)} = 0.158$ ;  $p < 0.05$ , partial  $\eta^2 = 0.001$ ). This result implies that, category of training either A-NOAS or B-NOAS had a significant effect of the respondent's attitude towards business. This result is probably like this because of A-NOAS trainers' attitude towards business, coupled with their level of success which would have indirectly influenced the disposition of the trainees towards perhaps becoming like their trainers. This agreed with Bandura (2001) in Yewande (2012) that, theory of social cognitive by Bandura (1977) agreed that behavioural and surrounding knowledge creates the self-beliefs which later, influence and change succeeding behaviour within the environments. By associating with their trainers, the trainees see the benefits of positive attitude towards business and most likely are influenced to cultivate similar attitude for their own success in business.

**Table 4.12a:ii: Scheffe post-hoc analysis on business attitude based on training category**

<b>Category of Training</b>	<b>Mean</b>	<b>Std. Error</b>	<b>95% Confidence Interval</b>	
			<b>Lower Bound</b>	<b>Upper Bound</b>
Basic only	60.70	1.356	58.038	63.362
Advanced	76.88	1.257	74.415	79.351

The result in Table 4.12aii shows that the attitude towards business of the sampled candidates' self-reliant status was better ( $\bar{x} = 76.88$ ) compared with their counterpart who stopped at basic level of training ( $\bar{x} = 60.70$ ) B-NOAS. This implied that the experience acquired at advanced level improved their business attitude.

**Table 4.12b: Summary of analysis of variance (ANOVA) of business attitude variation based on training exposure, age, gender and entry level qualification**

**Tests of between-subjects effects**

**Dependent variable: self-reliance – average monthly profit**

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	1151420349.058	3	383806783.019	.876	.453	.005
Intercept	24484471122.413	1	24484471122.413	558.734	.000	.540
Category	77009796.556	1	77009796.556	.176	.675	.000
Age	462371718.676	1	462371718.676	1.055	.305	.002
Category * Age	69027544.570	1	69027544.570	.158	.692	.000
Error	208589550404.690	476	438213341.186			
Total	878997664881.000	480				
Corrected Total	209740970753.748	479				

a. R Squared = .005 (Adjusted R Squared = -.001)



Result from Table 4.12b shows that there is no significant effect of age on the respondents' attitude to business ( $F_{(1,709)} = 0.158$ ;  $p > 0.05$ , partial  $\eta^2 = 0.001$ ). This implies that, age has no significant effect on the respondents' attitude to business. This could be due to the composition of the respondents who are mainly youth. According to the NBS (2021), youth unemployment is 45.2 percent and this could account for the dominant of youth in this sample who may not have much positive disposition towards business. Additionally, age brings about maturity that affects the way people react to issues around them. Hence, if a group is predominantly youthful, it will affect their perception towards business which might be focusing on core business activities with little or no regards for intangible derivable like attitude towards business.

**Table 4.12c: Summary of analysis of variance (ANOVA) of business attitude variation based on training exposure, age, gender and entry level qualification**

**Tests of between-subjects effects**

**Dependent variable: self-reliance – average monthly profit**

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	1260736226.483	3	420245408.828	.960	.412	.006
Intercept	572711370976.773	1	572711370976.773	1307.609	.000	.733
Category	431184360.240	1	431184360.240	.984	.322	.002
Gender	144510436.149	1	144510436.149	.330	.566	.001
Category * Gender	372269727.663	1	372269727.663	.850	.357	.002
Error	208480234527.265	476	437983685.982			
Total	878997664881.000	480				
Corrected Total	209740970753.748	479				

a. R Squared = .006 (Adjusted R Squared = .000)

Results from Table 4.12c revealed that there is no significant effect of gender on the respondents' attitude to business ( $F_{(2,703)} = 0.850$ ;  $p > 0.05$ , partial  $\eta^2 = 0.000$ ). This could be attributed to the composition of the trades used in this study. The five trades; hair dressing, fashion design, confectionary, ICT/computer and cosmetology are gender insensitive. There are many male and female in these trades and they are performing their work professionally. People conduct their professional life based on their level of proficiency not gender. According some research findings by gender comparative studies, there are more similarities than differences between male and female entrepreneurs in terms of traits, motivations, and success rates (Buttner and Rosen, 1989; Fagenson, 1993; Sexton and Bowman-Upton, 1990; Kalleberg and Leicht, 1991). Ahmed and Kar (2019) in a study on gender differences of entrepreneurial challenges in Ethiopia confirmed that male and female had similar rate of business success. Once one is skilled and competent, irrespective of gender, he or she will excel in business. The finding implies that, people's attitude towards business might be informed by other factors other than their gender.

**Table 4.12di: Summary of analysis of variance (ANOVA) of business attitude variation based on training exposure, age, gender and entry level qualification**

**Tests of between-subjects effects**

**Dependent variable: self-reliance – average monthly profit**

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	1086496191.769	5	217299238.354	.494	.781	.005
Intercept	1580917284.1347	1	1580917284.1347	35.914	.000	.070
Category	55946446.430	1	55946446.430	.127	.722	.000
Highest_level_of_educat	403007291.182	2	201503645.591	.458	.000	.002
Category * Highest_level_of_educat	9109373.250	2	4554686.625	.010	.000	.000
Error	2086544745.61979	47	440199313.422			
Total	8789976648.81000	48				
Corrected Total	2097409707.53748	47				

a. R Squared = .005 (Adjusted R Squared = -.005)

The result from Table 4.12di revealed that there is a significant effect of highest level of education on the respondents' attitude towards business ( $F_{(2,703)} = 0.010$ ;  $p < 0.05$ , partial  $\eta^2 = 0.005$ ). This result implies that level of education affects attitude towards business. It thus means that, when people are educated, they tend to bring their previous knowledge into everything including business. Martinez, Levie, Kelley, Saemundsson and Schott (2008) argued that, education contributes immensely in shaping attitude, culture and skills of the people. Therefore, the more educated a business owner, the more likelihood that he will succeed in the business which will inform his attitude towards the business. Education assist people to be objective about life and this help them in the way they perceive their attitude towards business.

**Table 4.12dii: Scheffe Post-hoc Analysis on Business Attitude based on level of education**

<b>Highest Educational Qualification</b>	<b>Mean</b>	<b>Std. Error</b>	<b>95% Confidence Interval</b>	
			Lower Bound	Upper Bound
OND/NCE	71.42	0.314	70.807	72.038
HND/First Degree	75.73	1.89	72.022	79.444
Masters	56.87	3.062	50.862	62.888

The result in Table 4.12dii is highly revealing. Lower educational qualifications had better attitude towards business with regards to self-reliant status of the sampled candidates. Those with HND/First Degree as their highest qualification had the best business attitude ( $\bar{x} = 75.73$ ), followed by those with OND/NCE ( $\bar{x} = 71.42$ ) and the least attitude towards business was observed among those who had Masters Degree ( $\bar{x} = 56.87$ ). The reason for the observed reverse experience between qualification and attitude towards business might be the possibility of those with higher degrees may not satisfied and thus, still be searching for other jobs aside their businesses.

## **Discussion**

### **4.10.1. Two group comparison of candidate who attended A-NOAS training had a better attitude towards business than those who had only B-NOAS training.**

The two group comparison post-hoc tests presented on Tables 4.11a and 4.11b shows the attitude towards business of two groups (A-NOAS trained graduates and comparable fresh B-NOAS trained graduates). While the former had attended the A-NOAS training, the latter group had just finished the B-NOAS training hence, has an attitude that is significantly different from those that had attended the A-NOAS training. This result revealed that the candidate who attended A-NOAS training had a better attitude towards business than those who had only B-NOAS training. Thus, from the displayed results, it is deduced that the mean score of A-NOAS training significantly differs from the mean score of B-NOAS training, indicating that A-NOAS training impacted significantly on the candidates' attitude towards business. The mean score of attitude towards business for the A-NOAS trained group was (76.88) and the means score for the B-NOAS trained group was (60.70). There is a significant difference of 16.18 which shows that A-NOAS training had a more positive impact on the trainees.

The above results imply that A-NOAS training improved the graduates' attitude towards business in the five selected trades. This result agreed with King (2007) who stated that, attitude is generally regarded as enduring though modifiable experiences and/ or persuasion and is also learnt rather than innate. This implies that, as trainees come into training and see their trainers and the environment in which the

training is taking place and considers it worthy of helping him to attain their expectations, they will develop positive attitude and aspire to attain the level of the trainers. Hence, Herbert Spencer (1852) as contained in Allport (1954) stated that an individual with a positive attitude for a given behaviour will perform better in that behaviour than another with a negative attitude.

Within the informal sector, ability and skills build confidence and enhance income level. That is, the more proficient a person, the more his ability to handle more sophisticated and complex jobs. Therefore, during the A-NOAs training, the trainees are allowed to be involved in all aspects of the business including price negotiations. This helps them to see and appreciate the enormous economic gains that come as a result of attending proficiency in a particular trade. Hence, it is probably this exposure that boosted the confidence and interest of the A-NOAS graduates to be more committed to their chosen trades. The result agreed with the work of Suleiman (2020) which emphasized the importance of personal modelling and stated that, one of the major components of A-NOAS training is modelling self-employment to the trainees by using successful self-employed trainers. Generally, trainees tend to have positive attitude towards what they believe would assist them in realising their professional objectives (GuyoSarr, 2019).

On the other hand, the result also addressed the problem expressed by Adeyeye (2011) who stated that, experts in vocational training has agreed to the fact that the graduates under the A-NOAS programmes are by far inferior to others in well-established vocational institutions whose competence are in no doubt and who undergo adequate training with modern and better equipment which could well adapt to the changing situation and who spent much longer periods for their vocational trainings.

Therefore, this result agreed with the work of Robinson, Stimpson, Heufner and Slater (2013), which emphasized the importance of learning inputs that helps the learners to change their attitude towards the desired learning outcome. The positive impact of A-NOAS training, explains the high mean scores recorded above.



#### **4.10.2. Beneficiaries' age affected their attitude towards business in South-West Nigeria.**

This result is quite revealing as it conformed with many other research findings. Krosnick and Alwin (2002) reported that younger trainees exhibited less individualistic behaviour than their older counterparts thus have less positive attitude towards learning and business. Other researchers have found a moderate positive relationship between age and trainees' outcome, while others found that age was unrelated to trainees' attitude. According to Young (2000) older trainees tend to be positive and are prone to embracing changes and innovation and therefore tend to be achieving more during training and afterwards. However, Garson (2005) reported that younger trainees feel more comfortable in embracing current techniques and showing positive attitude. He further stated that, younger people are more willing to take risks and consider new approaches than the older ones. When people are young, they tend to take a lot of things for granted including their businesses. Azoulay (2019) corroborated that; youth businesses do not necessarily grow, survive or provide sustainable incomes.

#### **4.10.3. The lower the educational qualification, the better the attitude of the sampled A-NOAS beneficiaries.**

The multiple group comparison post hoc tests presented on Tables 11c shows three categories of trainees that attended the A-NOAS offered by NDE in Southwest Nigeria. The result revealed that the lower the educational qualification, the better the attitude of the sampled A-NOAS beneficiaries. These findings probably come out this way because of the composition of the respondents considered in this study and the nature of the combination of the variables (educational qualification and attitude towards business).

Those with HND/B.Sc. degrees are trained manpower that are qualified for paid employment but were either not employed or unemployable. There is therefore the realization that wasting more time in search of non-existent white collar jobs may be counterproductive, hence the need for NOAS training and subsequent establishment as self-employed. The understanding that Lagos and Ogun State present a great economic potential for self-employed group due to the metropolitan nature of the two

states gives the NHD/B.Sc. degree group a motivation to be total committed to their business using available resources. Their high educational background coupled with the skills acquired in A-NOAS training help them to manoeuvre through different socio-economic classes and be able to relate with both individual and corporate clients. This agreed with Nieuwwemhuizen and Groenewail (2004) who reported that training and education affected attitudes positively and was linked to entrepreneurship success, attitude toward entrepreneurship and perception of feasibility of starting a new businesses.

Similarly, Kangasharju and Pekkala (2002) found a positive correlation among firm owners level of education and attitude towards own businesses. However, this finding disagreed with Lucas (2017) whose study on the impact of demographic and social factors on firm performance in Kenya showed that, many thriving businesses were established and manned by persons whose highest qualification was secondary school education. Meanwhile, the unique nature of Lagos and Ogun state would probably favour mostly those with high educational background with marketable skills and positive business attitudes.

The second highest group, the OND/NCE certificate holders are the lowest educational qualification group as well as the most economic disadvantage group in terms of socio-economic mobility because they are prepared for medium manpower capacity and occupies level seven in the ministry. Furthermore, an average OND/NCE certificate holder in Lagos and Ogun state is paid less than twenty thousand naira a month and most times the salaries are not regular. Hence, becoming self-employed after the A-NOAS training provides a self-nest for this group who would probably strive to upturn the situation through attitudinal change towards their business. This finding agreed with Hailikari, Nevgi and Lindblom-Ylanne (2007) who maintained that pre-learning raised the confidence level of clustered business trainees in Hong Kong at basic and middle grade.

Similarly, Thibault (2001) concluded that, the success achieved by self-employed could rely on certain personal attributes and the way the businesses are being managed rather than educational qualification. Therefore, Hinks et al. (2015) submitted that, self-employed persons are most likely than employees to have no formal education qualification and somewhat less likely to possess any higher-level qualifications (O'Level and above) to aid growth of businesses. The OND/NCE group may perceive A-NOAS training as a good opportunity to acquire a viable skill which

will help them to enhance their economic potentials and this affects the way they conduct their businesses.

However, the Masters' degree group has the least score in terms of attitude towards business and this could be probably due to lack of satisfaction with self-employment status as their chances of getting a paid job is higher than these other two groups. Therefore, self-employment status is perceived as a temporary situation which should be changed and efforts that ought to be channelled to building a viable business might be diverted to other activities with the aim at getting good paid jobs. This finding is incongruent with Kelley, Singer and Herrington (2012) who found that one's quality of education impacts positively on his firm's performance because boosts the owner's self-belief as well as self-efficacy.

Meanwhile, according to Rideout and Gray (2013) education can promote enabling abilities: proficiencies, self-controlling skills and encouraging beliefs that promote innovation as well as creativity. However, this finding supports Yusuf and Saffu (2005) whose study did not find any significant relationship between educational level and attitude to business in their study of Ghanaian business owners. Therefore, higher education may adversely affect attitude toward business at this level because of the lack of satisfaction and motivation.

**4.11 Research Question 4dii:** Will there be significant variation in self-reliant status due to training exposure, Age, Gender and Entry level qualification?

**Table 4.13: Summary of analysis of covariance (ANCOVA) of self-reliance status by age, gender and entry level qualification**

<b>Source</b>	<b>Type III Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>	<b>Partial Eta Squared</b>
Corrected Model	2727022870.22	12	227251905.9	0.513	0.907	0.013
Intercept	30744987954	1	30744987954	69.357	0	0.129
Category	13101449.64	1	13101449.64	0.03	0.035	0
Training exposure	955656237.5	1	955656237.5	0.521	0.002	0.001
Age	865656289.7	1	865656289.7	1.953	0.163	0.004
Gender	75091554.9	1	75091554.9	0.169	0.681	0
Highest Educational Qualification	447543191.4	2	223771595.7	0.505	0.009	0.002
Category * Age	141839522.3	1	141839522.3	0.32	0.572	0.001
Category * Gender	378724042.2	1	378724042.2	0.854	0.356	0.002
Category * Highest Educational Qualification	22391572.27	2	11195786.14	0.025	0.001	0.003
Training * Age	323935996.9	1	323935996.9	0.731	0.393	0.002
Age * Gender	25398574.25	1	25398574.25	0.806	0.561	0.004
Age * Highest Educational Qualification	480261.316	1	480261.316	0.001	0.974	0.005
Category * Training* Age * Gender	8929808.571	1	8929808.571	0.02	0.887	0.433
Error	2.07014E+11	467	443284685			
Total	8.78998E+11	480				
Corrected Total	2.09741E+11	479				

a R Squared = .013 (Adjusted R Squared = -.012)

The results from Table 4.13 revealed that there was a significant effect of the category of training (A-NOAS and B-NOAS) on respondents' self-reliant status ( $F_{(1,467)} = 0.521$ ;  $p < 0.05$ , partial  $\eta^2 = 0.001$ ). There was no significant effect of age on the respondents' self-reliant status ( $F_{(1,467)} = 0.163$ ;  $p > 0.05$ , partial  $\eta^2 = 0.00$ ). There was no significant effect of gender on the self-reliant status of the respondents ( $F_{(1,467)} = 0.681$ ;  $p > 0.05$ , partial  $\eta^2 = 0.00$ ). There was a significant effect of highest level of education on the respondents' self-reliant status ( $F_{(1,467)} = 0.604$ ;  $p < 0.05$ , partial  $\eta^2 = 0.03$ ). With the exception of highest level of training, all the interaction effects of all the independent variables on the self-reliant status of the respondents were not significant. These results are highly revealing. It implies that, age and gender of A-NOAS graduates may not count when it comes to self-reliant status. However, educational qualification does count and some other factors not investigated in this study might be responsible.

## **Discussion**

### **4.11. There is significant variation in self-reliant status of A-NOAS beneficiaries due to training exposure, Age, Gender and Entry level qualification.**

This result is consistent with some scholarly findings. Kangasharju and Pekkala (2002) found a positive relationship amongst the level of education of the firm's owners and their firm's performance. Similarly, Forbes (2005) submitted that, education is related to knowledge, skills, problem-solving ability, discipline, motivation and self-confidence, all of which may influence and enable the entrepreneurs to cope with problems and thereby be more successful. The author further stated that, entrepreneurs with higher levels of education and experience are likely to be more efficient in seeking, gathering and analysing information about availability of opportunities which lead to growth. Bates (1995) in another development stated that, self-employed persons with college education were a lot not probable going to be unsuccessful like those without college education.

The reason why exposure to training had a significant effect on self-reliant status of A-NOAS graduates was also supported by Becker (1964) in Peters and Bridjilal (2011) who stated that, human capital theory holds that knowledge gives individual increase in their cognitive efforts, resulting to additional useful and resourceful possible action. Similarly, Kolvereid (1992) corroborate that, personal

factors like education has a positive relationship with aspirations, as individuals with minor educational qualifications have limited business expansion aspirations. Coleman (2004) argued that, the level of one's education serves as a motivation to persist, continue with self-discipline and these qualities when identified convince financial capital providers on potentials of a business.

However this result disagreed with Khan and Butt (2002) who contended that, formal education does not necessarily result in increased earnings in a business environment: the subjects studied will have an influence on the performance and growth of a business. Meanwhile, Van der Sluis, Van Praag and Vijverberg (2005) in Norman and Mornay (2012) posited that in least developed countries education is a major drawback for the success of small firms. In a related development, Khan and Butt (2002) equally found a negative relationship between the application of skills and abilities acquired pre-start-ups and the performance of the new firm. On the other hand, Peters and Bridjral (2011) observed that, a positive relationship existed among owner/manager's level of education and the business's ability to enlarge its size of labour force. Equally, Norman and Mornay (2012) found that, the level of education of the owner impacts on the financial performance of the business. This findings then justify the result that category of training- A-NOAS had a significant effect on the graduate's self-reliance status.

The result equally revealed that two variables; age and gender had no significant effect on the respondents' self-reliant status. In the informal sector, only the level of one's proficiency matters. Skilled professionals earn income in commensuration with their level of proficiency and expertise. Hence, age and gender may not account much for such dissimilarity. Moreover, the trades that were investigated in this study are age and gender insensitive. This implies that, it is only the skills that were acquired during the A-NOAS training that matters most because any age or gender with proficiency in a trade would perform excellently and make more money irrespective of age or gender.

These findings disagreed with Olowa and Olowa (2015) who reported that, age and gender of respondents have positive significant relationship with level of involvement and self-reliance level of agribusiness entrepreneurs. Similarly, Kristiansen, Furoholt and Wahid (2003) in their study found a significant relationship between age of an entrepreneur and business success. In fact, Van Arrdt, Van Aardt, Benzuidenhout and Mumba (2008) posited that age is no barrier to entrepreneurship

success. However, Faroholt and Wahid (2003) indicated that older entrepreneurs were more successful. Also, Sinha (1996) in Norman and Mornay (2012) indicated that young entrepreneurs tend to be more successful in business. However, Green (2013) stated that youth businesses do not necessarily grow, survive or provide sustainable incomes.

On the gender of respondents, Bobb (2008) observed that, businesses established by women had minimal sales, profits, and workers with their survival rates very uncertain when compared with those established by men. Additionally, Robb and Wolken (2002) explained that women's firms are usually having lower profitability index compared to men and have a tendency of generating lesser sales than men.

However, this finding is consistent with common findings among gender comparative studies Buttner and Rosen (1989) and Fagenson, (1993) who maintained that "more similarities than differences exist among men and women business owners with reference to personality, enthusiasm, and performance rates. In a related development, Ahmed and Kar (2019) in a study on gender differences of entrepreneurial challenges in Ethiopia confirmed that male and female had similar rate of business success. These divergent in scholarly findings are probably why these findings come out this way.

#### **4.10 Research Question 5: To what extent has A-NOAS resettlement loan facilitated employment opportunities in the region?**

In an attempt to answer the evaluation question above, stakeholders were interviewed; their responses were analysed and presented below.

##### **Theme Six: Process of applying for a resettlement loan**

Preliminary questions were asked from the interviewees on the process of applying for a resettlement loan. Figure 4.6 (see page 171) presented the responses on the process of applying for a resettlement loan at the completion of A-NOAS training. It involves first of all obtaining the form from the office. The information about the training is usually passed across the trainees during the course of their training. One important criterion that is considered is their attendance and conduct during the training which is usually reflected in their log books, then their certificate of completion of the B-NOAS training.

The qualification is that you completed the training and get the certificate of completion. The provision of this is what will qualify any of the trainees for the form. [KII, Ogun State, HOD Vocational Skill Development (VSD)]

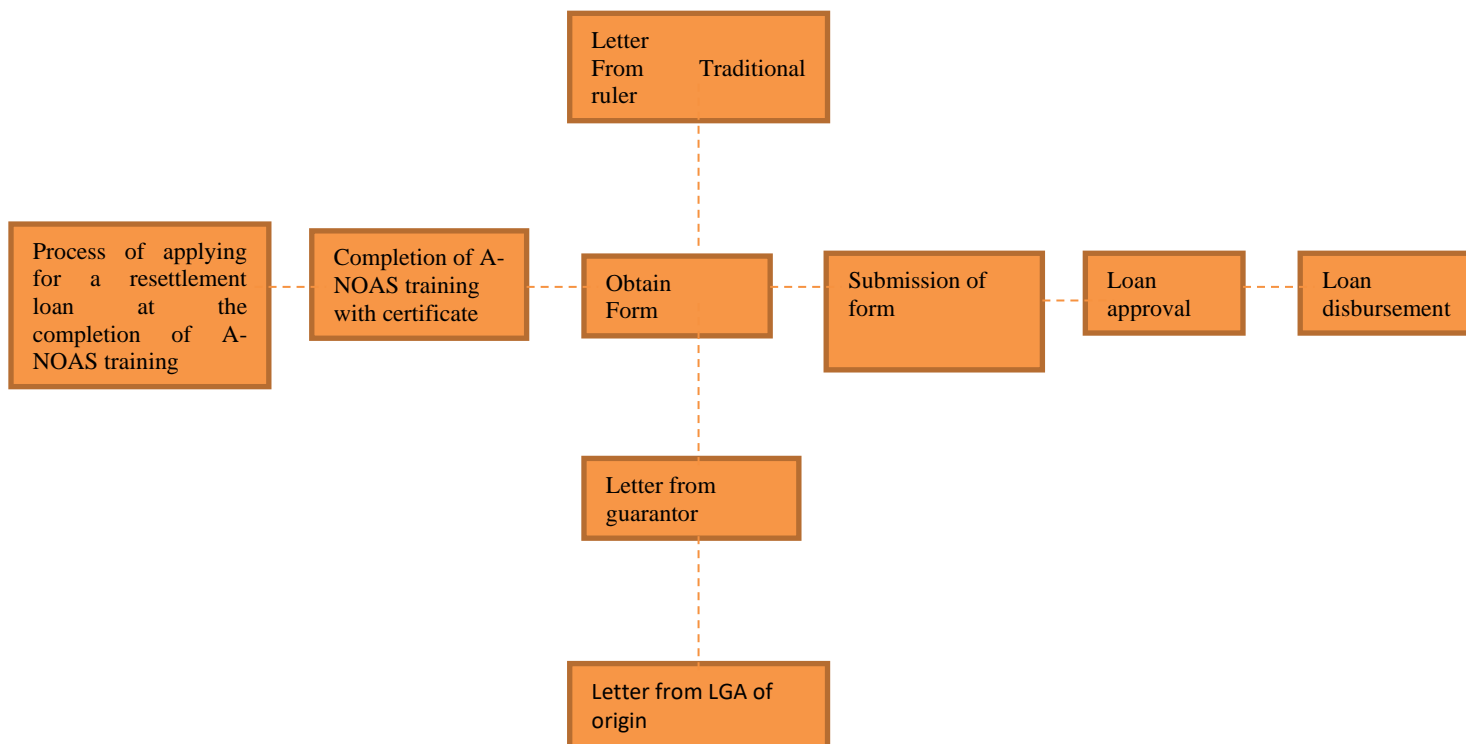
They will then be expected to produce two guarantors, preferably civil servants from level 14 upward or a business owner whose business has been registered with the CAC. They will also be expected to produce letters from their local government of origin and a traditional ruler.

There are other documents that are expected to be submitted with that form: two guarantors who must be up to level 14 in the civil service or business owners. There is a letter from the traditional leader and a certificate from the local government of origin. With these documents, the trainee can apply for the loan. (Head, Resettlement Unit, Lagos State)

While submitting the form, they are expected to submit two letters from guarantors, who must not be below level 14 in the government work. The applicants are also expected to submit letters of introduction from their traditional leaders and another from the local government of origin. The certificate of B-NOAS training serves as the basic requirement for this loan. [Ogun State, HOD Vocational Skill Development (VSD)]

Figure 4.6 below reveals the thematic illustration of the responses from respondents.





**Figure 4.6: Process of applying for a resettlement loan at the completion of A-NOAS training**

**Theme Seven: Nature of A-NOAS resettlement loan**

Furthermore, enquiry was also made about the nature of the resettlement loan for the A-NOAS graduates. As displayed in figure 4.7 (see page 174), the loan is a social investment scheme and not an economic scheme because it is not meant for profit making. This was said by the Ekiti State, HOD Vocational Skill Development (VSD), in his words, “A-NOAS loan is like a social/economic investment loan with a single digit interest rate of 8%”. His words agreed with that of the head of resettlement unit, Ogun State who said that, “the nature of the loan is therefore social and not economic” and that of the head of resettlement unit, Oyo State, who said, “is a form of social empowerment scheme given to basically unemployed people on a rotational basis. That is, it should revolve around several people without depleting”.

What the social empowerment scheme means is that it is a revolving loan. Once the trainees pay back with the interest, it will be used to empower other trainees who are in need of the resettlement loan. This was confirmed by the Osun State, HOD Vocational Skill Development (VSD), according to him, “the loan is meant to be revolving around so that many other beneficiaries will have access to it”. The Ondo State, HOD Vocational Skill Development (VSD) also said, “we consider it as a social investment loan rather than an economic loan”.

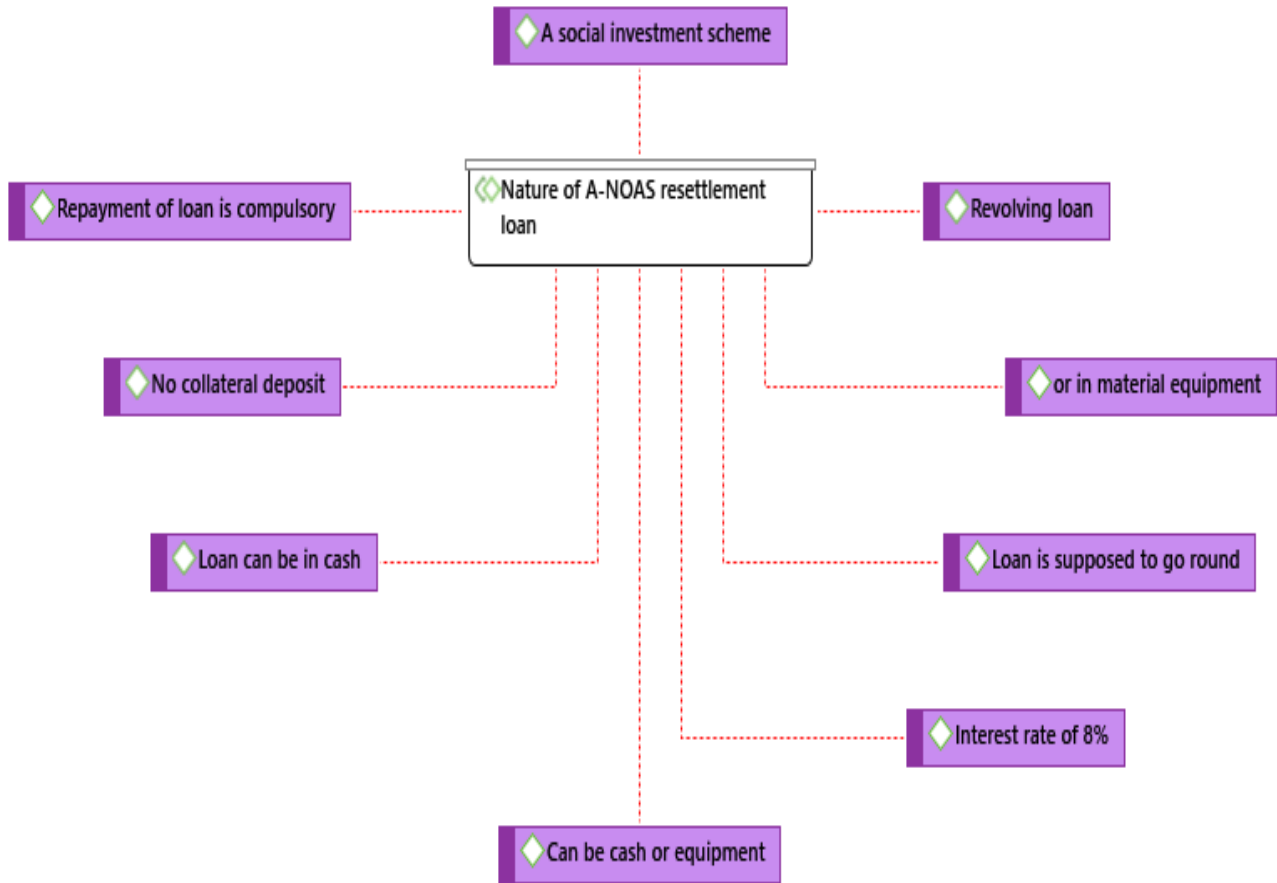
The repayment of the loan is then compulsory because if trainees do not repay, there will be no means of empowering others who are also in need of the loan. In the words of Head, Resettlement Unit, Ekiti State who said, “It is also a revolving loan, which means that, government provided that initial fund and as a self-replacing fund, interest collected and principal on old loan is used to issue to new applicants”. It confirmed the words of the Ekiti State, HOD Vocational Skill Development (VSD) who said that, “here, money is given to trained people in a particular trade and they are to use it for business and pay back” and that of the Head, Resettlement Unit, Oyo State, who said that, “the beneficiaries are trained A-NOAS graduates, who are expected to pay back within three years so that other people will have access to the same loan.

The loan can either be in the form of cash, materials or both and the loans are without collateral but has a minimal interest rate. This was attested to by the words of Head, Resettlement Unit, Lagos State, “we can give cash, equipment or both cash and equipment”.

A-NOAS loan is a revolving loan that comes either in cash or in material equipment. From the headquarters, the equipment are supplied to us at the state level and keep in the store. But for cash, the money is paid into the state account for onward disbursement. The loan comes without any form of collateral deposit. [Lagos State, HOD Vocational Skill Development (VSD)]

However, it was pointed out that even though the loan is without collateral, there is a minimal interest rate according to the Ogun State, HOD Vocational Skill Development (VSD) who said that, “there is no collateral deposit except the guarantors and a 10 percent down payment before the loan is collected”. This was confirmed by the Osun State, HOD Vocational Skill Development (VSD), who said that, “Note that, there is an interest rate of 8% and payable within 3 years after the 6 months moratorium. The nature of the loan makes it to be for those who are really doing business.” The Oyo State, HOD Vocational Skill Development (VSD), “much emphasis is placed on providing the work equipment than giving cash”.

Figure 4.7 below reveals the thematic illustration of the responses from respondents.



**Figure 4.7: Nature of A-NOAS resettlement loan**

**Theme Eight:** Fund range available to applicants

From data gathered as shown in figure 4.8 (see page 277), it was observed that the funds candidates are entitled to, is highly dependent on their trade. Respondents also pointed out that the resettlement loan used to be smaller than the current one but they had to increase it because of the present economic crises and increment in price of goods today. However, the decision on the amount to disburse is solely dependent on the type of trade because some trades are more capital intensive than the others. The participants shared their thoughts in the following different ways:

Some trades are capital intensive than others. Hence, they require a huge amount of money to resettle the applicants. In 2008, the scheme was giving 45,000 to beneficiaries for trades like barbing. Then the price of a clipper was about 3000. Today, it has changed. The highest amount then was about 400,000, but today, there are trades that get 700,000 thousand for full resettlement. [LAGOS STATE, HOD Vocational Skill Development (VSD)]

The least amount given to any trade in the least resettlement exercise was 75, 000 for cosmetology and the highest was 400,000 for catering. However, the economic situation in the country has changed drastically. So, the next resettlement exercise we are planning to give out 150,000 for hair dressing saloon and the highest will be about 700,000 for catering services. (Head, Resettlement Unit, Ekiti State)

It ranges from less capital intensive like cosmetology to high capital intensive trades like fashion design. A trade like barbing needs just small equipment and with 150,000 one may achieve much. But a capital intensive trade like fashion design will require around 500,000 or thereabout to set it up in a good location. [Oyo STATE, HOD Vocational Skill Development (VSD)]

For example, that of auto mechanic is different from panel beating or auto electrical. The least is auto electrical which was resettled last with 25,000. We do give out loan in cash of up to 250,000. The one we are about to disburse now, one person will get up to 700,000 for catering service. This is full resettlement. [LAGOS STATE, HOD Vocational Skill Development (VSD)]

It was iterated that the resettlement loan can now be up to 700 000 at its peak and between 100 000 and 150 000 at its lowest. The Head, Resettlement Unit, Lagos State said, “the highest amount of loan settlement those days was around 400,000.

Now, we are resettling to the tune of 700,000. It is the trade that determines the amount to give as loan.” It was confirmed by Ekiti State, HOD Vocational Skill Development (VSD), who said, “the highest amount in today’s Nigeria is around 700,000 naira. Therefore, we can say that the range will be between 100,000 and 700,000 naira.” and the OGUN STATE, HOD Vocational Skill Development (VSD) affirmed the claims – “so, you can see us resettling with lowest amount of 150,000 and as high as 700,000.”

Figure 4.8 below reveals the thematic illustration of the responses from respondents.



**Figure 4.8: Range of fund which applicants are entitled to according to their trade**

### **Theme Nine:** Easy of loan application

Figure 4.9 (see page 180) shows how easy it is for candidates to apply, process and eventually have access to the loan. The respondents confirmed that applying for the loan is easy as all it takes is for the candidates to visit the NDE office to apply, provide the necessary documents and wait for approval. The approval however is dependent on when government releases the money and gives the order for disbursement.

Iterating that obtaining the form and applying does not take time, HOD Vocational Skill Development (VSD) in Ondo State said, “applying for A-NOAS loan does not take time. It is something you can finish within a week if one is serious about it.”

Applicants are free to apply at any time provided they have finished their A-NOAS training. All that is needed is for them to pick the form and fill it, submit the necessary documents with it. The processing of the form is done officially by National Directorate of Employment (NDE) both the state and federal level. We need to review the forms and documents submitted. Then we can select those that are qualified and present them for resettlement. Anytime the headquarters give instruction and supply equipment, we call on the applicants to come for their loan. [Osun State, HOD Vocational Skill Development (VSD)]

However, the challenge often comes up when the organization has to wait for the funds to be dispensed by the government. The Head, Resettlement Unit, Oyo State confirmed this by saying, “When fund is released, and the federal government instructs us to disburse, we will call on the beneficiaries. But it is not that straightforward, it depends on what is approved”. This was confirmed by the head Resettlement Unit, Lagos State, who said, “Like, since 2017, we have not done any national resettlement exercise till today. But the processing has been done awaiting for the federal government funding. So, that is one of the challenges we face”.

Then when the federal government approve and release the fund, we will invite the successful ones to come and take the loan. That is the process, but all these may take up to two years. The reason is that, when people apply, the fund does not come out immediately. It could take up to two years for federal government to release the money. And when the money is released, we will wait for instruction to disburse the fund. This is the bureaucratic process that sometimes delays the process



of loan. (OGUN STATE, HOD Vocational Skill Development (VSD))

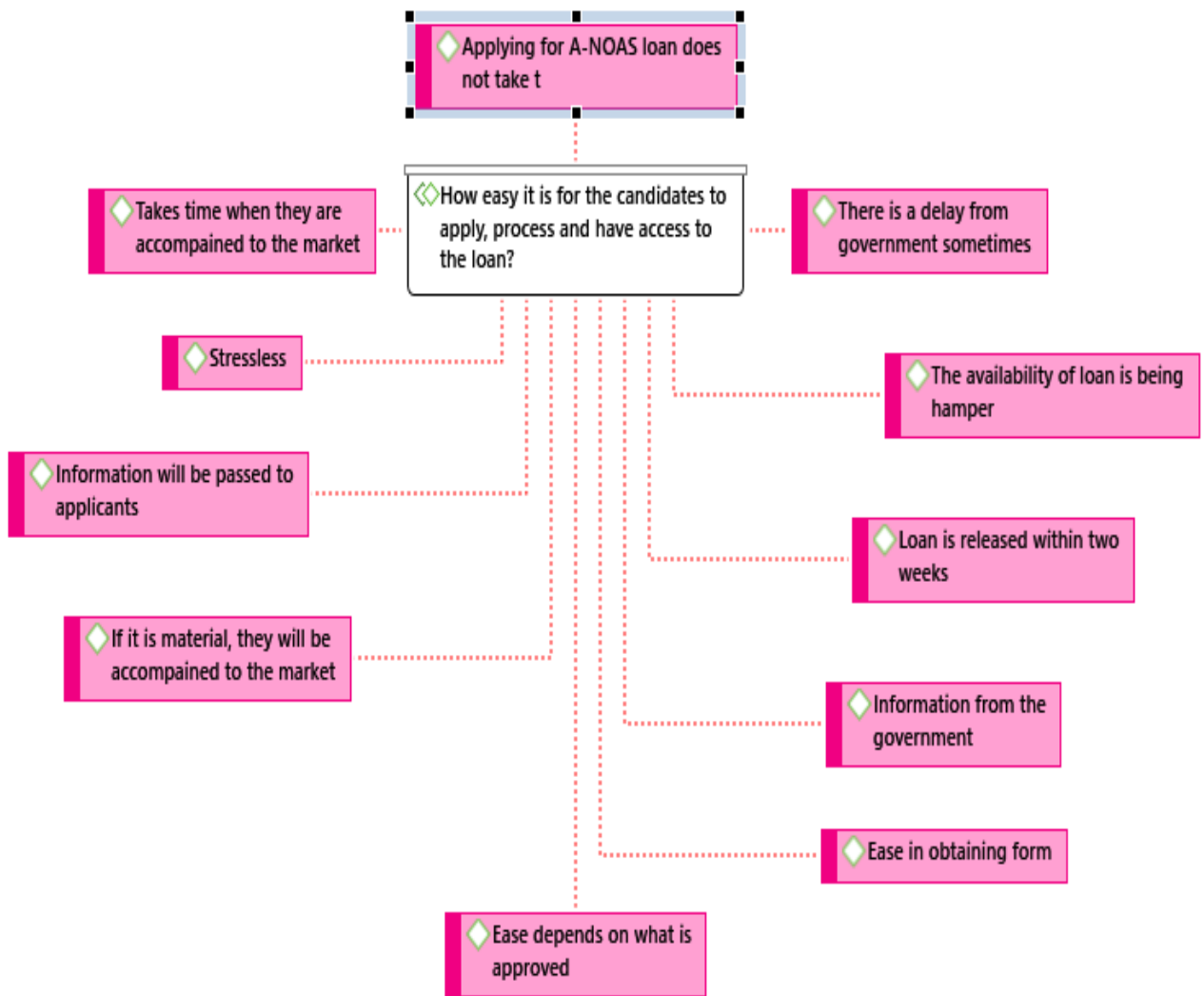
The procurement of the materials also takes time as officials have to accompany the candidates to the market sometimes.

it depends on the form of loan, if we are to assist in procuring the equipment that will involve getting some things ready and involving specific master trainers that will join our team to the market. This could take some time. (The Head, Resettlement Unit, Oyo State)

Another challenge that could pose as a problem is the unavailability of funds which is majorly because many candidates have refused to pay back the amount they owe. It makes it difficult for new candidates to access the loan.

To access the loan depends on the availability of funds. The availability of loan is being hampered by many defaulters. When you have a huge amount of funds outside there, it will affect the amount that was provided and the amount available will be substantially depleted. [Ekiti State, HOD Vocational Skill Development (VSD)]

Figure 4.9 below revealed the thematic illustration of the responses from respondents.



**Figure 4.9: Ease of candidates to apply, process and have access to the loan**

**Theme Ten: Handling of bias in resettlement loan administration**

On how NDE handles the issue of bias, Figure 4.10 (see page 183) presents the response of the respondents. While some iterated that bias is a normal thing due to the external influence of politicians others said candidates who have guarantors who are NDE staff have leverage above others because it is a sure way of getting their money back from the candidates. The Lagos State, HOD Vocational Skill Development (VSD) said: “Ha, bias in government socio-economic investment scheme is inevitable. Politicians want to take advantage of every single activity to prove that they are working. Hence, they have infiltrated the process by sending their supports and loyalties”.

There is bias only when politicians intervene in the process. You know what I mean by saying politicians. Sometimes, some influential people would say, let my candidates be the beneficiary of the loan. And they will insist on it. Because they are highly placed, they have their way. [Ogun State, HOD, Vocational Skill Development (VSD)]

However, against all odds, the master trainers comments through candidates workbook helps in making an unbiased decision about candidates who are to benefit from the loan. The Lagos State, HOD Vocational Skill Development (VSD) said, “But, when it comes to loan, the master trainers’ recommendation serves as the determining factor”. The Osun State, HOD Vocational Skill Development (VSD) also said, “politicians do interfere but we try to explain to them that, this is a credit facility that will be repaid in order to keep the scheme going”.

There is nothing bias in the loan administration process. We look at the forms and attached documents to see what we can do. We consider the report of the applicants conduct during the A-NOAS training and we would see those who are serious and others who are not. (Head, Resettlement Unit, Oyo State)

Head, Resettlement Unit, Lagos State was also part of the respondents that disagreed about the issue of bias. According the head of that unit, “there is no preferential treatment when it comes to loan administration. The criteria for accessing the loan is well spelt out and the applicant are aware of what is expected of them. The Ekiti State, HOD Vocational Skill Development (VSD) however agreed by saying that, “There are no biases in the administration of loan. We may have bias for certain trades, not for individual applications. His words were able to justify some of the

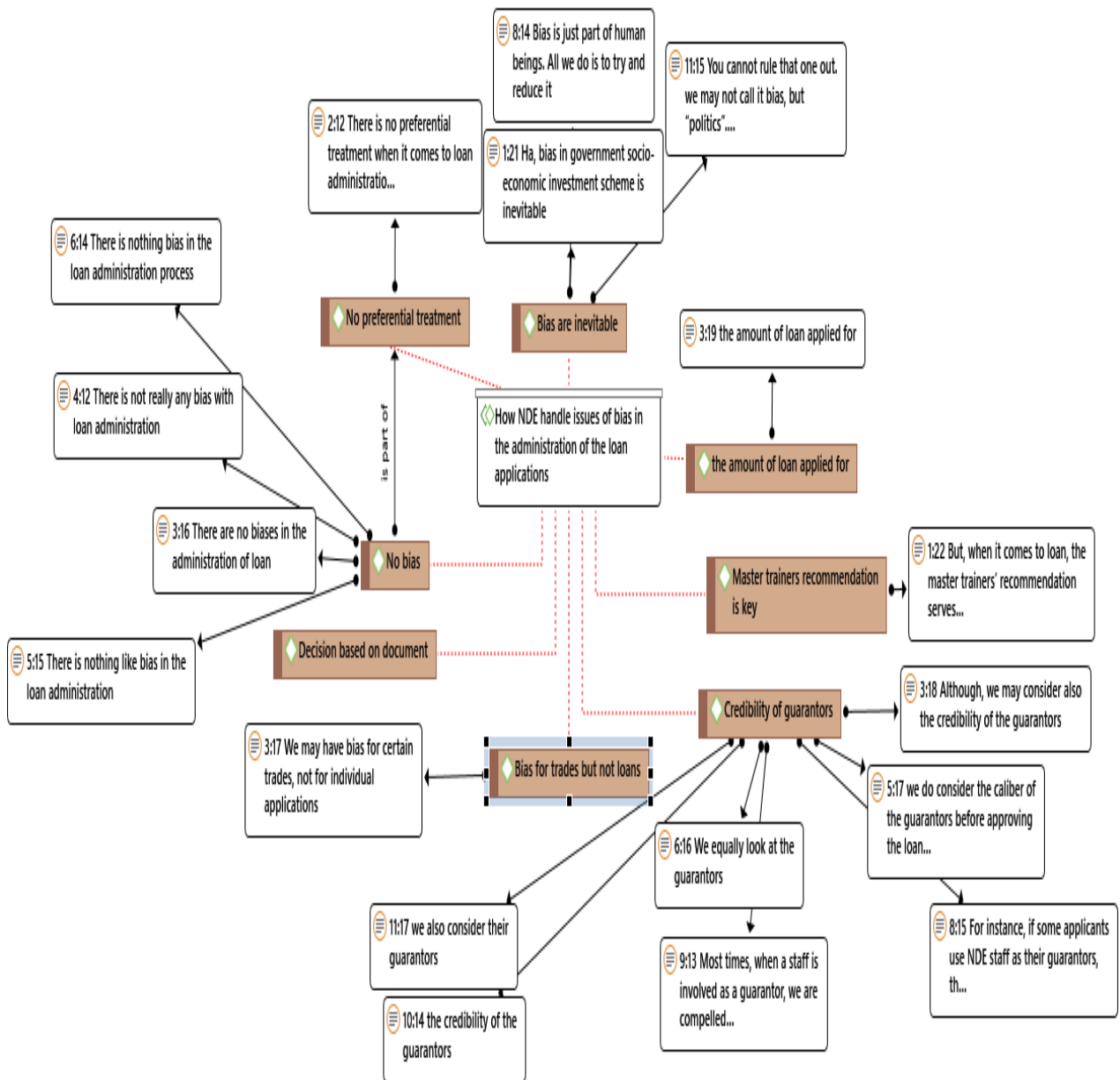
issues that people may classify as bias. Head, Resettlement Unit, Ogun State also agreed that, “There is not really any bias with loan administration. The decision is based on what the documents say. The process is very objective”.

The Ekiti State, HOD Vocational Skill Development (VSD) explained when it comes to the issue of bias, “although, we may consider also the credibility of the guarantors, and the amount of loan applied for”. The HOD Vocational Skill Development (VSD) Ondo State, said, “most times, when a staff is involved as a guarantor, we are compelled to approve the loan request because; it is secured by virtue of an NDE staff being a guarantor.

Although, we do consider the calibre of the guarantors before approving the loan, I don’t think that constitutes biasness. For instance, if two senior staff of NDE are the guarantors of particular applicants, the implication is that, when he or she defaults in the repayment of loan, we go after the guarantors. Being that they are our staff members, we deduct the money from their salaries until we recover all. You can see that, to outsiders, they will consider it bias, but we do it for surety sake. [Oyo State, HOD Vocational Skill Development (VSD)]

Bias is just part of human beings. All we do is to try and reduce it. For instance, if some applicants use NDE staff as their guarantors, that is a point to consider. It implies that, if such an applicant gets the loan, the loan is secured. (Head, Resettlement Unit, Ogun State)

Figure 4.10 below reveals the thematic illustration of the responses from respondents.



**Figure 4.10: How NDE handles issues of bias in the administration of the loan applications**

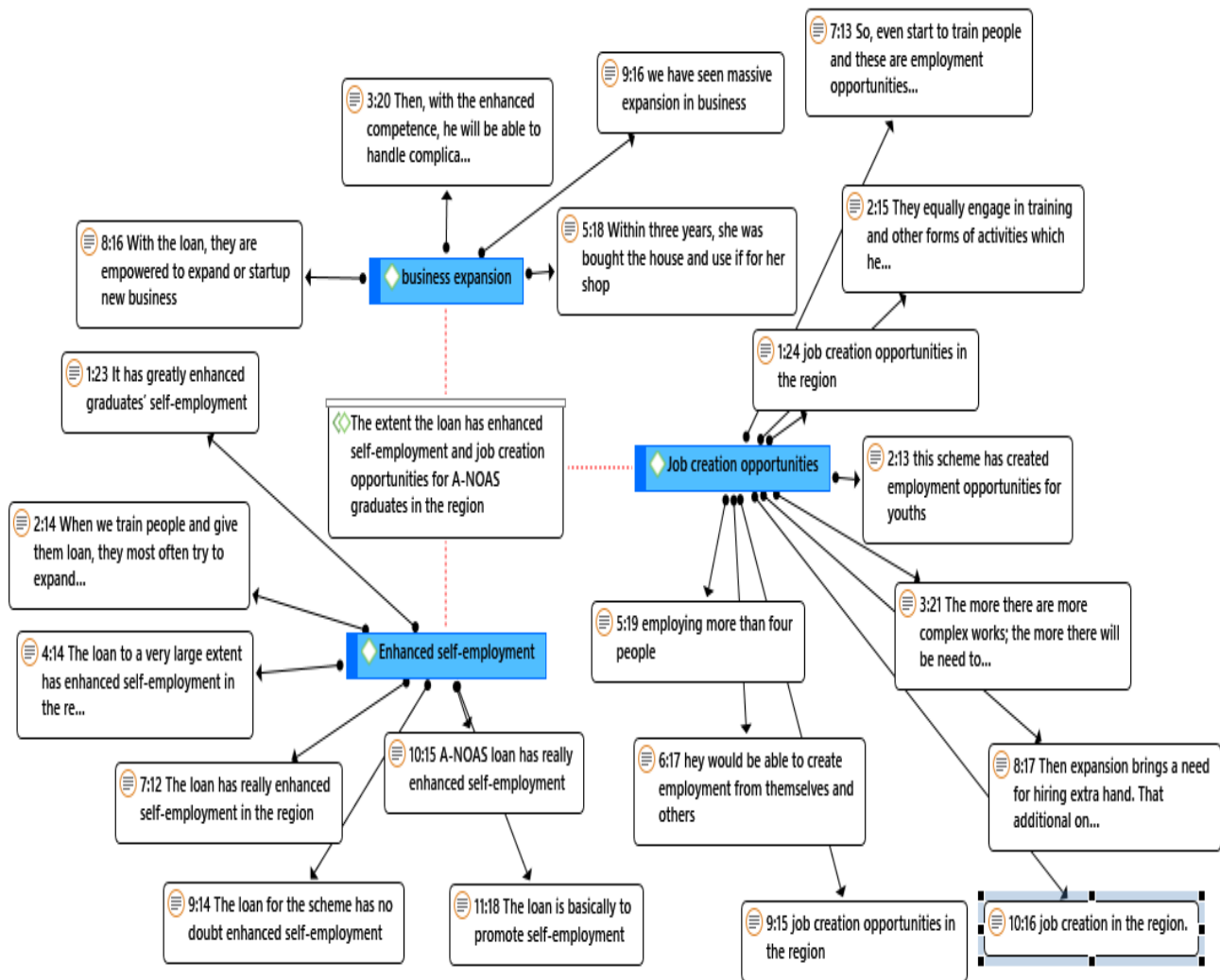
**Theme Eleven:** Extent of self-employment and job creation opportunities for A-NOAS graduates.

Figure 4.11 (see page 184) shows the extent to which the loan has enhanced self-employment and job creation opportunities for A-NOAS graduates. Responses showed that the loan has helped graduates become self-employed. It has equally helped others to expand their businesses to the extent of becoming employers of labour themselves. The Lagos State, HOD for Vocational Skill Development (VSD) said, “It has greatly enhanced graduates’ self-employment and job creation opportunities in the region”. The Head, Resettlement Unit, Lagos State also said, “this scheme has created employment opportunities for youths. When we train people and give them loan, they most often try to expand the scope of their businesses. Every business expansion creates at least one job opportunity”. The Ekiti State, HOD for Vocational Skill Development (VSD) said the training is a chain reaction which means that all parts of it are interconnected. In his words, “the training first, the loan second and employment and creation of jobs follows. It is a value-chain reaction”.

The few that got the loan are making good use of it and today, some have become master trainers with more than two business branches. They have many people working for them. For instance, there is a particular caterer that supplies confectionery to a particular restaurant in Abeokuta. She has more than 7 persons working for her because she has many machines. It was the resettlement loan that enhanced her capacity and brought out her skills. (Head, Resettlement Unit, Ekiti State)

One woman in 2008 was given loan of 350,000 for hair dressing. Because she has a shop before, she used the entire fund to buy new equipment. Within three years, she bought the house and use it for her shop, employing more than four people. Today, she is part of our master trainers. [Oyo State, HOD Vocational Skill Development (VSD)]. With the loan, they are empowered to expand or start-up new businesses. Then expansion brings a need for hiring extra hands. That additional one person is employment and some with the aid of the loan will improve their capacity and are inducted as NDE master trainers. That is the value-chain relationship with the loan. (Head, Resettlement Unit, Ogun State).

Figure 4.11 below reveals the thematic illustration of the responses from respondents.



**Figure 4.11: Extent to which the loan enhanced self-employment and job creation opportunities for A-NOAS graduates in the region**

**Theme Twelve:** Ease of information on the availability of loans

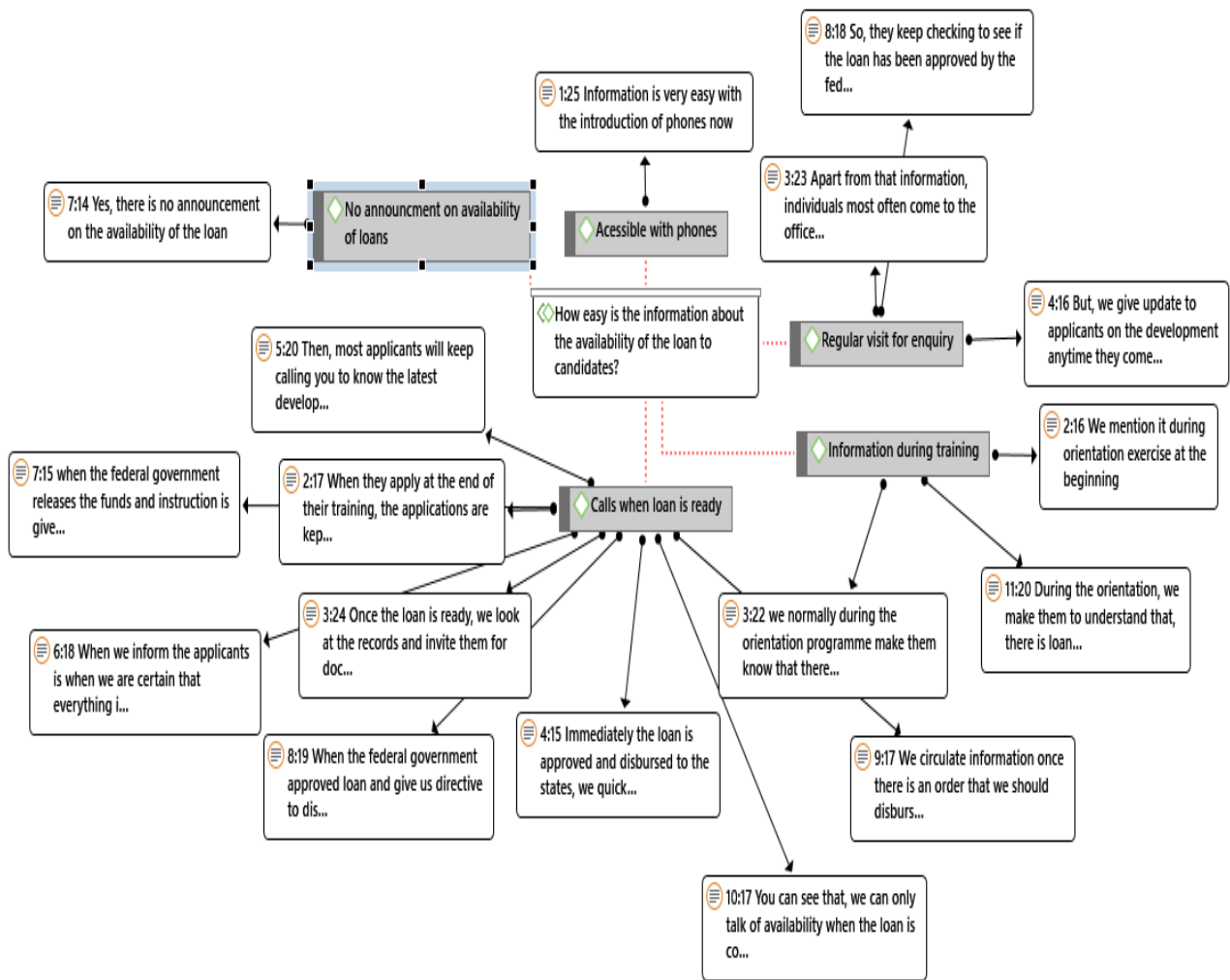
Figure 4.12 (see page 187) shows the responses of respondents about the ease of information on the availability of loans. The responses show that candidates have easy access to information due to the availability of phones. Many of them recorded that candidates are usually informed through phone calls once the loans are available. Others said that candidates usually come to their office regularly to know the status of their application. Their orientation and training period are always a good time to inform them about the loan.

The Head, Resettlement Unit, Lagos State, “Information about loan availability is very easy. We mention it during orientation exercise at the beginning. They are equally informed that, it is not a ‘right’ as it is based on the availability of the funds. The Head, Resettlement Unit, Ekiti State agreed and said, “We have the contact of all the applicants and their guarantors; this helps us to easily contact them. Immediately the loan is approved and disbursed to the states, we quickly let all the beneficiaries know about it”.

Whenever we have a new batch of A-NOAS trainees, we normally during the orientation programme make them know that there is a resettlement loan for those who are interested. At the end of the training, they are expected to apply for the loan provided they have the requirements to fulfil all the necessary requirements. Apart from that information, individuals most often come to the office to enquire of the availability of the loan. This we give out immediately because, the loan is meant for them. Once the loan is ready, we look at the records and invite them for documentation and subsequently the last part which is the giving of the loan. [Ekiti State, HOD Vocational Skill Development (VSD)].

Figure 4.12 below reveals the thematic illustration of the responses from respondents.





**Figure 4.12: Ease about information availability of the loan to candidates**

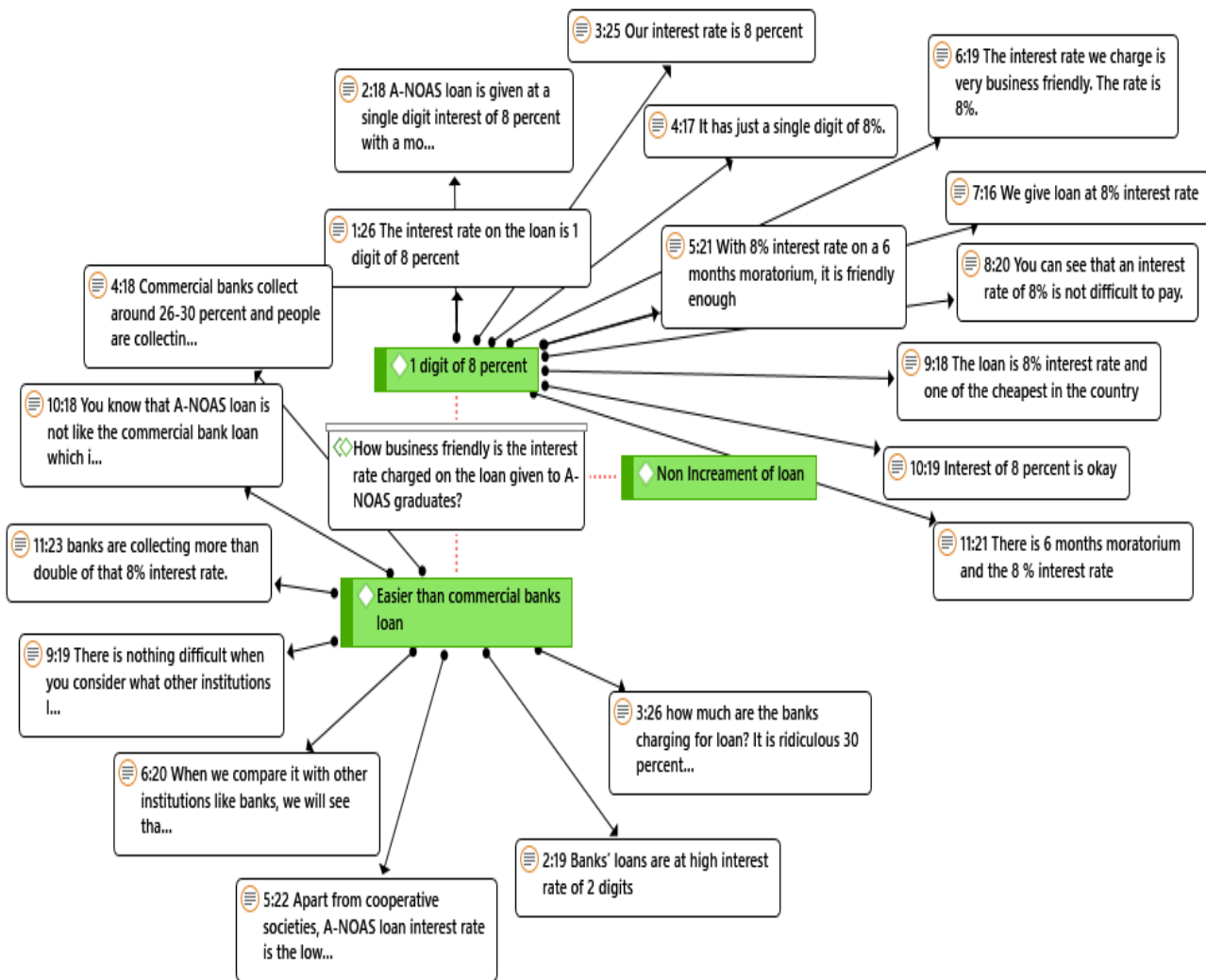
**Theme Thirteen:** Friendliness of loan policy

Based on the responses as shown in figure 4.13 (see page 189), the respondents said the resettlement loan is friendly as candidates are expected to pay back only 8% of the amount they borrowed. It was also noted that no commercial bank will limit their interest rate like that.

You know that A-NOAS loan is not like the commercial bank loan which is basically to make profit for the banks. Here, the federal government wants the beneficiaries to make use of the loan to create employment. Hence, the interest rate as it stands now is business friendly. Interest of 8 percent is okay, the only one that I know to be lesser is the cooperative societies. It means, a beneficiary can pay back the loan easily without it affecting the business negatively. [Osun State, HOD Vocational Skill Development (VSD)]

The loan is 8% interest rate and one of the cheapest in the country. Any serious minded person should be able to repay the loan without hesitation. There is nothing difficult when you consider what other institutions like banks are charging. [Ondo State, HOD Vocational Skill Development (VSD)]

Figure 4.13 below reveals the thematic illustration of the responses from respondents.



**Figure 4.13: How business friendly the interest rate charged on the loan given to A-NOAS graduates**

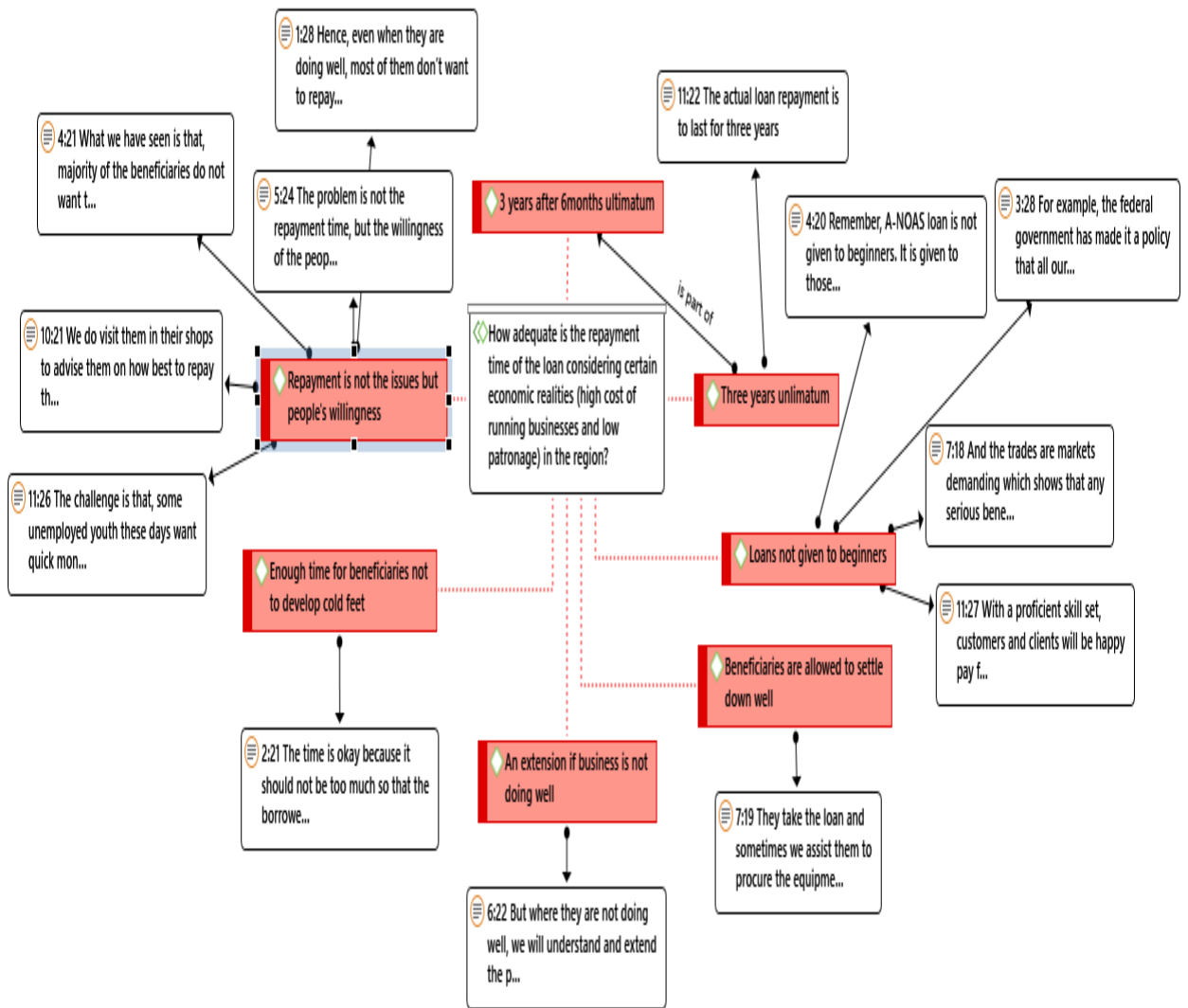
**Theme Fourteen:** Adequacy of time of repayment of loan

Figure 4.14 (see page 191) shows the adequacy time of the repayment of the loan. It was discovered from the interaction that candidates have just three years to repay the loan. They emphasized that if candidates are serious, they have more than enough time to pay up. The limitation sometime is the attitude of candidates as some of them see the loan as a “national cake” which they are not supposed to pay back. Some of the respondents have this to say,

Actually, the approved repayment period is 3 years after the expiration of the six months moratorium. What actually happens is that, even before the applicant access the fund, he or she is expected to make a down payment of 10 percent of the total loan amount. So, the remaining 90 percent is what he or she is expected to pay within the 3 years period. [Lagos State, HOD Vocational Skill Development (VSD)]

The Head, Resettlement Unit, Lagos State said, “The resettlement time of 3 years is very appropriate. Any business that is doing well should be able to settle the loan within 3 years” this agrees with what the Ekiti State, HOD Vocational Skill Development (VSD) said, “the repayment time is very appropriate. They are given six months to relax and settle down their businesses before starting to pay back the loan”.

Figure 4.14 below reveals the thematic illustration of the responses from respondents.



**Figure 4.14: Adequacy of the repayment time of the loan considering certain economic realities (high cost of running businesses and low patronage) in the region**

**Theme Fifteen:** Encouragement to the candidates through loan administration policy of A-NOAS.

Figure 4.15 (see page 194) shows the overall assessment of the loan administration policy to the candidates. The respondents all agreed that the policy is encouraging enough. Starting from obtaining the form, to the terms and conditions which includes the low interest rate, the absence of collateral, the repayment time, the outcome of the training which is geared towards job creation, etc.

The loan policies are very encouraging. If you look at all the basic requirements to access the loan: letter from local government of origin, two guarantor letters from civil servants of up to level 14, letter from the traditional head, etc., you will see that none is beyond what a serious beneficiary would easily afford. There is no collateral deposit and the repayment period is 3 years. The amount approved is the same amount given out to the beneficiaries, there is no form of deduction or reserve. Even the repayment enforcement is done with a human face. There are instances whereby NDE staff will follow the applicants to buy this equipment from reliable dealers or assist them to secure good shops in choice locations. (Head, Resettlement Unit, Lagos State)

The loan administration policy is encouraging from the application to the processing down to the point of accessing the fund. It is laced with all manners of encouragement. The federal government's policy on loan is just to support self-employment. See the interest rate of 8 percent and the repayment period of 3 years. This is what you cannot see anywhere. The other aspect of the policy that is encouraging is the no collateral deposit policy. [Ogun State, HOD Vocational Skill Development (VSD)]

This is one loan that has no collateral deposit and there is no plan of locking the shop of the beneficiaries when they default. So, even when they owe loan, we can only talk to them and their guarantors. We though can be harsh whenever we go out, we cannot arrest them for defaulting. That is why I said that, the loan policy is very encouraging. (Head, Resettlement Unit, Lagos State)

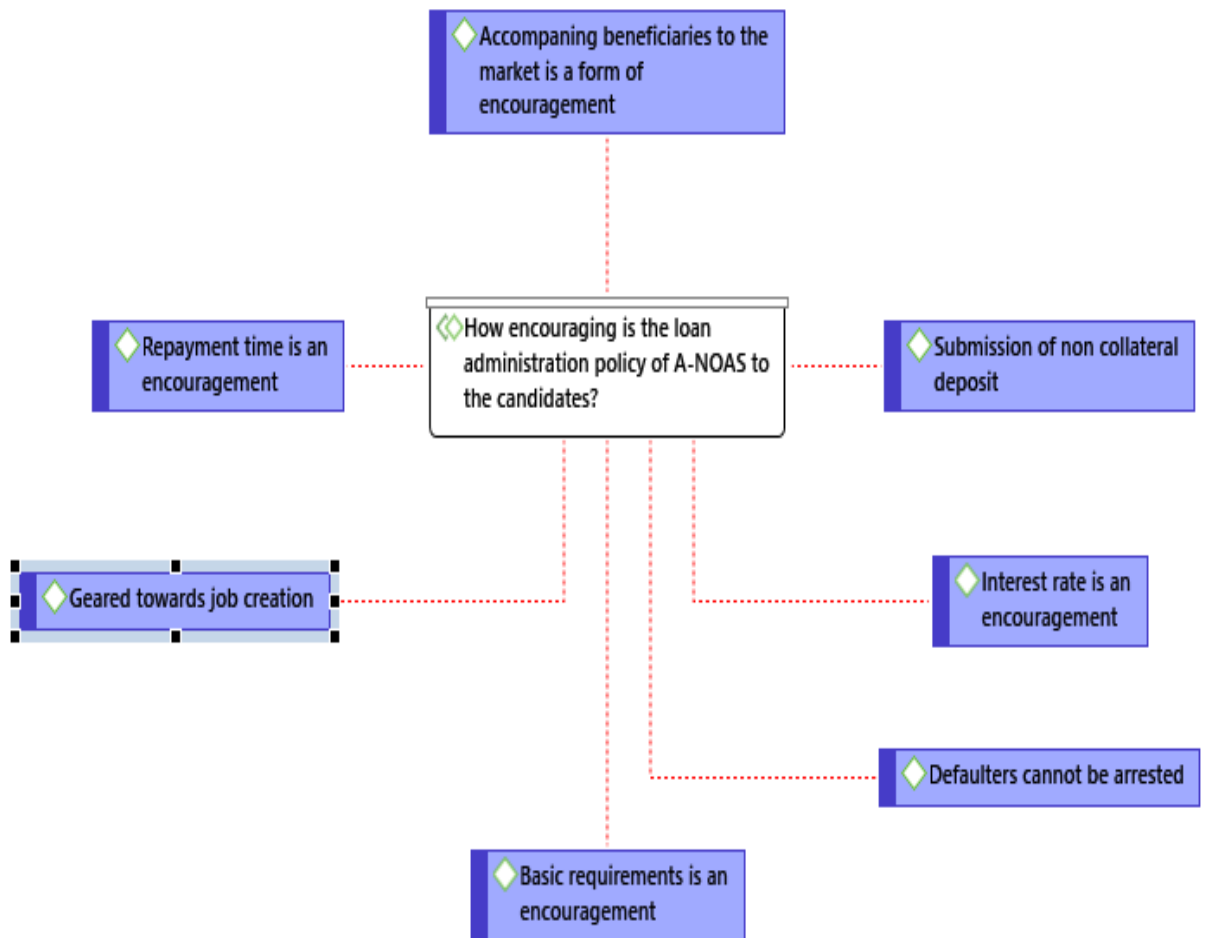
The policy also encourages the staff members of VSD to accompany candidates to the market to assist them in the procurement of the equipment for their business. The Ogun State, HOD Vocational Skill Development (VSD), "we equally

help in securing good apartment and rent them for the beneficiaries just to make sure that they are okay”. Head, Resettlement Unit, Ogun State.

In getting the loan back from candidates, the policy does not allow them to use force neither invite a third party into it. You can even add that, the policy forbears us to involve the police or any other law enforcement agent in the course of recovery the loan. The Lagos State, HOD Vocational Skill Development (VSD) said, “You can even add that, the policy forbears us to involve the third party or use other legal measures in a bid to recover the loan” which agreed with what the Head, Resettlement Unit, Ogun State said, “the policy also states that, we cannot involve any third party in the recovery of loan; hence, no police or court involvement”.

Although the fund is not enough to reach every applicant, it has made the administration of the loan more stringent to ensure that the loan are given to the most qualified applicants for better investment. Comment such as: it is social investment scheme, revolving loan, interest is 8%, can be cash or equipment, with no collateral, repayment is compulsory, amount depends on market value, recently, 120,000-700,000 was disbursed, amount is determined by the trade, no bias, no preferential treatment, credibility of guarantors, bias for trades not for loans; business expansion, enhanced job creation and job creation opportunities, one digit interest rate of 8 percent, easier than commercial bank loans, none increment of loan; repayment time is encouraging, geared towards job creation, interest rate is an encouragement and defaulters cannot be arrested; payment is not the issue, but peoples’ willingness, beneficiaries are allowed to settle down first, enough for beneficiaries not to develop cold feet, three years after 6 months moratorium support the claim that, beneficiaries are given loan to expand their businesses after training in the region.

Figure 4.15 below reveals the thematic illustration of the responses from respondents.



**Figure 4.15: Encouragement to the candidates through loan administration policy of A-NOAS**



## **Discussion**

### **4.12. A-NOAS resettlement loan has greatly facilitated employment opportunities in in South-West, Nigeria.**

The general submissions by key players in the administration of A-NOAS resettlement loan in the region is that the loan by government to A-NOAS beneficiaries is insufficient and will not support nor maintain any meaningful business except some form of financial assistance is secured elsewhere to augment. However, the administration of the loan is appropriate. The process of applying for a resettlement loan has been simplified through ease of information dissemination about the availability of loans. NDE personnel equally stated that, due to the nature of the loan which is revolving and non-collateral, every trained A-NOAS graduate is free to apply. The amount given as resettlement loan ranges according to trades and the loan has significantly contributed to self-employment and job creation opportunities for beneficiaries of A-NOAS training in the region. The interest rate charged on the loan makes it business friendly and the adequacy of the repayment time of the loan considered certain economic realities (high cost of running businesses and low patronage) in the region. The policies guiding the administration of A-NOAS resettlement loan serve as incentive that encourages the beneficiaries to apply.

These findings are consistent with Vambe (2012) who stated that, the resettlement loan administration process has significantly improved the disbursement of loan to the beneficiaries resulting in massive reduction in youth unemployment. However, the findings disagreed with Ilori and Ile (2015) who reported in their study that, participants had the view that the amount giving as soft loans and the materials distributed was less because of inefficiencies that impeded the management processes, insincerity, nepotism and inefficient monitoring and assessment systems.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

The major findings from this study as discussed in chapter four, with their educational implications and recommendations, are summarised in this chapter. Also, the limitations of this study and suggestions for further research are highlighted.

#### **5.1 Summary**

This study is an impact evaluation of the Advanced National Open Apprenticeship Scheme (A-NOAS) programme of National Directorate of Employment (NDE) in the South-West Nigeria (2008-2017).

The rationale for study is to investigate the outcomes (intended and unintended) caused by A-NOAS training on the beneficiaries of the training in South-West Nigeria. In other words, this study sought to answer the question, what would have been the situation of these A-NOAS trained graduates had they not have attended the training? Hence, the study reviewed conceptual and empirical literature in the related areas in chapter two. The study adopted the mixed-methods approach of sequential (QUAN-qual) design. The rationale for the study was to measure the impact of Advanced National Open Apprenticeship Scheme (A-NOAS) training on the graduate beneficiaries of the training in South-West Nigeria. Also, the study sought to elicit information from the university graduates who attended the training on the availability and usability of facilities during their training. Equally, the study also sought for the perception of relevant stakeholders (NDE personnel and customers of A-NOAS trained graduates) on the methods and quality of training offered in the region and the effectiveness of resettlement loan in assisting the graduates to become self-employed.

Moreover, the study carried out a retroactive descriptive investigation on the availability and usability of the facilities used in training the candidates in the five selected trades (fashion design, cosmetology, confectionary, hair dressing and

ICT/computer). Likewise, the study determined the extent to which A-NOAS training has equipped the beneficiaries with employability skills for self-reliance and the employability skills was confirmed by those who made use of the employability skills (customers). Equally, the study determined the extent of A-NOAS graduates' self-reliant status. In the same vein, the study determined whether significant variation exist between: B-NOAS only trained candidates' self-reliant status and B-NOAS to A-NOAS trained candidates' B-NOAS self-reliant status in terms of financial position and Job creation; A-NOAS only trained candidates' self-reliant status and their B-NOAS self-reliant status in terms of financial position and Job creation; self-reliant status of A-NOAS only graduates and B-NOAS only graduate due to training exposure based on Age, Gender and Entry qualification. Similarly, the study ascertained the extent to which A-NOAS resettlement loan has facilitated employment opportunities in South-West Nigeria.

A wide spread sample of three hundred and sixty (360) A-NOAS graduates in Lagos and Ogun states who attended the training between 2008 and 2017, six hundred B-NOAS graduates who attended the training between 2008 and 2017 in Lagos and Ogun state and one hundred and ninety five (195) NDE personnel and customers of candidates in Lagos and Ogun states respectively participated in the study.

The study adopted non-experimental study of mixed methods design of (QUANT-qual) dominant type, this is because the researcher does not have direct control of the independent variables because their manifestations have already occurred and they are inherently none manipulable. Moreover, it is a survey. Survey examines both huge and small factors and objects by identifying and studying the representatives of the population in order to ascertain the relative occurrence, trend, and interconnectivity of sociological and psychological variables to enable a cross validation of evidence based facts and information obtained from the phenomenon (Kelinger, 1973).

Five validated instruments were designed and used to collect data in this study and two were adapted. They are: Training Facility Availability and Usability Assessment Scale (TFAUAS); Employability Skills Questionnaire (ESQ)-A-NOAS; .Employability Skills Questionnaire (ESQ) (Customers); Stakeholders' Perception Interview Guide (SPIG); Self- Reliant Inventory (SI); and Resettlement Loan Administrators' Interview Guide (RLAIG) and Graduates' Attitude Towards Business Questionnaire (GATBQ) and the data gotten was analysed with Descriptive Statistics

as well as Pearson Product Moment Correlation. Twelve evaluation questions were raised and answered and decisions were taken at 0.05 level of significance.

Interviews were conducted to gather first-hand information from relevant NDE personnel in Lagos, Ogun, Osun, Ekiti, Ondo and Oyo states on their perception about the quality of A-NOAS training and the administration of resettlement loans. Data that was collected was analysed with the use of thematic analysis, descriptive statistics as well as inferential statistics.

### **Findings of the Study**

1. A-NOAS training significantly enhanced financial position and attitude towards business of the trained graduates.
2. A-NOAS training significantly enhanced the proficiency level of those who benefited from the training.
3. A-NOAS training is done by accredited master craftsmen and women who are mostly beneficiaries of A-NOAS training in their workshops and offices while the NDE personnel under the Vocational Skill Development (VSD) unit provide supervision.
4. It was also discovered that in the A-NOAS training centres, modern technical and vocational training facilities were made available for the trainees in all the centres.
5. The result showed that, training facilities were extensively used for the training and trainees were properly monitored to ensure proper usage of the facilities during training in all the centres.
6. It was discovered that A-NOAS training to a greater extent has equipped the beneficiaries with employability capabilities and the abilities have enhanced their competence of the beneficiaries in the real world or work as self-employed.
7. The direct users of A-NOAS graduates' employability skills perceived the beneficiaries' employability skills significantly better than how the A-NOAS graduates perceived themselves.
8. Most A-NOAS graduates financial position on monthly basis are higher than what the government pays for young graduates in most government establishments in the region.
9. It was equally observed that those who attended A-NOAS training create more jobs through employment and training of apprentices than those with only B-NOAS training.

10. It was also revealed from the baseline data analysis that the candidates that went for A-NOAS training were not better both in financial position and job creation ability than their counterparts who had only B-NOAS training. Therefore, the significant variation observed in financial position and job creation ability was due to the impact of A-NOAS training.
11. The inter group financial position analysis reveals that A-NOAS trained candidates' financial position was significantly higher ( $X=117,980.00$ ) than B-NOAS financial position ( $X = 38,519.58$ ).
12. Also, the intra group (B-NOAS- A-NOAS) job creation analysis showed that there was a significant variation in job creation ability of the same group between when they only had B-NOAS training and when they had attended the A-NOAS training.
13. A-NOAS training significantly improved the attitude towards business of the candidates which in turn enhanced the self-reliant status of their businesses.
14. The study revealed that level of education affects attitude towards business in a reverse order as candidates with lower educational qualifications had better attitude towards self-employed business.
15. Educational level qualification of the candidates affected their self-reliant status, but no significant effect was observed between age and gender on the self-reliant status of the businesses.
16. There is high quality in the training being offered to A-NOAS trainees in the region as shown by the comments used to describe the conduct of the A-NOAS graduates by their customers and employers. Comments such as highly confident, ambitious, disciplined, thorough, etc. were used.
17. It was discovered that the loan by the government to trained beneficiaries has greatly facilitated employment opportunities in the region. NDE personnel asserted that information about application, processing and eventual obtaining of the resettlement loan is made available during orientation programme.
18. It was equally discovered that NDE resettlement loan is a revolving non-collateral loan of eight percent interest, on six months moratorium, repayable within three years.
19. It was observed that the number of candidates trained under the A-NOAS programme is very small compared to the number trained under the B-NOAS training programme.

20. It was noticed that the amount given to beneficiaries as resettlement loan is very small and the number of beneficiaries are equally small compared to people that apply for the loan.
21. A-NOAS training is encouraging rural-urban drift as graduates of the training immediately they complete their training find it difficult to stay where their skills are not appreciated. Hence, they move to the urban areas where there is need for their skills with better financial incentives.
22. It was also discovered that, the certificates issued to beneficiaries of A-NOAS training are acceptable by some foreign Embassies as evidence of skill acquisition training and can be used to get paid employment as skilled artisans.

## **5.2 Conclusion**

The study investigated the impact of A-NOAS programme as one of the NDE's intervention aimed at combating massive youth unemployment in Nigeria. From the multistage investigation of the A-NOAS trained graduates, it has been discovered that the A-NOAS training has significantly impacted the beneficiaries in terms of enhanced self-reliance of their businesses in terms of financial position and job creation, enhancement of attitude towards self-employed business and enhancement of competence through marketable and employability skills. Likewise, the study confirmed these results by correlating them with the experience of the customers of these A-NOAS graduates on their competence and employability skills. The results proved that A-NOAS training has impacted the beneficiaries with quality marketable skills and the right attitude towards self-employment which has resulted in enhanced self-reliant status of the businesses.

## **5.3 Educational Implications of the Findings**

The findings of the study have implications for the federal government, A-NOAS trainees, NDE personnel, and training partners.

### **The Federal Government**

A-NOAS training has great potential in creating jobs and curbing mass unemployment in Nigeria. The scheme if well-funded and managed, will contribute immensely in the federal government's quest to create employment and solve unemployed and create wealth. The study has revealed that up to at least 75% of A-

NOAS graduates are doing well after their A-NOAS training. This figure will increase if the amount of resettlement loan given to deserving candidates is increased and well managed by professionals, the beneficiaries will be motivated and the multiplier effect will be increased.

### **A-NOAS Graduates**

This study has shown that A-NOAS training increased self-reliant status of businesses operated by A-NOAS graduate. The implication for this is that, the more A-NOAS graduates are trained, the more businesses that will be enhancing their self-reliant status. Hence, A-NOAS graduates should not stop learning new skills in their trades. They should join professional groups and mentoring associations. Skills are evolving and need to be updated to avoid becoming obsolete and out of trend.

### **NDE Personnel**

The A-NOAS training is premium training for equipping trainees with proficiency skills. This study has shown that advanced skills enhance competence and raise self-reliant status of businesses. Therefore, trainees in the A-NOAS programme should be given proper orientation so as to motivate them to take the training serious. Appropriate sanctions should also be melted on those who are nonchalant about the training. The issue of biasness should be eradicated in the administration of resettlement loan to the various beneficiaries.

### **Training Partners**

The role of A-NOAS training partners is very germane. They are the implementers of unwritten curriculum that is used to train the trainees. They must be honest and thorough in discharging their duties. Moreover, they should endeavour to upgrade their training centres into institutes of vocational training. This will enhance their capacity to admit more trainees and make them more recognizable even by NDE office and other training and testing agencies like the National Board for Technical Education (NBTE).

#### **5.4 Recommendations**

The findings summarized above have far-reaching recommendations for the Federal Government, the National Directorate of Employment (NDE), unemployed graduates and NDE training partners. Therefore, the following recommendations were made.

1. Federal Government should through the Ministry of Labour and Productivity increase the funding of NDE and its training programmes.
2. The Federal Government should consider making A-NOAS training compulsory for all university graduates in Nigeria during the National Youth Service Corps (NYSC) programme. The National Universities Commission (NUC) approved Entrepreneurship programmes in the universities have fallen short of its expectation. Hence, they should serve as B-NOAS (which is basic) whereas A-NOAS will be done during the National Youth Service Corps programme in the respective states.
3. The resettlement loan of NDE should be combined with NYSC endowment fund to form a new pool of fund for the graduates immediately they finish their national youth service.
4. Government should relocate NDE offices from temporary sites where they are now to permanent locations with training workshops so that they can conduct regular trainings for trainees.
5. NDE should improve on her public awareness so as to keep the public aware of its numerous training programmes;
6. NDE should intensify collaboration with the development partners like the World Bank in the provision of training facilities;
7. NDE should involve the services of Micro Finance banks in the disbursement and collection of the resettlement loans in the region to reduce the number of loan defaulters;
8. Training duration for A-NOAS programme should be increased to enable the trainees to have more experience while on the training;
9. The amount given as resettlement loan should be increased in line with the cost of equipment and other items in the market.
10. NDE should always introduce more contemporary trades based on the needs of the society.
11. As an advanced scheme, supervision during A-NOAS training should be taking serious to ensure strict compliance;



12. The money given to trainers per trainee need to be reviewed upward and paid as the training is ongoing because it is from there that trainers buy consumables and other training items;
13. It is important for unemployed graduates to embrace the A-NOAS training because there are not too many jobs for the number of graduates in Nigeria.
14. A-NOAS training is skill-driven thus trainees must be those who are interested in learning new skills and not political party loyalists;
15. A-NOAS training partners should be chosen based on the availability of vocational and technical training facilities, their willingness to train and motivate others;
16. The loan given to training partners to enhance their capacity should be increased to enable them train more trainees;
17. A-NOAS training should be made more regular to accommodate the number of applicants;
18. There is need to replace old training partners with new qualified experts who may not be former NDE trainees so that new trainees will gain better skills that will assist them in the real world of work.
19. There is need for NDE to conduct more tracer studies of the activities of A-NOAS graduates so as to appreciate the professional challenges they are facing in order to use these feedbacks to improve the scheme.
20. The Federal Government should review the process of recruitment into the services of NDE to ensure that, shortage of manpower does not hinder some of the operations of the agency.
21. Government at all levels should build more infrastructural facilities in the rural areas to discourage rural-urban drift of trained A-NOAS graduates to the urban areas after their training.
22. A-NOAS training process should be standardized to enhance the quality of the certificates issued and make it more acceptable outside Nigeria.

## **5.5 Contributions to Knowledge**

Actually, this is an impact evaluation which aimed at investigating the effects (intended and unintended) caused by A-NOAS training on the beneficiaries of the training in South-West Nigeria. In other words, this study sought to answer the question, what would have been the situation of these A-NOAS trained graduates had

they not have attended the training? It will provide empirical basis for a better understanding of the difference between A-NOAS training and other similar training done by related agencies and institutions. It will also provide insight for stakeholders on the level with which A-NOAS training has effectively contributed to the achievement of NOAS's objectives i, ii, iii and vi.

Result from this study will guide the government at all levels in realizing the huge economic loss which the economy stands to incur if more graduates are not trained under the A-NOAS programmes. Likewise, through this study relevant stakeholders will appreciate the effect of A-NOAS training alongside the challenges that are hindering the scheme from attaining its objectives.

Moreover, the instruments used to gather information or data for this study which was constructed by the researcher can be used by other researchers who may want to investigate on the variables or related factors to the ones considered in this study. It is believed that the findings from this study will contribute immensely to the development of knowledge; thus the findings will serve as a baseline for further research works in this area.

## **5.6 Suggestions for Further Studies**

On reflecting on the aforementioned findings and consequent analysis, it became apparent that this study requires further studies.

1. The study can be expanded to cover other states and other geopolitical zones, so that it will be an extension of what the researcher did. This will also give greater opportunities for generalization.
2. Other training programmes under the VSD unit that are not considered in this study can be included, i.e., B-NOAS, School on the wheel, etc.
3. Sample size could be increased in order to cover more candidates with a wide range of trades apart from these five.
4. A different approach of collecting data from respondents needs to be considered. From the experience of this study, primary data only were collected from the participants through the use of questionnaires and interviews. Other approaches like secondary data and focus group discussion (FGD) could be used.
5. The study covered only objectives i, ii, iii and vi from NOAS objectives. Further study could be done on objectives iv and v.

6. This study was mainly conducted in Lagos and Ogun states, although two NDE personnel each were drawn from the other four states in the region. Therefore, it is also necessary to replicate this study on a large scale to cover all the six geopolitical zones in Nigeria.

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## APPENDIX I

### TRAINING FACILITY AVAILABILITY AND USABILITY ASSESSMENT SCALE (TFAUAS)

**Introduction:** This on-going study is to evaluate A-NOAS of NDE in Southwest Nigeria. This scale has been designed to obtain information on the availability/usability of the facilities used during your A-NOAS trainings. Kindly complete every section of this scale with utmost honesty as the exercise is basically for academic purpose. Every response will be handled with extreme confidentiality.

#### Part A: Choose Appropriately

- i. Age range                    (a) 20-23 [ ] (b) 24-27 [ ] (c) 28-31 [ ] (d) 32-35 [ ] 36-above
- ii. Gender:                    (a) Male [ ]                    (b) Female [ ]
- iii. Highest Level of Education: (a) OND/NCE [ ] (b) B.Sc./HND [ ] (c) Postgraduate [ ]

#### Part B

**Note:** Select by ticking (✓) the option that best represent the condition of facilities and their usage during your A-NOAS trainings.

S/N	Availability of training facilities	Yes, in all cases	Only in some cases	Not at all
1.	Training was done with technical and vocational training facilities			
2.	Training was done with the appropriate training facilities			
3.	Training was done with adequate training facilities for the number of trainees that attended A-NOAS trainings.			
4.	Training facilities were modern to guarantee effective training.			
5.	Trainees were allowed to come with their own training facilities to complement the facilities			
	Usability of training facilities			
1.	Training facilities was used for training			
2.	The facilities were satisfactorily put to use during training.			
3.	All training sessions was practical with appropriate training facilities.			
4.	Trainers allow trainees enough time to practice with the facilities provided?			
5.	Training facilities get to all the trainees during training.			
6.	Trainees were properly monitored on the proper usage of the facilities during the training.			

**APPENDIX II**  
**EMPLOYABILITY SKILLS QUESTIONNAIRE (ESQ) A-NOAS**

**Introduction:** This on-going study is to evaluate A-NOAS of NDE in Southwest Nigeria. This Questionnaire has been designed to obtain information on the Employability Skills of A-NOAS graduates. Kindly complete every section of this Questionnaire with utmost honesty as the exercise is basically for academic purpose. Every response will be handled with extreme confidentiality.

**Part A: Choose Appropriately**

- i. Age range (a) 20-23 [ ] (b) 24-27 [ ] (c) 28-31 [ ] (d) 32-35 [ ] 36-above [ ]
- ii. Gender: (a) Male [ ] (b) Female [ ]
- iii. Highest Level of Education: (a) OND/NCE [ ] (b) B.Sc./HND [ ] (c) Postgraduate [ ]
- v. Have you ever been trained in a similar trade/vocation before you joined the A-NOAS training? **Yes** [ ] **No** [ ]

**Part B**

**Note:** Rate by ticking (√) the skills you learnt during the A-NOAS training which has assisted you to work in your business or employment.

**Key:** Options 1 (Very Low), 2 (Low), 3 (Fair) 4 (Good), 5 (Excellent).

S/N	Skill Set	Meaning	1	2	3	4	5
1.	Technical and vocational competence skills	The core professional knowledge: the techniques, procedures and abilities required to function effectively in your vocation					
2.	Communication and interpersonal skills	The ability to explain what you mean in a clear and concise way through written and spoken means. To listen and relate to other people, and to act upon key information / instructions.					
3.	Problem solving	The ability to understand a problem by breaking it down into smaller parts, and identifying the key issues, implications and identifying solutions. To apply your knowledge from many different areas to solving a task.					
4.	Numeracy	The ability to use data and mathematics to support evidence or demonstrate a point.					
5.	Using your initiative and being self-motivated	Having new ideas of your own which can be made into a reality. Showing a strong personal drive and not waiting to be told to do things.					
6.	Valuing diversity and difference	Knowing the value of diversity and what it can bring. Understanding and being considerate of the different needs of different individuals.					
7.	Negotiation skills	To take on board other people's feelings and express your own					

		requirements in an unemotional clear fashion to achieve a win-win outcome.					
8.	Working under pressure and to deadlines	Handling stress that comes with deadlines and ensuring that you meet them.					
9.	Team working	Working well with other people from different disciplines, backgrounds, and expertise to accomplish a task or goal.					
10.	Organising/Planning	Being organised and methodical. Able to plan work to meet deadlines and targets. Monitoring progress of work to ensure you are on track to meeting a deadline.					
11.	Innovative/Creativity	The ability to think of new ideas or methods of achieving a given task.					
12.	Assertiveness	Ability to take decisive business decisions, communicate same and respect others feelings.					
13.	Cooperation	Ability to relate with others, share ideas, materials and comply with rules and regulations.					
14.	Entrepreneurial	To master the money making strategies in the vocation or trade (suppliers, trend and seasons)					
15.	Thoroughness	Ability to carry out an assignment accurately and finish it perfectly					
16.	Sensitivity	Ability to read the partner's feelings and thought accurately.					
17.	Self-control	Ability to respond appropriately to conflict or corrective feedback from adults or customers.					
18.	Ability to take risk	To invest scarce resources in business ventures with the aim of maximizing profit.					
19.	Environmental Alertness	The ability to discern the trend of events in the environment in order to react in accordance with the trend.					
20.	Passion/Persistence	Ability to carry out an assignment with high and sustained commitment until the aim is achieved					
21.	Goal setting	The ability to set professional targets and work consistently to achieve them.					
<b>ADD ANY OTHER SKILL YOU MUST HAVE ACQUIRED</b>							
1							
2							
3							
4							
5							

**APPENDIX III**  
**EMPLOYABILITY SKILLS QUESTIONNAIRE (ESQ) (CUSTOMERS)**

**Introduction:** This on-going study is to evaluate A-NOAS of NDE in Southwest Nigeria. This Questionnaire has been designed to obtain information on the Employability Skills of A-NOAS graduates. Kindly complete every section of this Questionnaire with utmost honesty as the exercise is basically for academic purpose. Every response will be handled with extreme confidentiality.

**Part A: Choose Appropriately**

- i. Age range: (a) 20-23 [ ] (b) 24-27 [ ] (c) 28-31 [ ] (d) 32-35 [ ] 36-above [ ]
- ii. Gender: (a) Male [ ] (b) Female [ ]
- iii. Highest Level of Education: (a) OND/NCE [ ] (b) B.Sc./HND [ ] (c) Postgraduate [ ]

**Part B**

**Note:** Rate by ticking (√) the skills you have seen in this candidate and the degree to which he or she has used the skill(s) daily as he provides services to you. (Mention service.....)

Note: Options 1 (Very Low), 2 (Low), 3 (Fair) 4 (Good), 5 (Excellent).

S/N	Skill Set	Meaning	1	2	3	4	5
1.	Technical and vocational competence skills	The core professional knowledge: techniques, procedures and abilities required to function effectively in a your vocation					
2.	Communication and interpersonal skills	The ability to explain what you mean in a clear and concise way through written and spoken means. To listen and relate to other people, and to act upon key information / instructions.					
3.	Problem solving	The ability to understand a problem by breaking it down into smaller parts, and identifying the key issues, implications and identifying solutions. To apply your knowledge from many different areas to solving a task.					
4.	Numeracy	The ability to use data and mathematics to support evidence or demonstrate a point.					
5.	Using your initiative and being self-motivated	Having new ideas of your own which can be made into a reality. Showing a strong personal drive and not waiting to be told to do things.					
6.	Valuing diversity and difference	Knowing the value of diversity and what it can bring. Understanding and being considerate of the different needs of different individuals.					
7.	Negotiation skills	To take on board other people's feelings and express your own requirements in an unemotional clear fashion to achieve a win-win outcome.					
8.	Working under pressure and to	Handling stress that comes with deadlines and ensuring that you					

	deadlines	meet them.					
9.	Team working	Working well with other people from different disciplines, backgrounds, and expertise to accomplish a task or goal.					
10.	Organising/Planning	Being organised and methodical. Able to plan work to meet deadlines and targets. Monitoring progress of work to ensure you are on track to meeting a deadline.					
11.	Innovative/Creativity	The ability to think of new ideas or methods of achieving a given task.					
12.	Assertiveness	Ability to take decisive business decisions, communicate same and respect others feelings.					
13.	Cooperation	Ability to relate with others, share ideas, materials and comply with rules and regulations.					
14.	Entrepreneurial	To master the money making strategies in the vocation or trade (suppliers, trend and seasons)					
15.	Thoroughness	Ability to carry out an assignment accurately and finish it perfectly					
16.	Sensitivity	Ability to read the partner's feelings and thought accurately.					
17.	Self-control	Ability to respond appropriately to conflict or corrective feedback from adults or customers.					
18.	Ability to take risk	To invest scarce resources in business ventures with the aim of maximizing profit.					
19.	Environmental Alertness	The ability to discern the trend of events in the environment in order to react in accordance with the trend.					
20.	Passion/Persistence	Ability to carry out an assignment with high and sustained commitment until the aim is achieved					
21.	Goal setting	The ability to set professional targets and work consistently to achieve them.					
<b>ADD ANY OTHER SKILL YOU MUST HAVE OBSERVED</b>							
1							
2							
3							

**APPENDIX IV**  
**STAKEHOLDERS' PERCEPTION INTERVIEW GUIDE (SPIG)**

**Introduction:** This on-going study is to evaluate A-NOAS of NDE in Southwest Nigeria. This Interview Guide is to control the discussion between the researcher and the participants. This exercise is basically for academic purpose and every response will be handled with extreme confidentiality.

**Part A: Choose Appropriately**

- i. Age range:                   (a) 20-23 [ ] (b) 24-27 [ ] (c) 28-31 [ ] (d) 32-35 [ ] 36-above  
 ii. Gender:                   (a) Male [ ]                   (b) Female [ ]  
 iii. Highest Level of Education: (a) OND/NCE [ ] (b) B.Sc./HND [ ] (c) Postgraduate [ ]

**Part B: Interactions**

<b>GRADUATES' QUALITY AND EMPLOYABILITY SKILLS</b>	
1	What comments do you often receive from ex-trainees, customers and employers about the skills and quality of A-NOAS training in the region?
2	What has been the progress and performance of A-NOAS graduates after graduation from your monitoring reports?
3	What stands A-NOAS graduates out and unique in their work places?
4	What percentage of A-NOAS graduates are economically engaged within three months after the completion of their training?
5	What confidence and satisfaction do the feedbacks from employers reveal about the skills bequeathed to A-NOAS trainees during their training?
<b>UNINTENDED OUTCOMES</b>	
	What workplace outcomes reveal the quality of skills acquired during the A-NOAS training in the region?

**APPENDIX V**  
**SELF-RELIANT INVENTORY (SI)**

**Introduction:** This on-going study is to evaluate A-NOAS of NDE in Southwest Nigeria. This Inventory is assessing B-NOAS and A-NOAS trained candidates' self-reliant status. Kindly complete every section of this inventory with utmost honesty as the exercise is basically for academic purpose. Every response will be handled with extreme confidentiality.

**Part A: Choose Appropriately**

- i. Age range: (a) 20-23 [ ] (b) 24-27 [ ] (c) 28-31 [ ] (d) 32-35 [ ] 36-above [ ]
- ii. Gender: (a) Male [ ] (b) Female [ ]
- iii. Highest Level of Education: (a) OND/NCE [ ] (b) B.Sc./HND [ ] (c) Postgraduate [ ]
- v. Did you have access to other forms of financial support since you started your business? Yes [ ] No [ ]

**Part B**

**Requirement:** Fill this table based on your business' experience with regards to money and job creation

S/N	ITEMS			
	FINANCIAL POSITION:			
	Financial Inflow			
1.	Total amount per month			
2.	Amount of highly paid jobs/ month			
3.	Amount of low paid jobs/month			
4.	Amount owed (debt) by customers			
5.	How much do you make in a day?			
	Financial Outflow			
1.	Workshop rent/Month			
2.	Power consumption per month: PHCN			
3.	Generator			
4.	Other expenses per month(state with amount)			
S/N	JOB CREATION ABILITY			
	Location of Workshops/offices (Urban or Suburban)			
	Number of apprentice presently training			
	Number of Employees			
	Year	Number of corporate business contracts per year (mention organisations)	Number of corporate trainings (mention organisations)	Number of candidates successfully trained by you
1.	2008			

2.	2009			
3.	2010			
4.	2011			
5.	2012			
6.	2013			
7.	2014			
8.	2015			
9.	2016			
10.	2017			



**APPENDIX VI**  
**RESETTLEMENT LOAN ADMINISTRATORS' INTERVIEW GUIDE**  
**(RLAIG)**

**Introduction:** This on-going study is to evaluate A-NOAS of NDE in Southwest Nigeria. This Interview Guide is to control the discussion between the researcher and the participants. This exercise is basically for academic purpose and every response will be handled with extreme confidentiality.

**Part A: Choose Appropriately**

- i. Age range: (a) 20-23 [ ] (b) 24-27 [ ] (c) 28-31 [ ] (d) 32-35 [ ] 36-above  
 ii. Gender: (a) Male [ ] (b) Female [ ]  
 iii. Highest Level of Education: (a) OND/NCE [ ] (b) B.Sc./HND [ ] (c) Postgraduate [ ]

**Part B**

**Instruction:** Interactions

S/ N	QUESTIONS
1.	What is the process of applying for a resettlement loan at the completion of A-NOAS training?
2.	What is the nature of A-NOAS resettlement loan?
3.	What is the range of fund which candidates are entitled to according to their trade?
4.	How easy it is for the candidates to apply, process and have access to the loan?
5.	How do NDE handle issues of bias in the administration of the loan applications?
	How much loan was disbursed to A-NOAS graduates between 2008-2017 in Southwest Nigeria (document analysis)
	To what extent has the loan enhanced self-employment and job creation opportunities for A-NOAS graduates in the region?
8.	How easy is the information about the availability of the loan to candidates?
9.	How business friendly is the interest rate charged on the loan given to A-NOAS graduates?
10.	How adequate is the repayment time of the loan considering certain economic realities (high cost of running businesses and low patronage) in the region?
11.	How encouraging is the loan administration policy of A-NOAS to the candidates?

**APPENDIX VII**  
**GRADUATES' ATTITUDE TOWARDS BUSINESS QUESTIONNAIRE**  
**(GATBQ)**

**Introduction:** This on-going study is to evaluate A-NOAS of NDE in Southwest Nigeria. This scale is assessing A-NOAS trained candidates' attitude towards business. Kindly complete every section of this questionnaire with utmost honesty as the exercise is basically for academic purpose. Every response will be handled with extreme confidentiality.

**Part A: Choose Appropriately**

- i. Age range: (a) 20-23 [ ] (b) 24-27 [ ] (c) 28-31 [ ] (d) 32-35 [ ] 36-above  
 ii. Gender: (a) Male [ ] (b) Female [ ]  
 iii. Highest Level of Education: (a) OND/NCE [ ] (b) B.Sc./HND [ ] (c) Postgraduate

**Instruction:** Choose by ticking (√) the most appropriate.

S/N	ITEMS	Very Much Like Me	Just Like Me	Unlike Me	Very Much Unlike Me
	Customer's Satisfaction				
1.	I have utmost regard for all my customers because I believe that it is because of their patronage that I established this business.				
2.	I try hard every day to improve on my skills in order to satisfy my various customers.				
3.	I could spend more hours at work in order to make sure that I will not disappoint my clients.				
4.	I devote my time and energy to every work and treat all customers equally.				
5.	I will never allow my personal interest to distract me from satisfying my customer's interest.				
6.	Satisfying customers is more important than the monetary gains.				
7.	I prove myself in difficult tasks because I knew they are the best opportunities to show my skills.				
8.	I would repeat a customer's work over until am satisfied that the work is good.				
9.	I could use my materials to work for client even when he has not made any payment.				
10.	I believe that, once customers are satisfied, money will come.				
11.	I could go for more training				

	in order to upgrade my skills.				
12.	I make sure that I am always in touch with the new trends through associating with my professional colleagues.				
13.	I gain new skills every day by interacting with my colleagues on how to adopt new methods of doing business.				
14.	I could go extra mile including asking colleagues on how to do a work in order to make my customers happy.				
15.	I would seek for information from my trainers whenever I run into a difficult problem.				
	INDIFFERENCE				
		Very Much Unlike Me	Unlike Me	Just Like Me	Very Much Like Me
16.	I would not reject a work just because I do not have the proper mastery of the skills required to carry out the work.				
17.	Not having enough customers does not bother me at all.				
18.	A poor remark from a customer does not disturb me.				
19.	I believe that there is always a cogent and extraneous factor that could cause a work to be badly done.				
20.	I never entertain any bad feelings concerning my poor handling of customers work.				
21.	It does not matter whether customers appreciate my work or not.				
22.	I believe clients supposed to pay more if they desire the best of the services.				
23.	I disliked being told that "customers are always right".				

**APPENDIX VIII**  
**THEMES IN EVALUATION QUESTION 2C AND RESEARCH QUESTION 5**

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**APPENDIX IX  
BASELINE FOR B-NOAS AND A-NOAS GRADUATES 2008-2017 B-NOAS  
ONLY TRAINED CANDIDATES**

S/N.	Vocation/ Trade	Identification No.	State  Of Training	Nature of Loan Received		No. of Post Training Yrs.	Reasons for absent at A-NOAS Training
				Equipment worth	Amount Cash		
<b>YOC 2008</b>							
1.	CICT	BNO/008/001	Ogun			10	Not Needed
2.	Conf	BNO/008/023	Ogun	80,000.00	20,000.00	8	Not Invited
3.	Cosm.	BNO/008/003	Ogun	75,000.00	15,000.00	9	NI
4.	FD	BNO/008/444	Ogun	100,000.00		8	NI
5.	HD	BNO/008/556	Ogun	100,000.00		9	NN
6.	FD	BNO/008/645	Ogun	100,000.00		10	NN
7.	HD	BNO/008/756	Ogun	100,000.00		10	NN
8.	CICT	BNO/008/800	Ogun	100,000.00		8	NN
9.	Cosm	BNO/008/967	Ogun	85,000.00	15,000.00	10	NN
10.	HD	BNO/008/103	Lagos	100,000.00		10	NN
11.	HD	BNO/008/113	Ogun	100,000.00		10	NI
12.	Cosm	BNO/008/123	Ogun	86,000.00	14,000.00	8	NN
13.	Cosm	BNO/008/133	Ogun	85,000.00	15,000.00	10	NI
14.	Conf	BNO/008/145	Lagos	90,000.00	10,000.00	10	NI
15.	FD	BNO/008/153	Lagos	100,000.00		10	NN
16.	CICT	BNO/008/166	Lagos	100,000.00		10	NN
17.	CICT	BNO/008/177	Lagos	100,000.00		8	NN
18.	Cosm	BNO/008/186	Lagos	85,000.00	15,000.00	8	NN
19.	Cosm	BNO/008/196	Lagos	85,000.00	15,000.00	10	NN
20.	Conf	BNO/008/206	Lagos	85,000.00	15,000.00	8	NN
21.	FD	BNO/008/213	Lagos	100,000.00		9	NI
22.	Conf	BNO/008/225	Lagos	100,000.00		9	NI
23.	CICT	BNO/008/234	Lagos	100,000.00		10	NI
24.	FD	BNO/008/246	Lagos	100,000.00		8	NN
25.	Conf	BNO/008/257	Lagos	90,000.00	10,000.00	10	NN
<b>YOC 2009</b>							
1.	Cosm	BNO/009/671	Lagos	90,000.00	10,000.00	9	NN
2.	HD	BNO/009/279	Lagos	100,000.00		9	NN
3.	FD	BNO/009/0370	Lagos	100,000.00		8	NN
4.	CICT	BNO/009/488	Lagos	100,000.00		9	NN
5.	HD	BNO/009/578	Lagos	85,000.00	15,000.00	9	NI
6.	HD	BNO/009/644	Lagos	100,000.00		9	NI
7.	FD	BNO/009/734	Lagos	100,000.00		9	NN
8.	CICT	BNO/009/800	Lagos	100,000.00		9	NI
9.	Conf.	BNO/009/955	Lagos	90,000.00	10,000.00	9	NN
10.	Cosm	BNO/009/106	Lagos	90,000.00	10,000.00	8	NN
11.	HD	BNO/009/117	Lagos	100,000.00		8	NN
12.	Cosm	BNO/009/129	Lagos	85,000.00	15,000.00	9	NN
13.	HD	BNO/009/130	Ogun	100,000.00		9	NN
14.	Conf.	BNO/009/144	Ogun	90,000.00	10,000.00	9	NN
15.	Cosm	BNO/009/153	Ogun	90,000.00	10,000.00	9	NI
16.	CICT	BNO/009/165	Ogun	100,000.00		9	NI
17.	FD	BNO/009/176	Ogun	100,000.00		9	NN

18.	HD	BNO/009/187	Ogun	100,000.00		8	NN
19.	CICT	BNO/009/195	Ogun	100,000.00		9	NN
20.	Conf.	BNO/009/204	Ogun	90,000.00	10,000.00	9	NN
21.	FD	BNO/009/213	Ogun	100,000.00		8	NN
22..	Conf.	BNO/009/226	Ogun	100,000.00		9	NN
23.	Conf.	BNO/009/023	Ogun	100,000.00		9	NN
24.	FD	BNO/009/247	Ogun	100,000.00		8	NN
25.	Cosm	BNO/009/625	Ogun	90,000.00	10,000.00	8	NN
YOC 2010							
1.	Cosm.	BNO/0010/001	Ogun	100,000.00	20,000.00	8	NI
2.	HD	BNO/0010/299	Ogun	100,000.00		8	NI
3.	HD	BNO/0010/377	Ogun	100,000.00	20,000.00	8	NN
4.	Cosm	BNO/0010/467	Ogun	100,000.00	20,000.00	7	NN
5.	FD	BNO/0010/567	Ogun	120,000.00		8	NN
6.	FD	BNO/0010/655	Ogun	120,000.00		7	NN
7.	Conf.	BNO/0010/755	Ogun	100,000.00	20,000.00	8	NN
8.	CICT	BNO/0010/899	Ogun	120,000.00		7	NI
9.	Cosm	BNO/0010/900	Ogun	100,000.00	20,000.00	6	NN
10.	HD	BNO/0010/101	Ogun	120,000.00		8	NN
11.	Conf.	BNO/0010/117	Ogun	100,000.00	20,000.00	8	NN
12.	Conf.	BNO/0010/126	Ogun	120,000.00		8	NN
13.	FD	BNO/0010/134	Lagos	120,000.00		7	NN
14.	CICT	BNO/0010/142	Lagos	120,000.00		7	NN
15.	Conf.	BNO/0010/152	Lagos	100,000.00	20,000.00	8	NI
16.	CICT	BNO/0010/164	Lagos	120,000.00		8	NI
17.	Cosm	BNO/0010/172	Lagos	100,000.00	20,000.00	8	NI
18.	CICT	BNO/0010/182	Lagos	120,000.00		8	NN
19.	HD	BNO/0010/194	Lagos	120,000.00		8	NN
20.	CICT	BNO/0010/202	Lagos	120,000.00		8	NN
21.	Conf.	BNO/0010/214	Lagos	100,000.00	20,000.00	8	NN
22.	HD	BNO/0010/222	Lagos	120,000.00		8	NN
23.	FD	BNO/0010/234	Lagos	120,000.00		8	NN
24.	Cosm.	BNO/0010/244	Lagos	100,000.00	20,000.00	8	NI
25.	FD	BNO/0010/256	Lagos	120,000.00		8	NI
YOC 2011							
1.	CICT	BNO/0011/145	Ogun	120,000.00		7	NN
2.	Cosm	BNO/0011/233	Ogun	100,000.00	20,000.00	6	NN
3.	Conf.	BNO/0011/333	Ogun	100,000.00	20,000.00	7	NN
4.	FD	BNO/0011/455	Ogun	120,000.00		7	NN
5.	HD	BNO/0011/556	Ogun	120,000.00		7	NN
6.	HD	BNO/0011/603	Ogun	120,000.00		7	NN
7.	FD	BNO/0011/755	Ogun	120,000.00		7	NN
8.	CICT	BNO/0011/888	Ogun	120,000.00		7	NI
9.	Cosm	BNO/0011/971	Ogun	100,000.00	20,000.00	7	NI
10.	CICT	BNO/0011/103	Ogun	120,000.00		7	NN
11.	HD	BNO/0011/114	Ogun	120,000.00		6	NI
12.	HD	BNO/0011/124	Ogun	120,000.00		6	NN
13..	FD	BNO/0011/135	Ogun	120,000.00		7	NN
14	HD	BNO/0011/147	Ogun	120,000.00		7	NN
15.	Conf.	BNO/0011/158	Lagos	100,000.00	20,000.00	5	NN
16.	Cosm	BNO/0011/166	Lagos	100,000.00	20,000.00	7	NN
17.	CICT	BNO/0011/176	Lagos	120,000.00		7	NI
18.	Conf.	BNO/0011/184	Lagos	100,000.00	20,000.00	7	NN
19.	FD	BNO/0011/195	Lagos	120,000.00		7	NI
20.	CICT	BNO/0011/204	Lagos	120,000.00		7	NI

21.	FD	BNO/0011/213	Lagos	120,000.00		7	NN
22.	Cosm	BNO/0011/223	Lagos	100,000.00	20,000.00	7	NN
23.	Cosm	BNO/0011/234	Lagos	100,000.00	20,000.00	7	NN
24.	Conf.	BNO/0011/245	Lagos	100,000.00	20,000.00	6	NN
25.	Conf.	BNO/0011/254	Lagos	100,000.00	20,000.00	6	NN
YOC 2012							
1	Cosm	BNO/0012/167	Ogun	105,000.00	20,000.00	6	NI
2	FD	BNO/0012/202	Ogun	125,000.00		6	NI
3	Conf.	BNO/0012/367	Ogun	105,000.00	20,000.00	6	NI
4	HD	BNO/0012/478	Ogun	125,000.00		6	NN
5	CICT	BNO/0012/505	Ogun	125,000.00		6	NN
6	CICT	BNO/0012/666	Ogun	125,000.00		6	NN
7	FD	BNO/0012/777	Ogun	125,000.00		6	NN
8	CICT	BNO/0012/867	Ogun	125,000.00		6	NN
9	HD	BNO/0012/945	Ogun	125,000.00		5	NI
10	CICT	BNO/0012/104	Ogun	105,000.00	20,000.00	6	NI
11	Cosm	BNO/0012/114	Ogun	105,000.00	20,000.00	6	NN
12	FD	BNO/0012/123	Ogun	125,000.00		6	NN
13	FD	BNO/0012/136	Ogun	125,000.00		5	NN
14	HD	BNO/012/147	Lagos	125,000.00		5	NN
15	HD	BNO/0012/150	Lagos	125,000.00		5	NN
16	Cosm	BNO/0012/167	Lagos	105,000.00	20,000.00	6	NN
17	Conf.	BNO/0012/177	Lagos	105,000.00	20,000.00	6	NI
18	HD	BNO/0012/187	Lagos	125,000.00		6	NI
19	CICT	BNO/0012/195	Lagos	125,000.00		6	NN
20	Conf.	BNO/0012/205	Lagos	105,000.00	20,000.00	6	NN
21	Cosm	BNO/0012/214	Lagos	105,000.00		6	NN
22.	HD	BNO/0012/224	Lagos	125,000.00		6	NI
23	FD	BNO/0012/234	Lagos	125,000.00		6	NI
24.	Conf.	BNO/0012/246	Lagos	105,000.00	20,000.00	6	NN
25.	Conf.	BNO/0012/253	Lagos	105,000.00	20,000.00	6	NN
YOC 2013							
1.	HD	BNO/0013/133	Ogun	125,000.00		5	NN
2.	Conf.	BNO/0013/277	Ogun	125,000.00		5	NN
3.	HD	BNO/0013/350	Ogun	125,000.00		5	NI
4.	FD	BNO/0013/457	Ogun	125,000.00		5	NI
5.	FD	BNO/0013/567	Ogun	125,000.00		5	NN
6.	Conf.	BNO/0013/666	Ogun	105,000.00	20,000.00	5	NN
7.	FD	BNO/0013/778	Ogun	125,000.00		5	NN
8.	HD	BNO/0013/866	Ogun	125,000.00		5	NN
9.	CICT	BNO/0013/965	Ogun	125,000.00		5	NN
10.	Conf.	BNO/0013/102	Ogun	105,000.00		5	NN
11.	CICT	BNO/0013/113	Ogun	125,000.00		5	NI
12.	Cosm.	BNO/0013/125	Ogun	105,000.00		4	NI
13.	FD	BNO/0013/136	Lagos	125,000.00		4	NI
14.	Cosm.	BNO/0013/147	Lagos	105,000.00	20,000.00	4	NN
15.	Cosm.	BNO/0013/158	Lagos	105,000.00	20,000.00	4	NI
16.	CICT	BNO/0013/166	Lagos	105,000.00	20,000.00	4	NI
17.	Cosm.	BNO/0013/176	Lagos	105,000.00	20,000.00	5	NN
18.	FD	BNO/0013/185	Lagos	125,000.00		5	NN
19.	CICT	BNO/0013/190	Lagos	125,000.00		5	NN

20.	Conf.	BNO/0013/205	Lagos	105,000.00	20,000.00	5	NN
21.	HD	BNO/0013/215	Lagos	125,000.00		5	NN
22.	CICT	BNO/0013/223	Lagos	125,000.00		5	NN
23.	Conf.	BNO/0013/233	Lagos	125,000.00		5	NN
24.	Cosm.	BNO/0013/245	Lagos	105,000.00	20,000.00	5	NN
25.	HD	BNO/0013/256	Lagos	125,000.00		5	NN
YOC 2014							
1.	Cosm.	BNO/0014/120	Ogun	105,000.00	20,000.00	4	NN
2.	HD	BNO/0014/245	Ogun	125,000.00		4	NN
3.	CICT	BNO/0014/344	Ogun	125,000.00		4	NI
4.	Cosm.	BNO/0014/440	Ogun	105,000.00	20,000.00	3	NN
5.	Conf.	BNO/0014/545	Ogun	105,000.00	20,000.00	4	NN
6.	FD	BNO/0014/677	Ogun	125,000.00			NN
7.	CICT	BNO/0014/787	Ogun	125,000.00		4	NN
8.	Cosm.	BNO/0014/800	Ogun	105,000.00	20,000.00	4	NN
9.	Conf.	BNO/0014/011	Ogun	105,000.00	20,000.00	4	NI
10.	CICT	BNO/0014/103	Ogun	125,000.00		4	NI
11.	FD	BNO/0014/113	Ogun	125,000.00		3	NN
12.	Conf.	BNO/0014/125	Ogun	105,000.00	20,000.00	4	NN
13.	Cosm.	BNO/0014/136	Lagos	105,000.00	20,000.00	4	NN
14.	Conf.	BNO/0014/146	Lagos	105,000.00	20,000.00	4	NN
15.	HD	BNO/0014/157	Lagos	105,000.00	20,000.00	4	NN
16.	Conf.	BNO/0014/168	Lagos	125,000.00		4	NI
17.	FD	BNO/0014/175	Lagos	125,000.00		3	NI
18.	CICT	BNO/0014/189	Lagos	125,000.00		4	NI
19.	FD	BNO/0014/198	Lagos	125,000.00		4	NN
20.	HD	BNO/0014/205	Lagos	125,000.00		4	NN
21.	CICT	BNO/0014/215	Lagos	125,000.00		4	NN
22.	HD	BNO/0014/224	Lagos	125,000.00		4	NN
23.	Cosm.	BNO/0014/233	Lagos	105,000.00	20,000.00		NN
24.	HD	BNO/0014/245	Lagos	125,000.00		4	NN
25.	FD	BNO/0014/251	Lagos	125,000.00		4	NN
YOC 2015							
1.	CICT	BNO/0015/134	Ogun	125,000.00		2	NI
2.	Cosm.	BNO/0015/22	Ogun	105,000.00		2	NN
3.	HD	BNO/0015/300	Ogun	125,000.00		3	NN
4.	FD	BNO/0015/456	Ogun	125,000.00		3	NN
5.	Cosm.	BNO/0015/500	Ogun	105,000.00	20,000.00	3	NN
6.	HD	BNO/0015/656	Ogun	125,000.00		2	NN
7.	CICT	BNO/0015/778	Ogun	125,000.00		3	NN
8.	Cosm.	BNO/0015/800	Ogun	105,000.00	20,000.00	3	NN
9.	HD	BNO/0015/998	Ogun	125,000.00		3	NN
10.	FD	BNO/0015/106	Ogun	125,000.00		2	NN
11.	Cosm.	BNO/0015/119	Ogun	105,000.00	20,000.00	3	NN
12.	FD	BNO/0015/128	Ogun	125,000.00		3	NN
13.	HD	BNO/0015/130	Lagos	125,000.00		3	NN
14.	Conf.	BNO/0015/148	Lagos	105,000.00	20,000.00	3	NN
15.	FD	BNO/0015/153	Lagos	125,000.00		3	NN
16.	Conf.	BNO/0015/163	Lagos	105,000.00	20,000.00	2	NN
17.	CICT	BNO/0015/175	Lagos	125,000.00		2	NN
18.	Cosm.	BNO/0015/186	Lagos	105,000.00	20,000.00	2	NN
19.	Conf.	BNO/0015/194	Lagos	105,000.00	20,000.00	2	NN
20.	HD	BNO/0015/207	Lagos	125,000.00		3	NN
21.	Conf.	BNO/0015/214	Lagos	105,000.00	20,000.00	3	NN
22.	CICT	BNO/0015/223	Lagos	125,000.00		3	NN



23.	FD	BNO/0015/235	Lagos	125,000.00		3	NN
24.	Conf.	BNO/0015/246	Lagos	105,000.00	20,000.00	3	NN
25.	CICT	BNO/0015/257	Lagos	125,000.00		3	NN
YOC 2016							
1.	FD	BNO/16/119	Ogun	125,000.00		2	NN
2.	Cosm.	BNO/16/245	Ogun	125,000.00		2	NN
3.	HD	BNO/16/366	Ogun	105,000.00	20,000.00	2	NN
4.	Cosm	BNO/16/477	Ogun	125,000.00		2	NN
5.	FD	BNO/16/567	Ogun	125,000.00		2	NN
6.	CICT	BNO/0016/601	Ogun	125,000.00		2	NN
7.	Cosm	BNO/0016/755	Ogun	125,000.00		2	NN
8.	Conf.	BNO/0016/844	Ogun	105,000.00	20,000.00	2	NI
9.	HD	BNO/0016/957	Ogun	125,000.00		1	NI
10.	Conf.	BNO/0016/103	Ogun	105,000.00	20,000.00	2	NN
11.	Cosm	BNO/0016/119	Ogun	125,000.00		1	NN
12.	FD	BNO/0016/126	Ogun	125,000.00		2	NN
13.	HD	BNO/0016/135	Lagos	125,000.00		2	NN
14.	CICT	BNO/0016/146	Lagos	105,000.00	20,000.00	2	NN
15.	Cosm	BNO/0016/155	Lagos	105,000.00	20,000.00	2	NN
16.	CICT	BNO/0016/165	Lagos	105,000.00	20,000.00	2	NI
17.	Conf.	BNO/0016/174	Lagos	105,000.00	20,000.00	2	NI
18.	FD	BNO/0016/184	Lagos	105,000.00	20,000.00	2	NI
19.	CICT	BNO/0016/196	Lagos	125,000.00		2	NI
20.	HD	BNO/0016/202	Lagos	125,000.00		2	NN
21.	CICT	BNO/0016/212	Lagos	105,000.00	20,000.00	2	NN
22.	CICT	BNO/0016/223	Lagos	125,000.00		2	NN
23.	HD	BNO/0016/238	Lagos	105,000.00		2	NI
24.	FD	BNO/0016/247	Lagos	105,000.00		2	NN
25.	Cof.	BNO/0016/259	Logos	!25,000.00		2	
YOC 2017							
1.	Conf.	BNO/0017/189	Ogun	105,000.00	20,000.00	1	NN
2.	CICT	BNO/0017/288	Ogun	125,000.00		1	NN
3.	FD	BNO/0017/390	Ogun	125,000.00		1	NN
4.	HD	BNO/0017/489	Ogun	105,000.00	20,000.00	1	NN
5.	Conf.	BNO/0017/578	Ogun	105,000.00	20,000.00	1	NN
6.	HD	BNO/0017/678	Ogun	105,000.00	20,000.00	1	NN
7.	FD	BNO/0017/778	Ogun	105,000.00	20,000.00	1	NI
8.	Cosm.	BNO/0017/877	Ogun	125,000.00		1	NI
9.	Conf.	BNO/0017/990	Ogun	125,000.00		1	NN
10.	Cosm.	BNO/0017/108	Ogun	125,000.00		1	NN
11.	FD	BNO/0017/117	Ogun	125,000.00		1	NN
12.	CICT	BNO/0017/127	Ogun	125,000.00		1	NN
13.	Conf.	BNO/0017/136	Ogun	125,000.00		1	NN
14.	Cosm.	BNO/0017/145	Lagos	125,000.00		1	NN
15.	CICT	BNO/0017/156	Lagos	105,000.00	20,000.00	1	NN
16.	Cosm.	BNO/0017/168	Lagos	105,000.00	20,000.00	1	NN
17.	CICT	BNO/0017/173	Lagos	125,000.00		1	NN
18.	Cosm.	BNO/0017/183	Lagos	125,000.00		1	NN
19.	HD	BNO/0017/195	Lagos	125,000.00		1	NI
20.	FD	BNO/0017/206	Lagos	125,000.00		1	NI
21.	Conf.	BNO/0017/217	Lagos	105,000.00		1	NI
22.	HD	BNO/0017/228	Lagos	105,000.00		1	NN
23.	FD	BNO/0017/237	Lagos	125,000.00		1	NN
24.	CICT	BNO/0017/243	Lagos	105,000.00		1	NN
25.	Conf.	BNO/0017/252	Lagos	125,000.00		1	NN

**APPENDIX X**  
**B-NOAS AND A-NOAS TRAINED GRADUATES**

S/N.	Vocation	Name	Training State	Nature of Loan Received		No. of Post Training Yrs.
				Equipment worth	Amount in Cash	
<b>YOC 2008</b>						
1.	HD	BANO/008/166	Ogun	100,000.00		9
2.	FD	BANO/008/256	Ogun	80,000.00	20,000.00	10
3.	CICT	BANO/008/354	Ogun			10
4.	HD	BANO/008/445	Ogun			10
5.	FD	BANO/008/549	Ogun			10
6.	Cosm.	BANO/008/645	Ogun			9
7.	HD	BANO/008/745	Ogun			9
8.	FD	BANO/008/845	Ogun	80,000.00	20,000.00	10
9.	Cosm.	BANO/008/940	Ogun			9
10.	Conf.	BANO/008/102	Ogun	100,000.00		10
11.	HD	BANO/008/115	Ogun	90,000.00	10,000.00	9
12.	CICT	BANO/008/124	Ogun			9
13.	Cosm.	BANO/008/136	Ogun			9
14.	FD	BANO/008/147	Lagos			10
15.	Cosm.	BANO/008/158	Lagos	90,000.00	10,000.00	10
16.	Conf.	BANO/008/166	Lagos	80,000.00	20,000.00	9
17.	HD	BANO/008/175	Lagos			9
18.	Conf.	BANO/008/184	Lagos			9
19.	Conf.	BANO/008/194	Lagos			9
20.	FD	BANO/008/204	Lagos			10
21.	CICT	BANO/008/213	Lagos			10
22.	Conf.	BANO/008/226	Lagos			10
23.	CICT	BANO/008/237	Lagos			10
24.	Cosm.	BANO/008/247	Lagos			9
25.	CICT	BANO/008/259	Lagos			9
<b>YOC 2009</b>						
1.	Conf.	BANO/009/100	Ogun			9
2.	Conf.	BANO/009/270	Ogun			8
3.	HD	BANO/009/343	Ogun	80,000.00	20,000.00	9
4.	FD	BANO/009/410	Ogun			8
5.	Cosm.	BANO/009/523	Ogun			8
6.	HD	BANO/009/623	Ogun			8
7.	Cosm.	BANO/009/724	Ogun			9
8.	FD	BANO/009/844	Ogun			9
9.	CICT	BANO/009/900	Ogun			9
10.	Cosm.	BANO/009/1067	Ogun			9
11.	FD	BANO/009/115	Ogun			9
12.	CICT	BANO/009/123	Ogun	80,000.00	20,000.00	8
13.	HD	BANO/009/134	Lagos		20,000.00	8
14.	CICT	BANO/009/144	Lagos	80,000.00	20,000.00	8
15.	FD	BANO/009/153	Lagos	90,000.00	10,000.00	8
16.	Cosm.	BANO/009/166	Lagos			9
17.	CICT	BANO/009/174	Lagos			9
18.	Conf.	BANO/009/185	Lagos			9
19.	FD	BANO/009/196	Lagos			9
20.	Cosm.	BANO/009/207	Lagos			8

21.	HD	BANO/009/218	Lagos	80,000.00	20,000.00	9
22.	CICT	BANO/009/220	Lagos	100,000.00		8
23.	HD	BANO/009/239	Lagos	100,000.00		9
24.	Conf.	BANO/009/246	Lagos	80,000.00	20,000.00	8
25.	Conf.	BANO/009/259	Lagos	100,000.00		9
YOC 2010						
1.	Cosm.	BANO/0010/190	Ogun	120,000.00		8
2.	Cosm.	BANO/0010/288	Ogun	120,000.00		8
3.	FD	BANO/0010/383	Ogun	105,000.00	15,000.00	8
4.	Conf.	BANO/0010/435	Ogun			8
5.	FD	BANO/0010/533	Ogun			8
6.	HD	BANO/0010/600	Ogun			8
7.	Cosm.	BANO/0010/767	Ogun	120,000.00		8
8.	FD	BANO/0010/856	Ogun	105,000.00	15,000.00	8
9.	CICT	BANO/0010/932				7
10.	CICT	BANO/0010/102	Ogun			7
11.	Conf.	BANO/0010/115	Ogun	120,000.00		7
12.	Cosm.	BANO/0010/124	Ogun			8
13.	CICT	BANO/0010/137		120,000.00		8
14.	HD	BANO/0010/148	Lagos			8
15.	Conf.	BANO/0010/158	Lagos	120,000.00		8
16.	FD	BANO/0010/160	Lagos			7
17.	Conf.	BANO/0010/176	Lagos			7
18.	HD	BANO/0010/185	Lagos	110,000.00	20,000.00	8
19.	HD	BANO/0010/193	Lagos	105,000.00	20,000.00	9
20.	Cosm.	BANO/0010/203	Lagos			8
21.	CICT	BANO/0010/212	Lagos			7
22.	CICT	BANO/0010/225	Lagos			8
23.	HD	BANO/0010/236	Lagos	100,000.00	20,000.00	8
24.	Cosm.	BANO/0010/247	Lagos	135,000.00		8
25.	Conf.	BANO/0010/257	Lagos	120,000.00		8
YOC 2011						
1.	CICT	BANO/0011/167	Ogun	125,000.00		7
2.	Conf.	BANO/0011/205	Ogun			7
3.	Cosm.	BANO/0011/367	Ogun			7
4.	HD	BANO/0011/444	Ogun	100,000.00	30,000.00	7
5.	CICT	BANO/0011/576	Ogun			7
6.	Cosm.	BANO/0011/679	Ogun	100,000.00	30,000.00	7
7.	Conf.	BANO/0011/701	Ogun			7
8.	FD	BANO/0011/867	Ogun			7
9.	HD	BANO/0011/966	Ogun			7
10.	CICT	BANO/0011/104	Ogun	100,000.00	20,000.00	7
11.	Cosm.	BANO/0011/117	Ogun	125,000.00		6
12.	FD	BANO/0011/128	Ogun	120,000.00		6
13.	FD	BANO/0011/134	Lagos	120,000.00		7
14.	Conf.	BANO/0011/144	Lagos			7
15.	HD	BANO/0011/153	Lagos			6
16.	HD	BANO/0011/163	Lagos	105,000.00	20,000.00	6
17.	Conf.	BANO/0011/175	Lagos			6
18.	Cosm.	BANO/0011/188	Lagos			7
19.	CICT	BANO/0011/191	Lagos			7
20.	HD	BANO/0011/202	Lagos	100,000.00	20,000.00	7
21.	Cosm.	BANO/0011/215	Lagos			7
2.	FD	BANO/0011/226	Lagos			7
3.	HD	BANO/0011/236	Lagos	135,000.00		7

4.	Conf.	BANO/0011/247	Lagos			6
5.	CICT	BANO/0011/258	Lagos	105,000.00	20,000.00	6
YOC 2012						
1	FD	BANO/0012/169	Ogun	105,000.00	15,000.00	6
2	Conf.	BANO/0012/267	Ogun	100,000.00	30,000.00	6
3	FD	BANO/0012/343	Ogun			6
4	Conf.	BANO/0012/433	Ogun			6
5	CICT	BANO/0012/500	Ogun	105,000.00	20,000.00	6
6	Cosm.	BANO/0012/678	Ogun			6
7	Cosm.	BANO/0012/777	Ogun	100,000.00	30,000.00	5
8	CICT	BANO/0012/866	Ogun			5
9	Cosm.	BANO/0012/960	Ogun			5
0	FD	BANO/0012/108	Ogun	130,000.00		5
1	HD	BANO/0012/117	Ogun			5
2	Cosm.	BANO/0012/122	Ogun	105,000.00	20,000.00	6
3	HD	BANO/0012/135	Lagos			6
4	CICT	BANO/0012/147	Lagos			5
5	FD	BANO/0012/159	Lagos			6
6	Conf.	BANO/0012/160	Lagos	120,000.00	10,000.00	5
7	HD	BANO/0012/173	Lagos	105,000.00	20,000.00	6
8	Conf.	BANO00/12/184	Lagos			5
9	CICT	BANO00/12/196	Lagos			5
20	FD	BANO/0012/203	Lagos			5
21	Conf.	BANO/1002/212	Lagos	130,000.00		5
22.	Cosm.	BANO/0012/225	Lagos	105,000.00	20,000.00	5
23	CICT	BANO/0012/233	Lagos			5
24.	FD	BANO/0012/242	Lagos		10,000.00	6
25.	HD	BANO/0012/252	Lagos			6
YOC 2013						
1.	Conf.	BANO/0013/111	Ogun	130,000.00		5
2.	HD	BANO/0013/245	Ogun			5
3.	FD	BANO/0013/34	Ogun	100,000.00	20,000.00	5
4.	Cosm.	BANO/0013/48	Ogun			4
5.	HD	BANO/0013/509	Ogun	120,000.00		5
6.	Conf.	BANO/0013/656	Ogun			4
7.	CICT	BANO/0013/723	Ogun	120,000.00		5
8.	HD	BANO/0013/889	Ogun			5
9.	Cosm.	BANO/0013/990	Ogun			5
10.	Conf.	BANO/0013/107	Ogun	130,000.00		5
11.	FD	BANO/0013/114	Ogun			5
12.	Cosm.	BANO/0013/124	Ogun			4
13.	Conf.	BANO/0013/133	Lagos	110,000.00	20,000.00	4
14.	CICT	BANO/0013/143	Lagos			4
15.	Cosm.	BANO/0013/155	Lagos	100,000.00	30,000.00	4
16.	HD	BANO/0013/167	Lagos			4
17.	FD	BANO/0013/178	Lagos			4
18.	FD	BANO/0013/184	Lagos	120,000.00		4
19.	Conf.	BANO/0013/195	Lagos			5
20.	CICT	BANO/0013/208	Lagos	120,000.00		5
21.	HD	BANO/0013/218	Lagos			5
22.	CICT	BANO/0013/225	Lagos			5
23.	Conf.	BANO/0013/235	Lagos	100,000.00	20,000.00	5
24.	Cosm.	BANO/0013/246	Lagos			5
25.	CICT	BANO/0013/255	Lagos	120,000.00	20,000.00	5
YOC 2014						

1.	FD	BANO/0014/103	Ogun	100,000.00	30,000.00	4
2.	HD	BANO/014/267	Ogun	120,000.00		3
3.	HD	BANO/0014/367	Ogun	100,000.00	20,000.00	4
4.	CICT	BANO/0014/466	Ogun			4
5.	HD	BANO/0014/566	Ogun	120,000.00		4
6.	CICT	BANO/0014/678	Ogun	110,000.00	20,000.00	3
7.	FD	BANO/0014/745	Ogun			4
8.	Conf.	BANO/0014/844	Ogun	100,000.00	20,000.00	4
9.	CICT	BANO/0014/946	Ogun			4
10.	HD	BANO/0014/106	Ogun	100,000.00	30,000.00	4
11.	Cosm.	BANO/0014/118	Ogun			3
12.	Conf.	BANO/0014/129	Ogun			3
13.	CICT	BANO/0014/132	Lagos	120,000.00		3
14.	Conf.	BANO/0014/142	Lagos			3
15.	FD	BANO/0014/152	Lagos			3
16.	CICT	BANO/0014/164	Lagos			4
17.	Cosm.	BANO/0014/176	Lagos	100,000.00	30,000.00	4
18.	Conf.	BANO/0014/187	Lagos			4
19.	Cosm.	BANO/0014/196	Lagos			4
20.	Conf.	BANO/0014/204	Lagos	100,000.00	30,000.00	4
21.	FD	BANO/0014/213	Lagos			4
22.	HD	BANO/0014/226	Lagos	90,000.00	40,000.00	4
23.	Cosm.	BANO/0014/237	Lagos			3
24.	Cosm.	BANO/0014/246	Lagos	100,000.00	30,000.00	3
25.	FD	BANO/0014/254	Lagos			3
YOC 2015						
1.	CICT	BANO/0015/113	Ogun	90,000.00	40,000.00	3
2.	Cosm.	BANO/0015/234	Ogun			2
3.	HD	BANO/0015/365	Ogun			2
4.	Conf.	BANO/0015/476	Ogun	95,000.00	40,000.00	2
5.	FD	BANO/0015/580	Ogun			2
6.	HD	BANO/0015/667	Ogun			2
7.	HD	BANO/0015/777	Ogun			3
8.	CICT	BANO/0015/878	Ogun	90,000.00	40,000.00	3
9.	HD	BANO/0015/989	Ogun			3
10.	Conf.	BANO/0015/104	Ogun			3
11.	Cosm.	BANO/0015/115	Ogun	95,000.00	40,000.00	3
12.	HD	BANO/0015/127	Ogun			3
13.	CICT	BANO/0015/137	Lagos	90,000.00	40,000.00	3
14.	FD	BANO/0015/147	Lagos			3
15.	Cosm.	BANO/0015/158	Lagos	95,000.00	40,000.00	3
16.	FD	BANO/0015/169	Lagos			3
17.	Conf.	BANO/0015/176	Lagos			3
18.	Cosm.	BANO/0015/189	Lagos	95,000.00	40,000.00	2
19.	Conf.	BANO/0015/190	Lagos			3
20.	FD	BANO/0015/200	Lagos			2
21.	Conf.	BANO/0015/216	Lagos			3
22.	CICT	BANO/0015/223	Lagos	90,000.00	40,000.00	2
23.	Cosm.	BANO/0015/232	Lagos			2
24.	FD	BANO/0015/242	Lagos			3
25.	CICT	BANO/0015/251	Lagos	90,000.00	40,000.00	3
YOC 2016						
1.	Cosm.	BANO/0016/112	Ogun			2
2.	Conf.	BANO/0016/245	Ogun	135,000.00		2
3.	FD	BANO/0016/344	Ogun			2

4.	CICT	BANO/0016/456	Ogun	90,000.00	40,000.00	2
5.	HD	BANO/0016/556	Ogun			2
6.	Cosm.	BANO/0016/644	Ogun			2
7.	CICT	BANO/0016/721	Ogun	90,000.00	40,000.00	1
8.	Conf.	BANO/0016/845	Ogun			1
9.	Conf.	BANO/0016/945	Ogun	135,000.00		2
10.	FD	BANO/0016/104	Ogun			2
11.	Cosm.	BANO/0016/115	Ogun	120,000.00	15,000.00	2
12.	HD	BANO/0016/125	Ogun			2
13.	CICT	BANO/0016/136	Lagos	90,000.00	40,000.00	2
14.	HD	BANO/0016/123	Lagos			2
15.	Conf.	BANO/1006/134	Lagos	135,000.00		2
16.	FD	BANO/0016/165	Lagos			2
17.	HD	BANO/0016/177	Lagos	130,000.00		1
18.	HD	BANO/0016/185	Lagos			1
19.	Conf.	BANO/0016/195	Lagos	90,000.00	40,000.00	1
20.	Cosm.	BANO/0016/204	Lagos			1
21.	Conf.	BANO/0016/213	Lagos			1
22.	FD	BANO/0016/224	Lagos			1
23.	CICT	BANO/0016/236	Lagos	90,000.00	40,000.00	1
24.	CICT	BANO/0016/246	Lagos	90,000.00	40,000.00	2
25.	Cosm.	BANO/0016/253	Lagos			2
YOC 2017						
1.	HD	BANO/0017/101	Ogun			1
2.	CICT	BANO/0017/220	Ogun	95,000.00	40,000.00	1
3.	CICT	BANO/0017/341	Ogun	95,000.00	40,000.00	1
4.	Cosm.	BANO/0017/445	Ogun			1
5.	HD	BANO/0017/534	Ogun	135,000.00		1
6.	Conf.	BANO/0017/633	Ogun	95,000.00	40,000.00	1
7.	FD	BANO/0017/723	Ogun			1
8.	CICT	BANO/0017/822	Ogun	80,000.00	40,000.00	1
9.	FD	BANO/0017/955	Ogun			1
10.	FD	BANO/0017/102 3	Ogun	125,000.00		1
11.	HD	BANO/0017/112	Ogun	135,000.00		1
12.	Conf.	BANO/0017/124	Ogun			1
13.	Cosm.	BANO/0017/135	Lagos			1
14.	CICT	BANO/0017/147	Lagos	90,000.00	40,000.00	1
15.	FD	BANO/0017/158	Lagos			1
16.	Conf.	BANO/0017/162	Lagos			1
17.	Cosm.	BANO/0017/170	Lagos	135,000.00		1
18.	Conf.	BANO/0017/186	Lagos			1
19.	HD	BANO/0017/194	Lagos	135,000.00		1
20.	CICT	BANO/0017/206	Lagos	90,000.00	40,000.00	1
21.	Cosm.	BANO/0017/214	Lagos			1
22.	Cosm.	BANO/0017/224	Lagos	135,000.00		1
23.	Conf.	BANO/0017/233	Lagos			1
24.	HD	BANO/0017/243	Lagos	135,000.00		1
25.	FD	BANO/0017/252	Lagos			1

Source: NDE office in Lagos and Ogun State, 2019

**APPENDIX XI  
RESEARCH CONSENT FORM**

Name of Researcher: Ezenwaoke Kingsley, NWAIMO

Title of Study: IMPACT EVALUATION OF THE NATIONAL OPEN APPRENTICESHIP SCHEME OF THE NATIONAL DIRECTORATE OF EMPLOYMENT IN THE SOUTHWEST, NIGERIA (2008-2017)

Sir/Ma,

Please read and complete this form carefully. If you are willing to participate in this study, tick (✓) the appropriate responses and sign and date the declaration at the end. If you do not understand anything and would like more information, please feel free to ask.

Thank you.

I have had the research satisfactorily explained to me in verbal form by the researcher. YES / NO

I understand that the research will involve: filling of questionnaires and/or interview YES / NO

I understand that I may withdraw from this study at any time without having to give an explanation. YES / NO

I understand that all information about me will be treated in strict confidence and that I will not be named in any written work arising from this study. YES / NO

I understand that any audiotape material of me will be used solely for research purposes and will be destroyed on completion of this research. YES / NO

I understand that he would be discussing the progress of his research with others at the International Centre for Educational Evaluation, University of Ibadan. YES / NO

I freely give my consent to participate in this research study and have been given a copy of this form for my own information.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date