



Publication of :

Department of Business Administration and Management

School of Management Studies

Kano State Polytechnic

ROLE OF RESILIENCE ON THE SUSTAINABILITY OF YOUTH ENTREPRENEURSHIP IN KANO, KANO STATE, NIGERIA

By

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Abstract

This study focuses on assessing the role of resilience on the sustainability of youth entrepreneurship in Kano, Kano State, Nigeria. The study was conducted in Kano State using a cross-sectional survey research design. The study population consisted of all registered SME owners in Kano state, totaling 1,794,358 SMEowners, while Taro Yamani's (1967) formula was used to arrive at a sample size of 400. To achieve the study objectives, a structured and closed-ended questionnaire was designed to collect data. Through the aid of Structural Equation Modelling (SEM) using SMART-PLS, the result of the analysis shows that there is a positive and significant effect of adaptability, perseverance, and optimism on the sustainability of youth entrepreneurship in Kano State. It is recommended that government agencies, non-governmental organisations (NGOs), and other relevant stakeholders integrate structured resilience training into youth-focused entrepreneurship programs.

Key Words: Resilience, Sustainability of Youth Entrepreneurship, Adaptability, Perseverance, Optimism.



economic instability, limited funding, and inefficient management practices (Punch Newspapers, 2023). This alarming rate of business failure highlights the urgent need for robust support systems and targeted interventions to help young entrepreneurs thrive in a difficult business climate.

Kano State, recognized as a bustling commercial center in Northern Nigeria, has progressively promoted youth entrepreneurship as both a remedy for its persistent unemployment issues and a driver of regional economic development. In response to this potential, several stakeholders, including government bodies, NGOs, and private entities, have introduced programs designed to support aspiring young business owners. Notably, the Sustainable Enterprise Challenge Project, organized by the Centre for Information Technology and Development (CITAD) in partnership with the British Council and Prince's Trust International, provides vital training and tools for youth-led ventures. Similarly, the Kano State government has initiated a ₦ 25 billion loan scheme to stimulate small business growth and entrepreneurial activities (MSME Africa, 2024). Despite these efforts, a significant number of youth enterprises do not survive beyond their third to fifth year, primarily due to a lack of readiness for the volatile nature of business environments. Persistent issues such as limited funding opportunities, inadequate infrastructure, and the absence of resilient business strategies continue to undermine long-term success. This reality prompts a critical inquiry: Is resilience the crucial factor needed to enhance the durability of youth entrepreneurship in Kano State? Building on this premise, the current study seeks to explore how resilience influences the sustainability of youth-led enterprises in the region.

In the same vein, in reviewing prior studies, such as those by Okolo-Obasi et al. (2024), Salami et al. (2023), Chukwuka and Imide (2023), Okolo-Obasi and Uduji (2023), and Adeyanju et al. (2021), it is evident that considerable attention has been given to government interventions, policy frameworks, and institutional support in promoting youth entrepreneurship in Nigeria. However, a noticeable gap persists in the literature regarding the psychological and behavioral dimensions underpinning entrepreneurial sustainability. Specifically, to the best of the researcher's knowledge at the time of this study, no existing research has thoroughly examined the role of resilience, conceptualized through the combined dimensions of adaptability, perseverance, and optimism, in sustaining youth entrepreneurship within Kano, Kano State,



Nigeria. This study therefore seeks to fill this gap by empirically investigating how resilience contributes to the long-term viability of youth-led enterprises in this regional context.

The main objective of this study is to evaluate the role of resilience on the sustainability of youth entrepreneurship in Kano, Kano State, Nigeria. The specific objectives are to:

- i. To what extent does adaptability affect the sustainability of youth entrepreneurship in Kano State?
- ii. To what extent does perseverance affect the sustainability of youth entrepreneurship in Kano State?
- iii. To what extent does optimism affect the sustainability of youth entrepreneurship in Kano State?

Based on the above objectives, the following null hypotheses were derived to guide the study:

- H₀₁:** Adaptability has no significant effect on the sustainability of youth entrepreneurship in Kano State.
- H₀₂:** Perseverance has no significant effect on the sustainability of youth entrepreneurship in Kano State.
- H₀₃:** Optimism has no significant effect on the sustainability of youth entrepreneurship in Kano State.

LITERATURE REVIEW

Concept of Resilience

The word resilience, which comes from the Latin *resilire*, which means "to leap back," was first used to characterize a material's ability to withstand shocks without breaking (Charpy, 1901). The ability of people or systems to constructively adapt in the face of adversity has been described by this dynamic, transdisciplinary concept across time (Chukhrii&Kravchuk, 2024; Grygorenko & Naydonova, 2023). Current definitions highlight three essential elements: positive adaptation, optimism, and perseverance (Reyers et al., 2022). Beyond the person, research is increasingly emphasizing protective variables that include organizational, familial, and community support (Mentges et al., 2023; Zeng et al., 2022). Current understanding of resilience challenges previous universalist theories by acknowledging that it is influenced by context and



culture (Raetze et al., 2022). Resilience is best understood as a complex, multifaceted process involving biological, psychological, social, and environmental interactions since empirical evidence supports its critical role in mental health, education, and organizational performance (Métais et al., 2022; Glass et al., 2022). This provides a useful framework for interventions that promote adaptive capacities across a variety of populations

Concept of Adaptability

An important aspect of resilience is adaptability, which Traskevich and Fontanari (2023) define as the capacity of social-ecological systems to adjust responses to shifting internal and external conditions, allowing for sustained development along existing trajectories. According to Sony and Mekoth (2022), adaptability is the ability to successfully adjust mentally, emotionally, and behaviorally to stressful life circumstances. Nakhostin-Khayyat et al., (2024) highlight cognitive and behavioral flexibility as being essential for navigating changing challenges and seizing new opportunities. In the context of entrepreneurship, adaptability is essential for reacting to changes in the market and technological advancements.

Concept of Perseverance

Resilience requires perseverance, which is defined as persistently working toward long-term objectives in spite of obstacles (Abu Bakar et al., 2023). It includes the mental fortitude to bounce back from setbacks without losing motivation. Within entrepreneurship, perseverance manifests as devotion to firm growth despite financial, regulatory, or competitive hurdles (Bittencourt et al., 2025). According to recent research, perseverance fosters persistence in unstable situations, which in turn predicts entrepreneurial success (Haddoud et al., 2025).

Concept of Optimism

Optimism, as a core dimension of resilience, refers to a positive cognitive-emotional orientation that enables individuals to maintain hope and confidence in the face of adversity. It is the capacity to interpret setbacks as temporary and surmountable, thereby fostering sustained motivation and psychological well-being (Biggane, 2024). Zeidan and Prentice (2022) emphasize that optimism aids individuals in appraising challenges as manageable rather than debilitating,



enhancing their adaptive capacity. In the context of entrepreneurship, optimism serves as a catalyst for opportunity recognition and risk-taking behavior, facilitating innovation and proactive responses to market volatility (Carver & Scheier, 2024; Audretsch & Fiedler, 2022). Research further suggests that optimistic entrepreneurs are more likely to persist through uncertainty and mobilize resources creatively, which is essential for sustainable business growth (Luan & Zhang, 2025; Cervellati et al., 2022).

Concept of Sustainability in Youth Entrepreneurship

Sustainability in youth entrepreneurship refers to young business owners' ability to develop, operate, and expand firms economically over time despite hurdles (Avelar et al., 2024). To guarantee business continuity, it entails strategic planning, innovation, and financial stability. According to recent research, sustainability is essential to socioeconomic development, with a focus on the contribution of young entrepreneurship to the creation of jobs and the fight against poverty (Horne & Fichter, 2022; Barba-Sánchez et al., 2022).

Empirical Review

Okolo-Obasi et al. (2024) conducted an extensive quantitative study to evaluate the effects of various government policies on entrepreneurship development and business startups across Nigeria's six geopolitical zones. Using a descriptive research design and several sampling techniques to collect primary data from 1,152 respondents, the study used both descriptive and inferential statistics to examine important policy implications. Multiple regression analysis results show that only the local content initiative had a statistically significant positive impact on the growth of entrepreneurship and startup development among a number of government initiatives, such as export promotion programs, ease of doing business reforms, and local content policies. The results of the study indicate that although the government has worked hard to encourage entrepreneurial ecosystems, more focused interventions could be required to increase the efficiency of existing legislative initiatives in promoting the establishment and sustainability of businesses in Nigeria.



government's involvement in encouraging youth entrepreneurial activity, they employed a descriptive survey approach, collecting primary data through structured questionnaires. The results of the investigation, which included both hypothesis testing and descriptive statistics, showed that entrepreneurship development significantly and favorably affects job creation and young employment outcomes. Supporting entrepreneurial endeavors may be a practical strategy to lower teenage unemployment, according to their findings.

In a similar vein, Okolo-Obasi and Uduji (2023) evaluated how the Agri-Business/Small and Medium Enterprise Investment Scheme (AGSMEIS) affected Nigerian youth entrepreneurship. Using data from 1,200 participants in each of Nigeria's six geopolitical zones, the study combined logit regression and Propensity Score Matching (PSM) as part of a mixed analytical strategy. The findings show that AGSMEIS's enterprise growth greatly aids in the empowerment of young people. The study contends that by growing and improving these initiatives, Nigerian youth might enter self-employment and small business ownership at an even faster pace, hence fostering wider economic growth.

METHODOLOGY

The study adopted the cross-sectional survey research design. The population of the study consists of the total number of small and medium-scale enterprise owners in Kano State, which was one million, seven hundred and ninety-four thousand, three hundred and fifty-eight (**1,794,358**), which means the SME owner/managers were the same number (**Federal Ministry of Industry, Trade and Investment, 2022**). A sample size of 400 SME owners/managers was determined using Taro Yamani's (1967) formula. Sustainability (independent variable) dimensions (adaptability, perseverance, and optimism) were measured using a five-point Likert scale questionnaire item adapted from the work of Okolo-Obasi et al. (2024). This questionnaire was subjected to validity and reliability tests using the average variance extracted (AVE), convergent and discriminant validity, and the results of the tests were reported in the next section. The questionnaire was designed to collect data, which was self-administered and distributed to the participants by the researchers. In the process of retrieving the questionnaires, 15 were not returned, while 26 were excluded for being invalid for statistical analysis purposes. The final sample size was 359 SME owners, representing 89.75 percent of the main sample. The

study applied the partial least squares-structural equation modelling (PLS-SEM) to analyze the data collected from the respondents. The choice of this technique is based on the fact that it absorbs distributional assumption (i.e, normality) otherwise required when the ordinary least squares (OLS) regression is applied. The model for the PLS-SEM is depicted pictorially below:

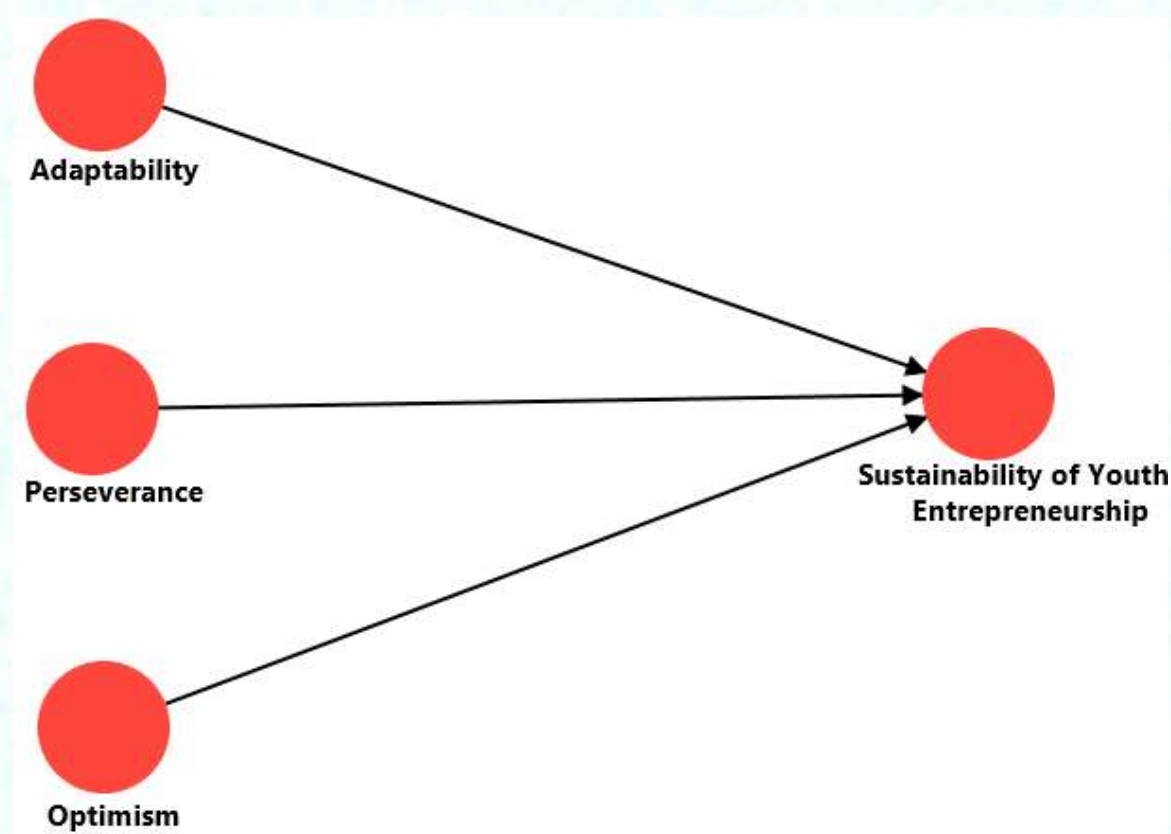


Fig. 1:Conceptual model of the role of resilience on the sustainability of youth entrepreneurship in Kano, Kano State.

RESULTS AND DISCUSSIONS

Table 1: Response Rate

Category	Frequency	Percentage
Distributed copies of questionnaire	400	100%
Returned copies of questionnaire	359	89.75%
Unreturned copies of questionnaire	15	3.75%
Unusable copies of questionnaire	26	6.5%
Usable copies of questionnaire	359	89.75%

Source:Researchers' Initiative, 2025

As detailed in Table 1, the final usable response rate is 89. 75 percent. According to Hair *et al.*, (2010), a 30percent response rate is acceptable for surveys. Thus, by complying with the recommended suggestions, the available 359 responses (89.75 percent) qualify the required sample size to further conduct regression analysis



Table 2 Descriptive Statistics for the Study Variables

Variables	N	Mean	Std. Deviation
Adaptability	359	3.732	0.527
Perseverance	359	3.945	0.495
Optimism	359	4.101	0.538
Sustainability of Youth Entrepreneurship	359	3.215	0.641

Source: Smart PLS Output, 2025

Based on the descriptive analysis of the constructs presented in Table 2, the overall situation with regard to the relationship between resilience and sustainability of youth entrepreneurship among the SMEs owners/managers in Kano state could be understood. From the findings generated in Table 2, the mean score reported for the resilience dimensions ranged from 3.732 (adaptability) to 4.101 (optimism), revealing that the resilience among SMEs owners/managers in Kano state is relatively high. The highest mean score reported among the resilience dimensions is optimism, with a standard deviation value reported at 0.538. This implies that most of the SMEs owners/managers tend to prefer optimism due to their previous difficulties and experience. Meanwhile, the mean score reported for adaptability is the lowest among resilience dimensions, with a standard deviation value reported at 0.527. This implies that adaptability is less utilized by SME owners/managers in ensuring sustainability of their business, and is the weakest among the three resilience dimensions. Nevertheless, the mean score of 3.732 reported for adaptability is still well above average, which indicates that adaptability, if implemented, will have a strong impact on the sustainability of entrepreneurship among the SMEs owners/managers in Kano state.

Assessment of Measurement Model

As stated in the preceding chapter, this study used PLS Structural Equation Modelling (SEM) to calculate its theoretical model using the software application Smart PLS (Hair *et al.*, 2013). In PLS analysis, the first step is to evaluate the measurement model, or the outer model. The measurement model assessment includes defining reliability of individual item, reliability of internal consistency, convergent validity and validity of discriminant (Hair *et al.*, 2013).

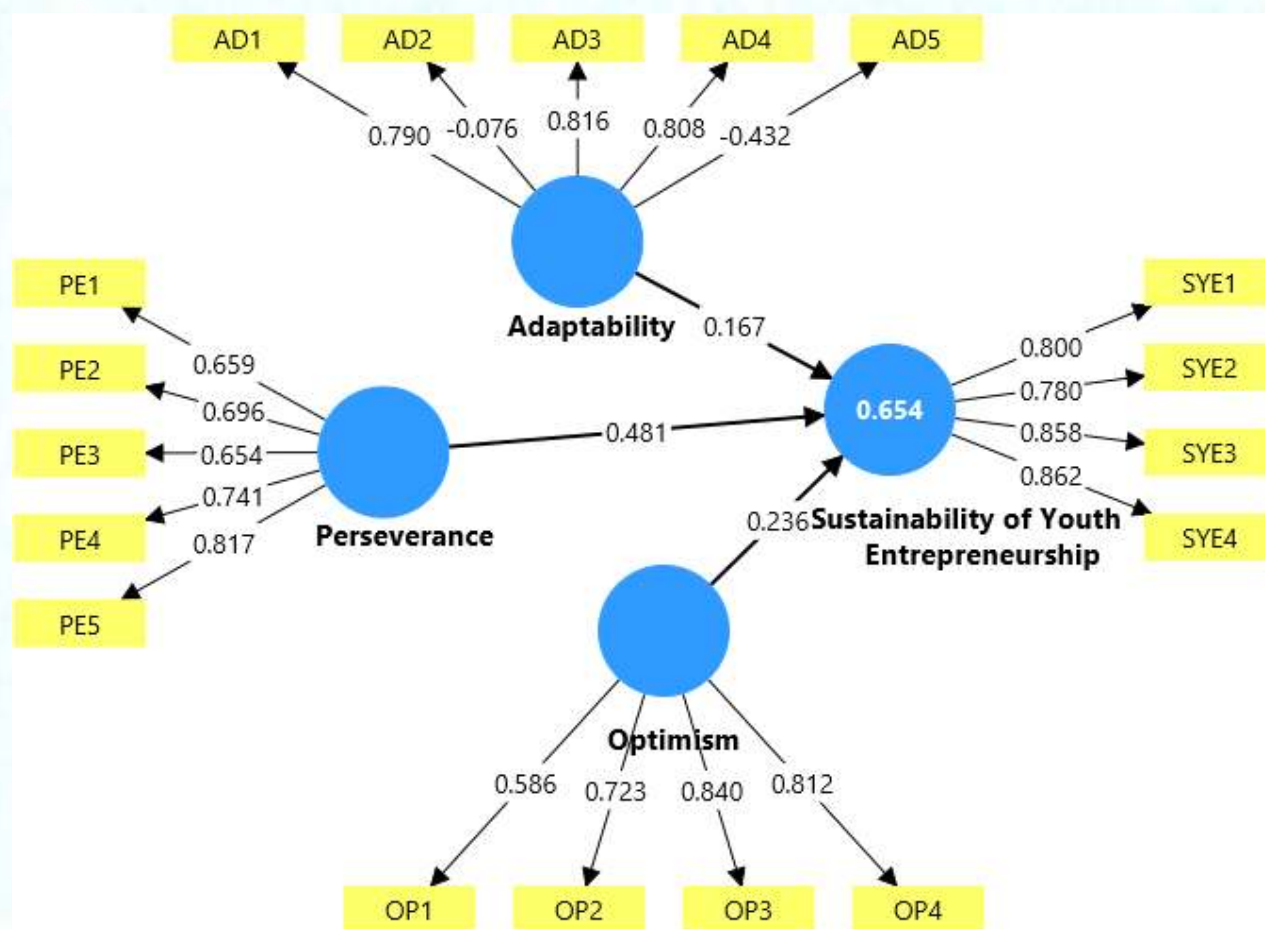


Figure 2: Initial *Measurement Model*

Figure 2 above shows the initial measurement model. It can be seen that not all the outer loadings of each variable's measure items meet the Hair et al. (2014) recommendation of 0.70 or above. Six items did not load up to 0.7: 2 measurement items of adaptability, 3 measurement items of perseverance, and 1 measurement item of optimism.

Figure 3: *Modified Measurement Model*

Figure 3 above shows the modified measurement model. It can be seen that all the outer loadings of each variable's measure items meet the Hair et al. (2014) recommendation of 0.70 or above.

Individual Item Reliability

The first criterion for the reflective measurement model is the assessment of individual item reliability, which is usually measured by assessing the outer loadings of each variable's measure (Hair et al., 2014). Based on Hair et al.'s (2014) rule of thumb, an indicator with a 0.70 outer loading is reliable and acceptable for a previously developed scale.

Table 3 below and Figure 3 above show that after deleting 6 items, the remaining 12 had outer loading values of 0.70 and above. Based on the suggestions of Hulland (1999) and Hair et al. (2011) to delete items that substantially increase composite reliability and average variance



extracted (AVE), only 6 outer loading items with below 0.70 loadings were dropped, making 12 items retained for further analysis (refer to Figure 3 above and Table 3 below).

Table 3 Measurement Model: Reliability and Convergent Validity

Construct	Item	Loadings	AVE	CR
Sustainability of Youth Entrepreneurship.	SYE1	0.800	0.682	0.895
	SYE2	0.779		
	SYE3	0.858		
	SYE4	0.862		
Adaptability	AD1	0.814	0.678	0.863
	AD3	0.829		
	AD4	0.826		
Perseverance	PE4	0.879	0.800	0.889
	PE5	0.909		
Optimism	OP23	0.780	0.658	0.852
	OP34	0.824		
	OP45	0.763		

Source: Smart PLS Output, 2025

SYE= Sustainability of Youth Entrepreneurship, AD= Adaptability, PE=Perseverance and OP= Optimism.

Multicollinearity Test

Multicollinearity is a problem that occurs when the independent variables are extremely interrelated to as high as 0.9 and above (Tabachnick&Fidell, 2007). For this study Multicollinearity test was conducted using correlation matrixes for the independent variables, tolerance values and variance inflation factors (VIF). According to Hair et al. (2014), a tolerance level of 0.20 and below or a VIF value of 5 and above indicates the presence of multicollinearity among variables. From Table 4, it clearly shows that tolerance ranges between 0.307 – 0.371, considerably > 0.20. Similarly, VIF ranges from 1.481 – 1.832, and, thus, is good enough as



being < 5 . Consequently, it is concluded that there is no multicollinearity problem among the exogenous variables.

Table 4 Multicollinearity Test: Tolerance and VIF (n=221)

Exogenous Variables	Collinearity Statistics	
	Tolerance	VIF
Adaptability	0.307	1.481
Perseverance	0.371	1.619
Optimism	0.326	1.832

Source: Smart PLS Output, 2023

Assessment of the Structural Model

Having confirmed that this study's measurement models (inner model) are reliable and valid, this section evaluated the structural model. This research used the standard bootstrapping technique with a sample size of 5000 bootstrap samples and 359 cases to evaluate the significance of the path coefficients (Hair *et al.*, 2013). The structural model of this study is composed of four latent constructs, namely; adaptability, perseverance and optimism as independent variables and sustainability of youth entrepreneurship as the dependent variable (see Figure 4). The structural model usually confirms the level to which the empirical data collected support the existing theories (Hair *et al.*, 2014). That is, its evaluation is mainly used to determine the explanatory power of the research model and to test the developed hypotheses. Hair *et al.* (2014) recommended that the structural model can be generally assessed through test for collinearity issues, significance of relationships among the constructs, evaluation of the R^2 , effect sizes and assessment of the predictive relevance Q^2 . Notably, the key assessment tests of the structural model are the R^2 values of endogenous constructs and the level and significance of the path coefficients.

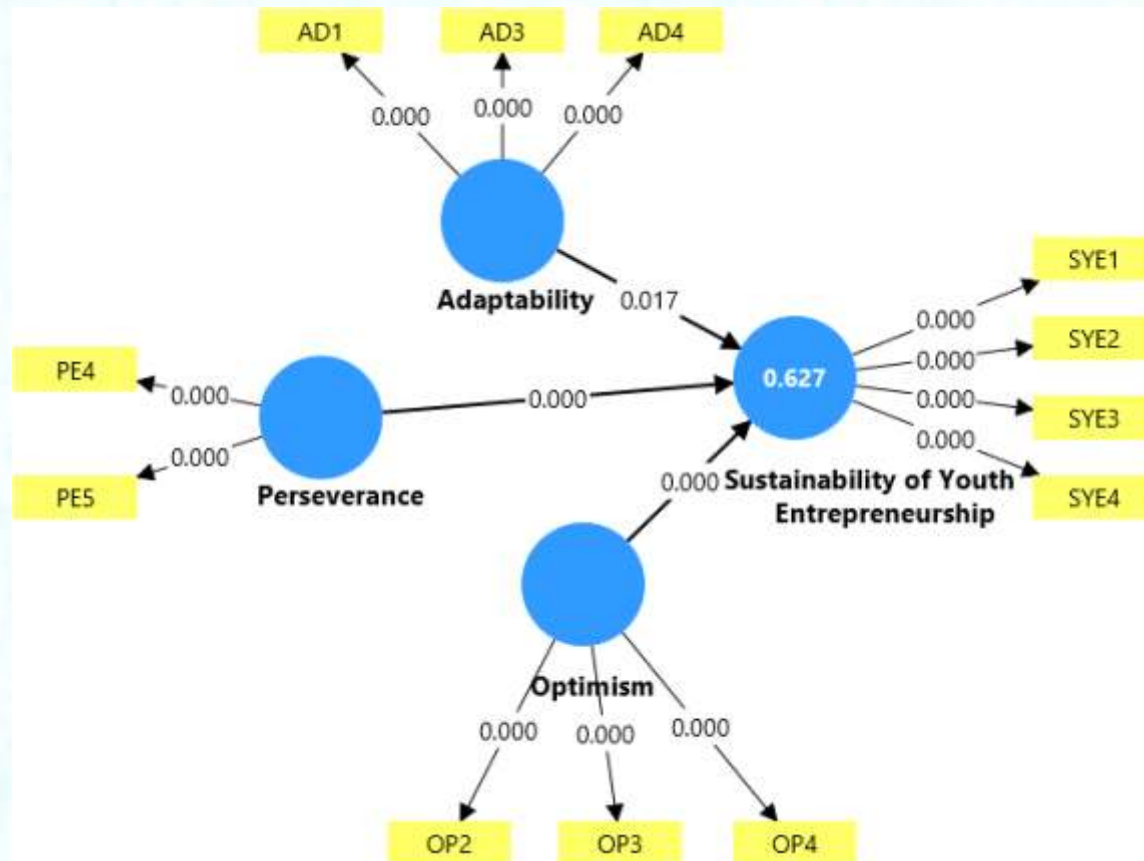


Figure 4: Bootstrapping (Direct Relationships)

Table 5 Structural Model: Test of Significance for Direct Relationships

H ₀	Relationship	Beta	SE	T Statistics	P-Value	Statistically Significant	Decision
H ₀₁	AD -> SYE	0.16	0.06	2.387	0.017	Yes	Rejected
H ₀₂	PE -> SYE	0.37	0.07	5.201	0.000	Yes	Rejected
H ₀₃	OP -> SYE	0.35	0.07	4.963	0.000	Yes	Rejected

t- Value > 1.96; p-value < 0.05; AD = Adaptability, PE = Perseverance, OP = Optimism and SYE = Sustainability of Youth Entrepreneurship

Source: Smart PLS Output, 2025

The result of bootstrapping has shown that H₀₁, H₀₂ and H₀₃ are statistically significant and the relationship is positive. From the Table 5, the statistical analysis has proved that Adaptability is significantly affects Sustainability of Youth Entrepreneurship (= 0.16, T Statistics > 1.96), Perseverance significantly affects Sustainability of Youth Entrepreneurship (= 0.37, T Statistics > 1.96), and Optimism significantly affects Sustainability of Youth Entrepreneurship (= 0.35, T Statistics > 1.96). In summary, all the direct relationships between the independent variables and the dependent variable are significant based on the statistical data of this study, and all three null hypotheses were rejected.



Predictive Relevance for Direct Relationships

The predictive power (Q^2 values) of each exogenous variable on the endogenous variables was computed using the suggestions of Stone (1974) and Geisser (1974) through blindfolding procedures (Chin, 2010; Hair *et al.*, 2014) (see Figure 6). According to Chin (2010), the value of Q^2 of a particular construct greater than zero indicates that the model has properly reproduced the manifest values specifying its predictive relevance.

Table 6 Predictive Relevance Q^2 Value for Direct Relationships

Endogenous Construct	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Sustainability of Youth Entrepreneurship	947.000	781.251	0.187

Source: Smart PLS Output, 2025

The predictive relevance of this model was assessed for the endogenous variable (i.e., the Sustainability of Youth Entrepreneurship), which was reflectively measured using blindfolding procedures following the suggestions of scholarly experts (Chin, 2010; Hair *et al.*, 2012). The Q^2 result of the Sustainability of Youth Entrepreneurship, as shown in Table 6 above, was 0.187. This value is above the threshold value of zero, confirming the predictive power of the model.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The findings revealed that all three dimensions have a statistically significant and positive influence on the sustainability of youth-owned businesses. In light of these findings, the study concluded that, entrepreneurial success cannot be attributed solely to financial capital or infrastructural support. Rather, internal psychological resources such as the ability to adapt to change, persist through adversity, and maintain a hopeful outlook are equally vital to ensuring long-term sustainability.

Successively, this study advances our understanding of entrepreneurial resilience by providing a novel theoretical framework that operationalizes it through adaptability, perseverance, and optimism. It offers fresh empirical perspectives on how young entrepreneurship in Kano,



NJOBED

June 2025 Edition

Nigeria, which has received little attention in previous resilience studies, might be sustained. The study also provides up-to-date information on the influence of internal psychological qualities on entrepreneurial sustainability through the use of a strong quantitative technique. Additionally, research highlights how crucial non-monetary interventions, like programs that foster resilience and psychological support, are to government and non-profit initiatives aimed at young entrepreneurs. Future studies that replicate or broaden the resilience-sustainability paradigm in various sectoral or geographic contexts will also benefit from the findings.

However, based on the findings of this study, the following recommendations are made:

- i. Government agencies, non-governmental organizations (NGOs), and other relevant stakeholders should integrate structured resilience training into youth-focused entrepreneurship programs.
- ii. It is strongly recommended that structured mentorship and peer-support platforms be developed. Such initiatives should connect young entrepreneurs with experienced business owners and resilience coaches who can provide guidance, emotional support, and practical strategies for overcoming business-related obstacles.

Policymakers should consider incorporating psychological resilience into existing and future youth entrepreneurship support schemes. While financial capital and business infrastructure remain critical, there is an urgent need for policies that also emphasize non-financial support, such as mental toughness, adaptive thinking, and emotional regulation.



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RESEARCH QUESTIONNAIRE

The questionnaires consist of three sections, as shown below, each focusing on the role of resilience on the sustainability of youth entrepreneurship in Kano. The first part relates to the respondents' demographic variables. The second section is on resilience (dimensions of resilience). The third section focuses on the sustainability of youth entrepreneurship (dependent variable).

Section 1: Demographic Data

1. Gender: Male () Female ()
2. Age bracket: 18-25years () 26-33years () 34-41years () 42-49years ()
50years and above ()
3. Education: WASEC/TEC11 () OND/NCE () B.A./B.Sc./HND ()
MA./M.Sc./MBA () PhD () Othersplease specify
4. Year of Business Establishment: 1-5years () 6 -10years () 11-15years () 16-
20years () 21years-Above ()

Section 2: Resilience

Note: SA= Strongly Agree A= Agree U= Undecided SD=Strongly Disagree D= Disagree

	Adaptability	SA	A	U	D	SD
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AD1	I can quickly adjust my business strategies in response to unexpected market changes.					
AD2	I easily adapt to new technologies and business tools relevant to my industry.					
AD3	When customer needs change, I am able to modify my products or services accordingly.					
AD4	I am open to experimenting with new ideas to improve my business operations.					
AD5	I effectively manage changes in government policies or economic conditions affecting my business.					
	Perseverance					
PE1	I remain committed to my business goals even during tough economic periods.					
PE2	I continue to push forward with my business despite repeated challenges.					
PE3	I rarely consider quitting my business, no matter how difficult things become.					
PE4	I make consistent efforts to overcome obstacles affecting my business growth.					
PE5	I keep working towards success even after experiencing business failure or loss.					
	Optimism					
OP1	I believe that my business will grow and succeed in the near future.					
OP2	I see challenges as temporary setbacks rather than permanent problems.					
OP3	I remain positive about the future of my business, even in uncertain times.					
OP4	I am hopeful that my business will recover from any loss or downturn.					

Section 3: Sustainability of Youth Entrepreneurship

Note: SA= Strongly Agree A= Agree U= Undecided SD=Strongly Disagree D= Disagree

	Sustainability of Youth Entrepreneurship	SA	A	U	D	SD
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SYE1	I believe my business can survive and grow for the next five years or more.					
SYE2	I have implemented strategies that ensure long-term success of my enterprise.					
SYE3	I reinvest profits back into the business to promote sustainability.					
SYE4	I continuously innovate to stay competitive and relevant in the market.					