

## **ENTREPRENEURIAL MINDSET AND SKILLS FOR ENHANCING ADULT LEARNERS' CONTRIBUTION TOWARDS ECONOMIC GROWTH OF ENUGU STATE, NIGERIA**

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### **Abstract**

This study investigated the extent to which entrepreneurial mindset and skills enhance adult learners' contribution to economic growth in Enugu State, Nigeria. The study was guided by two research questions. A descriptive survey research design was adopted, with data collected through a structured questionnaire administered to 335 adult learners selected from six local government areas in Enugu North Senatorial Zone using multistage sampling. The instrument was validated by experts and demonstrated high internal consistency ( $\alpha = 0.91$ ). Data were analyzed using mean, standard deviation, and t-tests at a 0.05 significance level. Findings revealed that entrepreneurial mindset positively influenced learners' cognitive orientation toward business planning, opportunity recognition, and networking. However, notable deficiencies were found in marketing and risk management areas. Entrepreneurial skills such as financial management and innovation were also identified as strengths, aligning with the learners' adaptability and budgeting competencies. Nonetheless, gaps in market execution, customer engagement, and operational efficiency limited their effectiveness. The study concludes that entrepreneurial mindset and skills are vital for adult learners' economic participation but require targeted interventions to address specific weaknesses. It recommends integrating experiential learning modules into adult education programs to enhance strategic marketing, innovation, and risk management capabilities. Strengthening these areas will equip adult learners to contribute more effectively to Enugu State's economic development.

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**Keywords:** Entrepreneurial mindset, entrepreneurial skills, adult learners, economic

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### **Introduction**

In recent years, entrepreneurship has been recognized as a critical factor for economic growth, especially in regions with limited formal employment opportunities. As the role of entrepreneurship in personal and economic empowerment grows, adult education and literacy programmes have become essential vehicles for cultivating entrepreneurial skills among adult learners in Nigeria. These programmes not only provide practical skills for self-employment but also foster an entrepreneurial mindset that enables learners to engage in income-generating activities, contributing positively to their communities and its economy in particular. Entrepreneurial mindset is defined as a collection of characteristics, attitudes, behaviors, and skills that enable individuals to identify and capitalize on opportunities, learn from setbacks, and achieve success across various contexts (The Network for Teaching Entrepreneurship, 2017). This mindset embodies specific ways of thinking that drive entrepreneurial actions, including open-mindedness, critical thinking, and resilience in the face of challenges. It emphasizes long-term planning, adaptability, and the persistence needed to navigate the obstacles that arise in business and life. Importantly, the entrepreneurial mindset extends beyond traditional business settings; it can be applied to personal growth, career development, and problem-solving in diverse situations (Al-Fattal, 2024). Building on these perspectives, an entrepreneurial mindset can be defined as a combination of cognitive traits and emotional

qualities such as open-mindedness, critical thinking, and resilience that empower individuals to identify opportunities, learn from failures, and engage in long-term planning. This mindset fosters adaptability and success across various contexts, including personal growth and career development.

Further emphasizing the practical implications of this mindset, studies highlight that non-formal education programmes focusing on entrepreneurial competencies equip learners with self-reliance skills necessary for economic participation, even in informal sectors (Onwadi & Ugwu, 2022). Consequently, the development of entrepreneurial mindsets and skills among adult learners is a critical factor for enhancing adult learners' participation in entrepreneurship education. This is because adult learners are a category of learners who often seek practical, immediately applicable skills that directly contribute to their economic empowerment and social mobility. Hence, entrepreneurial skills such as resilience, problem-solving, and critical thinking play a pivotal role in boosting adult learner engagement. According to the European Commission (2016), these skills foster a proactive learning approach, enabling individuals to view education as directly applicable to their careers and personal growth. This alignment between education and real-world application enhances adult learners' motivation and commitment to participating in educational programmes.

To effectively enhance these competencies, it is crucial to understand the current skill levels of adult learners in entrepreneurial areas, as this knowledge directly informs the assessment of their preparedness for self-employment. Foundational entrepreneurial skills such as business planning, financial management, and opportunity recognition are essential for establishing and sustaining a business. Empirical studies indicate that despite the fact that many adult learners may develop some level of competence in these areas, gaps persist in more advanced applications, suggesting a need for ongoing support and practical experience (Fidelugwuowo, 2021). For instance, Onwuadi and Ugwu (2022) found that current non-formal education programmes promote business managerial skills, financial skills, and survival skills only to a low extent, necessitating innovative instructional practices for enhanced impact on learners' entrepreneurial readiness. However, to gain a more comprehensive understanding of what drives or limits entrepreneurial engagement among adult learners, it is important to also consider the broader social and demographic contexts that interact with their skill development.

In addition to personal support networks and foundational skills, various demographic factors significantly affect adult learners' engagement in entrepreneurship, either fostering or hindering their participation. Influences like family support, financial literacy, and mentorship, as well as demographic aspects such as age, gender, employment status, and prior work experience, shape their entrepreneurial journey in unique ways (Bamgbose, 2021). For example, family support often provides essential emotional and financial resources, while financial literacy contributes to informed decision-making, a skill strongly linked to entrepreneurial success (Ayala & Manzano, 2014). Mentorship also plays a critical role, bridging the gap between theoretical learning and practical application, especially when experiential learning and income-generating activities are integrated into instructional practices (Onwuadi & Ugwu, 2022). Similarly, demographic factors like age can influence risk tolerance, with younger adults often more willing to take entrepreneurial risks and older adults leveraging their experience and networks. Again, gender dynamics shaped by cultural norms may place additional constraints on women, limiting their participation in entrepreneurship.

Gender has been identified as a significant demographic factor influencing the development of entrepreneurial mindset and skill acquisition among adult learners. In many parts of Nigeria, including Enugu State, cultural and societal norms continue to reinforce traditional gender roles, which often limit women's mobility, access to financial resources, and participation in entrepreneurial decision-making processes. These structural constraints tend to suppress women's engagement in entrepreneurial activities. Studies have shown that men are generally more inclined to exhibit higher levels of risk tolerance and proactive opportunity recognition, while women are often more reserved in their entrepreneurial pursuits, partly due to fear of failure and insufficient support mechanisms (Damalie, Agbanu, Fiadzomor & Wilson, 2023). Moreover, gendered disparities in access to mentorship and financial autonomy have been linked to lower entrepreneurial confidence among women. This highlights the relevance of gender-responsive strategies in fostering inclusive entrepreneurship

Given the interplay between demographic factors and entrepreneurial engagement, it is crucial to examine how these elements alongside entrepreneurial mindset and skills shape the real-world economic contributions of adult learners, particularly in Enugu State. Although entrepreneurship education is integrated into adult learning programmes in the state, there is limited empirical evidence specifically assessing how entrepreneurial mindset and skills influence adult learners' actual contributions to economic development. Most existing programmes tend to emphasize on general skill acquisition, often overlooking the mindset transformation and practical entrepreneurial competencies that are essential for sustained entrepreneurial engagement. Moreover, there is a scarcity of localized studies that addresses the unique demographic characteristics of adult learners in Enugu. This gap underscores the need for a focused investigation into the extent to which entrepreneurial mindset and skills can enhance adult learners' contributions to the economic growth of Enugu State, Nigeria.

### **Purpose of the Study**

The general purpose of the study is to investigate the extent to which entrepreneurial mindset and skills can enhance adult learners' contribution towards economic growth of Enugu State, Nigeria Specifically the study examined:

1. examine the extent to which entrepreneurial mindset can enhance adult learners' contribution towards economic growth of Enugu State, Nigeria
2. the extent to which entrepreneurial skills can enhance adult learners' contribution towards economic growth of Enugu State, Nigeria

### **Research Questions**

In line with the specific objectives, the following research questions are raised to guide the study:

1. To what extent does an entrepreneurial mindset enhance adult learners' contribution to the economic growth of Enugu State, Nigeria?
2. To what extent do entrepreneurial skills enhance adult learners' contribution to the economic growth of Enugu State, Nigeria?

### **Hypotheses**

1. There is no significant difference between the mean responses of male and female adult learners on the extent to which entrepreneurial mindset enhances learners contribution to the growth of Enugu State

2. There is no significant difference between the mean responses of male and female adult learners on the extent to which entrepreneurial skills enhance adult learners contribution to the economic growth of Enugu State

## **Methods**

The study adopted a descriptive survey research design. This research strategy was chosen for this study because it allowed the researcher to employ questionnaires to ascertain the opinions of respondents about issues that concern the study. Descriptive survey research design according to Kothari (2004, p. 37), is a research design that is concerned with describing the characteristics of a particular individual or of a group. This study was carried out in Enugu State, Nigeria. Two thousand and seventy three (2073) adult learners make up the population for the study. A sample size of 335 consisting of 64 males and 274 females was first determine using Taro Yamani sample size computation. Consequently, multistage sampling procedure was used to draw the sample used for the study. Multistage sampling was used to select 335 participants from a population of 2073. In the first stage, Enugu North Senatorial Zone was conveniently selected out of the three senatorial zones in Enugu State (Enugu East, Enugu West, or Enugu North) due to accessibility and proximity. The sample units were Igbo-Etiti, Igbo-Eze North, Igbo-Eze South, Nsukka, Udenu and UzoUwani Local Government Areas. In the second stage, all the learning centers within each Local Government Areas were selected. In the last stage of sampling, stratified sampling was used to select adult learners. The questionnaire comprises two sections: I and II. The respondents' personal information was supplied in Section I, while the objectives and research questions were divided into three clusters in Section II. Responses to the questionnaire items were based on four-point Likert-type rating scales. For research question one and two, the scale ranged from Very Great Extent (VGE) (4 points), Great Extent (GE) (3 points), Low Extent (LE) (2 points), to Very Low Extent (VLE) (1 point).

The instrument was face validated by three experts two from Adult Education Department and one from Science Education unit all from the University of Nigeria, Nsukka. To ensure the reliability of the instruments, a pilot study was carried out using 30 respondents in Ebonyi State, Nigeria. Data obtained from the pilot study was subjected through Cronbach alpha analysis to determine the internal consistency of the instrument. The internal consistency of the instrument was determined using Cronbach's alpha for Clusters A and B, which comprised a total of 14 items. Cluster A, consisting of 6 items, yielded a reliability coefficient of 0.69, indicating a high level of internal consistency. Cluster B, comprising 8 items, produced a reliability coefficient of 0.87, also reflecting a strong level of internal consistency. A grand reliability coefficient of 0.91 was determined for the 14 items. This suggested that the instrument demonstrated extremely high dependability. Before the distribution and collection of the questionnaire, permission to administer the questionnaire at the various centers were obtained from the Head of Departments of the literacy centres in Enugu State. A written informed consent to conduct the study and duration of the survey was also given. This way, respondents avail themselves for the study. The researcher and one research assistant distributed and collected the questionnaire from the respondents at their respective adult literacy centers in Enugu State. The researcher assistant was briefed on the modalities for distributing and collecting the questionnaire from the respondents on the spot. This ensured that the questionnaires were appropriately completed by the respondents. As a result, all copies of the questionnaires were properly completed and returned, and they were subsequently

used for data analysis. Data generated were analysed using mean and standard deviation while t-test analysis was used to test the hypotheses at 0.05 level of significance. For the research questions, the following intervals were set up as a guide for interpretation of the four-point rated scales as follows; 4.00 - 3.25 (VGE), 3.24 - 2.50 (GE), 2.49 - 1.75 (LE), and 1.74 - 1.00 (VLE). Any item with mean value that is greater than or equal to 2.50 will be considered as accepted while items with mean values less than 2.50 will be considered as rejected. Null hypothesis will be rejected if the *p*-value is less than 0.05, while it will upheld if *p*-value is greater than 0.05.

## Results

**Research Question 1:** To what extent does an entrepreneurial mindset enhance adult learners' contribution to the economic growth of Enugu State, Nigeria?

Results of Research Question 1 are presented in Table 1

**Table 1:** Mean with standard deviation responses of the respondents on the extent to which entrepreneurial mindset enhance adult learners' contribution to the economic growth of Enugu State, Nigeria?

S/N	Item statements:	$\bar{X}$	SD	Decision
1	Entrepreneurial mindset enable you to understand and implement a business plan	2.64	0.78	GE
2	Entrepreneurial mindset give you the confidence and ability to manage financial resources for business activities	2.87	0.96	GE
3	Applying entrepreneurial thinking help you market products or services effectively	2.44	0.98	LE
4	Entrepreneurial mindset help you identify and assess viable business opportunities	2.50	0.68	GE
5	Entrepreneurial mindset prepare you mentally to evaluate and manage business risks	2.39	0.95	LE
6	Entrepreneurial mindset to build networks and partnerships that support business growth	2.68	0.74	GE

*Note:  $\bar{X}$ =Mean, SD=Standard Deviation, N = Number of Respondents=335, GE = Great Extent, LE = Low Extent*

The results presented in Table 1 show the mean and standard deviation responses of adult learners on the extent to which their entrepreneurial mindset enhances their contribution to the economic growth of Enugu State. The results from the table reveals that adult learners agreed to a great extent that their entrepreneurial mindset enables them to understand how to create and implement business plans, manage financial resources, assess viable business opportunities, and build networks and partnerships that support business growth. However, they reported a low extent in applying entrepreneurial thinking to marketing products or services and in being mentally prepared to evaluate and manage the risks involved in starting a business. This suggests that while adult learners demonstrate a reasonably strong entrepreneurial mindset in areas related to planning, financial management, opportunity identification, and networking. Although, there were still notable weaknesses in marketing and risk management.

**Null Hypothesis One:** There is no significant difference between the mean responses of male and female adult learners on the extent to which entrepreneurial mindset enhances learners contribution to the growth of Enugu State

The Results of Null Hypothesis one are presented on table 2

**Table 2:** t-test analysis of difference in respondents' responses on the extent to which entrepreneurial mindset enhances learners contribution to the growth of Enugu State

Adult learners	N	$\bar{X}$	SD	t-cal	df	p-value	Decision
Male	64	2.50	0.52	1.74	333	0.91	NS
Female	271	2.68	0.33				

$\bar{X}$  = Mean; SD = Standard Deviation; t-cal = t- calculated value; N = Number of respondents for each category; df = Degrees of freedom; NS = Not Significant at 0.05 level.

An independent sample t-test was conducted to examine whether there is a significant difference between male and female respondents' views on how the entrepreneurial mindset enhances adult learners' contribution to the growth of Enugu State. The results show that males ( $\bar{X} = 2.50$ ,  $SD = 0.52$ ) and females ( $\bar{X} = 2.68$ ,  $SD = 0.33$ ),  $t\text{-cal}$  (333) = 1.74,  $p = 0.91$  at 0.05 level of significance, which is greater than the 0.05 significance level. Since the  $p$ -value exceeds the threshold, the difference is not statistically significant. Therefore, the null hypothesis is upheld, indicating that male and female respondents do not differ significantly in their perceptions of how the entrepreneurial mindset contributes to the growth of Enugu State.

**Research question 2:** To what extent do entrepreneurial skills enhance adult learners' contribution to the economic growth of Enugu State, Nigeria?

Results of Research Question 2 are presented on table 3

**Table 3: Mean responses of respondents on the extent to which entrepreneurial skills enhance adult learners' contribution to the economic growth of Enugu State, Nigeria**

S/ N	Items statements:	$\bar{X}$	SD	Decision
1	I have applied business planning skills I acquired to start or improve a business that generates income.	2.38	0.90	LE
2	The financial management skills I gained have enabled me to create employment opportunities for myself or others.	2.74	0.88	GE
3	My training in opportunity recognition has increased my financial independence through business ventures.	3.09	0.84	GE
4	I contribute to my household's economic well-being by applying marketing skills learned during entrepreneurial training.	2.40	0.95	LE
5	Entrepreneurial skills in resource management have improved my ability to handle business operations efficiently.	2.22	0.87	LE
6	The innovation skills I developed during the training have helped me identify and exploit new economic opportunities.	3.04	0.90	GE
7	I use product development and customer service skills to offer services or goods that meet local needs in Enugu State.	2.41	0.92	LE
8	My economic status has improved due to enhanced decision-making and risk management skills gained from entrepreneurship training	2.38	0.81	LE

Note:  $\bar{X}$ =Mean,  $SD$ =Standard Deviation,  $N$  = Number of Respondents=335,  $GE$  = Great Extent,  $LE$  = Low Extent

The results of Table 3 reflect respondents' perceptions of the extent to which specific entrepreneurial skills enhance adult learners' contributions to the economic growth of Enugu State. The analysis shows that the mean responses for only three out of the eight items (Items 2, 3, and 6) were above the benchmark value of 2.50, indicating that respondents perceive financial management, opportunity recognition, and innovation skills as contributing meaningfully to their income generation, financial independence, and ability to exploit new economic opportunities. However, the remaining five items business planning (Item 1), marketing (Item 4), resource management (Item 5), product development and customer service (Item 7), and decision-making and risk management (Item 8), all have mean scores below 2.50, suggesting that learners believe these skills are not sufficiently developed by them in enhancing their economic outcomes.

**Null Hypothesis Two:** There is no significant difference between the mean responses of male and female adult learners on the extent to which entrepreneurial skills enhance adult learners contribution to the economic growth of Enugu State

The Results of Null Hypothesis one are presented on table 4

**Table 4: t-test analysis of difference in respondents' responses on the extent to which entrepreneurial skills enhance adult learners contribution to the economic growth of Enugu State**

Adult learners	N	$\bar{X}$	SD	t-cal	df	p-value	Decision
Male	64	2.70	0.45	2.01	333	0.00	Sig.
Female	271	2.50	0.43				

$\bar{X}$  = Mean;  $SD$  = Standard Deviation; t-cal = t- calculated value;  $N$  = Number of respondents for each category; df = Degrees of freedom; NS = Not Significant at 0.05 level.

This hypothesis was tested by carrying out an independent sample t-test by comparing respondents' views on the extent to which entrepreneurial skills enhance adult learners' contribution to the economic growth of Enugu State. The findings show that there was a significant difference in the mean response for male ( $\bar{X} = 2.70$ ,  $SD = 0.45$ ) and females ( $\bar{X} = 2.50$ ,  $SD = 0.43$ ),  $t\text{-cal}$  (333) = 3.95,  $p = 0.00$  at 0.05 level of significance. Following this result, the null hypothesis was rejected.

## Discussions

The findings revealed that entrepreneurial mindset significantly enhances adult learners' entrepreneurial capabilities in Enugu State, particularly in terms of cognitive orientation toward business activities. One key area is their understanding of the importance of business planning. Adult learners demonstrated awareness of the value of setting clear goals, organizing resources, and managing operations, which are essential for business success. This finding aligns with the finding of Egbe, Ndifon, and Ekpenyong (2012), who found that formal business planning contributed greatly to SME survival and growth in Nigeria. Additionally, entrepreneurial mindset was found to foster opportunity recognition, enabling learners to identify viable business ideas and adapt to local market demands. This reflects entrepreneurial alertness a readiness to perceive and act on business possibilities. Ayeni (2025) supports this finding by noting that Nigerian entrepreneurs often rely on necessity-driven creativity and informal networks to discover business opportunities. Moreover, the mindset encouraged network-building, which Omeihe (2019)

found to be a success factor among SMEs in accessing markets and improving competitiveness through social capital.

However, the findings also show deficiency at certain entrepreneurial mindset. Specifically, there was a limited application of entrepreneurial thinking to marketing. Adult learners showed deficiency in branding, customer engagement, and market positioning issues. This finding was in consonant with Muriithi (2017) who also observed similar challenge among West African SMEs. Similarly, adult learners exhibited a low level of mental preparedness for risk management, often displaying fear of failure and an overly cautious approach. This aligns with the Global Entrepreneurship Monitor (2022), which reported a high fear-of-failure rate among Nigerian entrepreneurs. Beyond mindset, the study also identified several core entrepreneurial skills among adult learners. Notably, financial management emerged as a strong area, with learners demonstrating competence in budgeting, expense tracking, and maintaining financial discipline skills necessary for navigating Nigeria's economically volatile environment. This is consistent with Diyoke (2024), who emphasized the role of financial literacy in the success of micro-entrepreneurs in South-East Nigeria.

Innovation was another notable entrepreneurial skill required for the contribution to economic growth of Enugu State. Adult learners showed adaptability and creativity in generating business solutions and exploring new economic opportunities. This aligns with Salem and Beduk (2021), who identified innovation as a key driver of entrepreneurial success in developing countries, and with OECD (2019), which highlighted its role in maintaining competitiveness in uncertain markets. Despite these entrepreneurial skills, the study revealed deficiencies in several practical entrepreneurial skill areas. One such area is the actual execution of business planning. While learners understand its importance, many lack experience in applying it especially in conducting market research and allocating resources strategically. This supports Araba (2023), who found that many Nigerian SMEs operate informally and without structured business plans. Marketing also remains a critical entrepreneurial skill gap. Adult learners struggled with product promotion, customer attraction, and competitive positioning. Oluwaseun and Chukwuemeka (2024) found that poor marketing practices, including underuse of digital tools, often limit SME growth in Nigeria. Furthermore, adult learners reported difficulty with resource management, including logistics, personnel, and time. This lack of operational efficiency is a common challenge in developing economies and is consistent with findings by Antcliff, Lupton, and Atkinson (2021), who linked poor resource management to SME failure. Finally, a persistent issue was inadequate risk management skills. Many adult learners lacked confidence and the ability to assess and respond to uncertain business conditions, which can hinder innovation and growth.

## **Conclusion**

Entrepreneurial mindset significantly enhances adult learners' contribution to the economic growth of Enugu State by shaping their attitudes, awareness, and motivation toward business creation and sustainability. Specifically, the mindset equips them with the cognitive ability needed for effective business planning, opportunity recognition, and network building elements that support enterprise development and innovation. However, limitations were observed in their ability to apply entrepreneurial thinking in areas such as marketing and risk management, indicating that while the mindset is a strong foundation, it must be complemented with targeted capacity-building efforts. Similarly, entrepreneurial skills were found to play a critical role in enabling adult learners to



contribute meaningfully to the economic growth of the state. Skills such as financial management, innovation, and opportunity recognition were well-developed and positioned learners to engage in productive economic activities.

### **Recommendations**

1. It is recommended that adult education programs in Enugu State incorporate structured modules that specifically strengthen entrepreneurial thinking especially in areas like risk-taking, strategic marketing, and innovation. These modules should include real-life case studies and simulations to enhance learners' confidence and decision-making under uncertainty.
2. It is recommended that adult learners be provided with hands-on training workshops focused on practical entrepreneurial skills such as market research, business planning execution, and resource management. Such capacity-building initiatives should involve mentorship from successful entrepreneurs and access to digital tools to help bridge the gap between theoretical knowledge and real-world application.

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