

Roles of positive psychological capital resources dimensions on self-employment creation among youths

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Abstract

Purpose: This research paper aims to explore how positive psychological resources influence youth participating in the Industrial Training Fund's (ITF) National Industrial Skill Development Programme (NISDP), specifically examining the programs' impact on self-employment creation in Plateau State, Nigeria.

Method: The paper employs Confirmatory Factor Analysis (CFA) and a Structural Equation Model (SEM) to examine the relationship between positive psychological resources and self-employment creation in Plateau State.

Results: The study concludes that dimensions of positive psychological resources serve as effective predictors of self-employment creation among youths. However, it notes that two dimensions; resilience and hope, did not exhibit a significant positive relationship. Nonetheless, the lack of significance does not negate the existence of a relationship explaining self-employment creation among youths in the context of this study.

Limitations: Several factors constrained the study. It was conducted within a specific constituency in Plateau State, limiting its scope and generalizability. Therefore, the results may not be applicable to the entire state.

Contributions: This study offers insights beneficial to both self-employed and unemployed youths, emphasizing the importance of a positive mindset in self-employment creation. The findings are particularly relevant to the Industrial Training Fund (ITF) and its National Industrial Skills Development Programme (NISDP), shedding light on the effectiveness of their training programs fostering self-employment. Moreover, this research contributes to the existing body of literature on self-employment creation among youths and extends understanding of positive psychological capital resources (PSYCAP) by examining various dimensions. Additionally, it provides guidance for future directions in research and practice in this field.

Keywords: *Positive psychological resources, self-employment creation and National Industrial Skills Development Programme (NISDP)*

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1. Introduction

Generally, in today's rapidly evolving job market, self-employment has become an increasingly popular career choice for millions of people worldwide (Bay & Koster, 2023). This growing trend is not only redefining the conventional concept of work but also shaping the future of the global economy (Bay & Koster, 2023). Also, self-employment is a significant source of new job and an alternative to salaried employment (Salas-Velasco, 2023). In most countries, self-employment contributes substantially to the economic development (Audretsch, Kritikos, & Schiersch, 2020; Suherna & Nasiatin, 2023). Thus, to ensure the economic stability of a country, self-employment plays a vital role in generating employment (Pervin & Sarker, 2021).

In addition, self-employment plays significant role in terms of reducing poverty, nurturing innovation, developing entrepreneurial economy, promoting economic growth, expanding employment, improving the quality of employment, cultural exchange, taxation, and self-efficacy (Wan, 2017). Further, self-employment creation assists individuals in earning livelihood which has help them to become responsible. It is also assumed that individuals with the 'right' characteristics will take the lead in starting new businesses (Akter & Rahman, 2020; Berggren & Olofsson, 2021).

Although self-employment creation is regarded as a key factor for economic growth in several countries, yet this sector has not shown steady growth over time (Contreras, 2019). This has contributed to the rising rate of employment gaps among the youths globally. This is shown in the global report of ILO (2024), on the 'world employment and social outlook' which reported a global figure of 434.8 million job gaps in 2023.

The African context, especially Nigeria and other Sub-Saharan African (SSA) regions, are reported to have the highest rate of youth self-employment. Although, according to the World Bank, most of the youth self-employments are within the unpaid family employment (Bailey, 2023). This shows that self-employment is arguably, the easiest way to generate income for the youths, as well as secure their future. Self-employment is therefore crucial for growth and development in the country (Baluku, Balikoowa, Bantu, & Otto, 2020). In the light of above, Okuwa (2020) contend that in order to correct the imbalances between wage employment and unpaid jobs, there is an urgent need for job creation. Also, data from the National Bureau of Statistics (NBS), shows that majority of Nigerians are self-employed while a much smaller proportion holds wage jobs (NBS, 2023). This affirmed the fact that in Africa, only one in six workers has a wage job, compared to one in two in high-income countries, according to (Bailey, 2023).

Although, self-employment is proven to be a very significant tool that drives economic growth (Auta, Dakung, Yonla, Longwul, & Dafeng, 2023) & Gyang et al.2023) however, it is yet to come to light because certain factors militate against self-employment, which include but not limited to; poor finance, inadequate social infrastructure, lack of managerial skills, the unstable nature of employments, inefficient use of skills, lack of appropriate equipment, and precarious working conditions (Bailey, 2023; Okoli & Nwakoby, 2023). This in turn is reflected in high levels of involuntary self-employment and the prevalence of informality. Similarly, according to Bello et al. (2021), the high increase in youth migration, terrorism, cultism, kidnapping, prostitution, and cyber fraud, among others are key among the consequences of the high youth unemployment rate, particularly in Nigeria. This paints a worrisome picture about the future of our youths if necessary attention is not given (Kakava, Eta, & Shepherd, 2022).

With all the relevance of self-employment mentioned, which have revealed that many youths are not involved in self-employment and are unemployed because little or not much has been done by the government to explore the determinants of self-employment using a database that is nationally representative to help the government to prescribe and adopt informed national policies to encourage self-employment creation among youth (Muchemwa & Odimegwu, 2023). Additionally, Yonla et al. (2020) asserts that lack of employment is very high especially in Plateau State because the formal sector cannot absorb every youth who is unemployed. Therefore, it is imperative to promote self-employment

among the youths so that they can acquire sustainable income, thereby reducing the burden on the formal sector (Muchemwa & Odimegwu, 2023). Similarly, supporting self-employment creation by government as a means of creating livelihood opportunities for the poor and expand opportunities for better paying wage employment (Fields, 2019). More so, in the European Union, promoting self-employment has become an important strategic element, which is maintained as a means of fighting unemployment (Box, Gratzner, & Lin, 2022). Furthermore, increasing self-employment rate is seen by policy makers or the government as an instrument to support general enterprising activity for the benefit of job generation, innovation, and economic growth (Box et al., 2022).

Extant literature concentrated on several factors explaining self-employment creation, such as; Bello et al. (2021), who examined youths' engagement in Agribusiness and self-employment creation. Financial and training factors of self-employment creation by (Mallo & Yonla, 2020; Melak & Derbe, 2022) social capital factor (Belay, 2023) and Entrepreneurship education (Iyortsuun, Goyit, & Dakung, 2021). However, the state of self-employment creation amongst the youths is still unclear. This is because according to Melak and Derso (2023), self-employed youths lack necessary competencies that could sustain them in business. Additionally, it is still empirically insufficient and/or unclear whether psychological capital dimensions are factors that can influence self-employment creation among youths in Plateau State. This is a call from the findings of Yonla, Laura, Dakung, and Kruslat (2021), who viewed psychological capital to be a critical construct. Hence, made a call for researchers to explore in isolation, the four dimensions of psychological capital and investigate their contribution in forming self-employment creation among youths.

Consequently, this research seeks to present a clear model that would help demystify the nexus of psychological capital (in terms of hope, resilience, self-efficacy and optimism) and self-employment creation among the 2021 beneficiary youths of the National Industrial Skill Development Programme (NISDP). The study employed the theoretical integration of psychological capital and Push-Pull theories as the lens to understand the study model. Also, other studies were carried out in other regions, states, countries, and local government areas but this study will be conducted in plateau state. Finally, theory of planned behavior (TPB) will be used to underpin individual involvement in self-employment creation.

1.1 Statement of the Problem

Self-employment creation plays a pivotal role in a nation's endeavor to create jobs and boost the economy (Chilenga, Dhliwayo, & Chebo, 2022). Self-employment is also seen as the key mechanisms within active labor market policies which reduces unemployment, welfare dependency and poverty (Burchell & Coutts, 2019). Hence, self-employment is of great significance in bearing huge employment pressure in the development of economy (Wan, 2017).

Conversely, many youths are not Self-employed that is, they are unemployed and this lack of Self-employment has resulted in large number of youths roaming the street which is posing serious social and economic issues (Chilenga et al., 2022). Similarly, unemployment is attributed to a number of factors, such as inadequate funding, inadequate social infrastructures, a lack of managerial expertise, the erratic nature of employment, inefficient use of skills, a lack of appropriate equipment, and job precarity, militates against self-employment creation (Bailey, 2023; Okoli & Nwakoby, 2023). This ugly scenario is linked to several social vices among the youths such as; suicide, drugs, other social ills such as rape, and robberies, agents of political gangsterism, kidnapping, pipeline vandalism, prostitution, and other socially deviant behaviors such as terrorism and ultimately bring about security challenges in the society (Mazorodze, 2020).

However, to correct this acute problem, the government should accurately prescribe the correct policy interventions that provides encouragement, support, and inculcates a culture of self-employment creation of youths to start their own businesses and create job opportunities for themselves and others, also there is a need for government to understand the characteristics of youths who are already self-employed vis-à-vis those who are not self-employed (Muchemwa & Odimegwu, 2023). Also, in

response to finding a solution to this, governments and international non-governmental organizations should introduce more active labor market interventions and policies to address youths unemployment and alleviate poverty (Burchell & Coutts, 2019). Furthermore, special agency in collaboration with the government should develop policies to support self-employment creation, such as giving the unemployed groups start-up funds, providing access to affordable loans, financial assistance, and investing in vocational training programs and skill development initiatives which can equip young people with the necessary knowledge and expertise to establish successful ventures among others (Wan, 2017).

1.2 Research Questions

1. To what extent does self-efficacy affect self-employment creation among beneficiary youths of the ITF's National Industrial Skills Development Programme (NISDP) in the northern zone of Plateau State?
2. To what extent does optimism affect self-employment creation among beneficiary youths of the ITF's National Industrial Skills Development Programme (NISDP) in the northern zone of Plateau State?
3. To what extent does hope affect self-employment creation among beneficiary youths of the ITF's National Industrial Skills Development Programme (NISDP) in the northern zone of Plateau State?
4. To what extent does resilience affect self-employment creation among beneficiary youths of the ITF's National Industrial Skills Development Programme (NISDP) in the northern zone of Plateau State?

1.3 Research Objectives

Specifically, the following objectives will be pursued:

1. To determine the effect of self-efficacy on self-employment creation among beneficiary youths of the ITF's National Industrial Skills Development Programme (NISDP) in the northern zone of Plateau State.
2. To determine the effect of optimism on self-employment creation among beneficiary youths of the ITF's National Industrial Skills Development Programme (NISDP) in the northern zone of Plateau State.
3. To determine the effect of hope on self-employment creation among beneficiary youths of the ITF's National Industrial Skills Development Programme (NISDP) in the northern zone of Plateau State.
4. To determine the effect of resilience on self-employment creation among beneficiary youths of the ITF's National Industrial Skills Development Programme (NISDP) in the northern zone of Plateau State.

2. Literature Review

2.1 Conceptual Review.

2.1.1 Self-employment Creation

Self-employment creation can be defined as the process by which individuals establish and operate their own businesses or engage in freelance work, thereby becoming their own employer (Aldrich & Cliff, 2003). Similarly, Baron and Shane (2007), refer to self-employment creation as the identification and exploitation of entrepreneurial opportunities, leading to the establishment of new ventures and the pursuit of economic activities by individuals outside the traditional employment framework. Furthermore, self-employment is defined as a state of being one's own employer, either as a sole proprietor or as a partner in business, and earning income directly from one's own business activities (Kibler, Wincent, Kautonen, Cacciotti, & Obschonka, 2019). Additionally, self-employment creation involves individuals who take on the responsibility of running their own businesses, often as a means to pursue their passions and have greater control over their work. Also, self-employment creation encompasses the development of entrepreneurial skills, such as opportunity recognition, resource mobilization, and risk management, to initiate and sustain a business venture (Hisrich, Peters, & Shepherd, 2017). In relation, Fritsch and Wyrwich (2017) opines that self-employment creation can contribute to regional development and economic diversification by fostering the establishment of small and medium-sized enterprises (SMEs) outside major urban centers.

In the words of Bano (2023), self-employment creation refers to individuals who create an opportunity and choose to work independently, often in non-traditional or niche industries, and have the flexibility to set their own schedules and determine their own income. More so, self-employment creation can be seen as a pathway to economic and social mobility, providing opportunities for individuals to improve their financial situation and social status. (Stam & Wennberg, 2009). Rae and Carswell (2001), see self-employment creation as encompassing the development and application of entrepreneurial competencies, including opportunity identification, decision-making, networking, and adaptability, to navigate the challenges and uncertainties of business ownership. In addition, self-employment creation involves the creation of jobs not only for oneself but also for others, as entrepreneurs hire employees or engage in subcontracting activities (Van Praag & Versloot, 2007).

Audretsch and Thurik (2001) postulate that self-employment creation involves the utilization of personal skills, knowledge, and expertise to establish and operate a business, leading to the creation of value for the entrepreneur and society. Additionally, self-employment creation involves the pursuit of personal fulfillment and autonomy, as individuals have the freedom to shape their work according to their own values, interests, and aspirations. (Marlow & Patton, 2005). Welter and Smallbone (2011) assert that self-employment creation plays a critical role in job creation and economic growth, particularly in contexts where formal employment opportunities are limited or constrained.

2.1.2 Psychological Capital

2.1.2.1 Hope

According to R. Li, Che Hassan, and Saharuddin (2023), Hope in psychological capital is defined as the capacity to discover and effectively employ the means to attain one's goals. Similarly, Hope is defined as persistence in achieving aims and redirecting paths if obstacles appear (Paloş, Samfira, Virgă, & Purić, 2023). In relation, Hope refers to perseverance to ascertain objectives and find a pathway to success (Sumalrot et al., 2023). Also, Yonla, Goyit, Sortu, and Liman (2018) sees Hope as an individuals' capacity to start and prolong movement aimed to ascertain a target. Similarly, Dóci, Spruyt, De Moortel, Vanroelen, and Hofmans (2023), define Hope as persevering towards goals and, when necessary, redirecting paths to goals in order to succeed. Snyder (2002), presents Hope as having goals and pathways to achieve those goals as well as the motivation and agency to pursue them. Furthermore, Miralam and Ali (2020) sees Hope as a self-motivated state which is based on goal-directed energy and strategies to achieve the goals, termed as agency and pathway. Kim, Perrewé, Kim, and Kim (2017) refer to Hope as a positive motivational state that is based on an interactively derived sense of successful (1) agency (goal-directed energy) and (2) pathways (planning to meet goals). Similarly, Moore (2022) defined Hope as the process of thinking about one's goal with the motivation to move towards them. Additionally, hope refers to an attitude reflecting a belief that the outcome of some specific endeavor or outcomes, generally, will be positive, favorable, and desirable (Ogbogu & Morah, 2022).

2.1.2.2 Self-Efficacy

Based on R. Li et al. (2023) who defines self-efficacy as a person's confidence in their skills to accomplish a task or work in a sector. In addition, Paloş et al. (2023) refer to self-efficacy as confidence that one can fulfill a demanding task or job. Similarly, Sumalrot et al. (2023) postulate that Self-efficacy is a person's boldness and confidence to achieve difficult goals. More so, Yonla, Balunywa, Bagire, and Abaho (2018) refer to Self-efficacy as a general belief and confidence of people in achieving their goals. Additionally, Self-efficacy is defined as the ability to take on and put in the necessary effort to succeed at challenging task (Dóci et al., 2023). In other words, Self-efficacy refers to an individual's belief in their own capabilities to successfully execute specific task or role. Recent research has shown that Self-efficacy is positively associated with entrepreneurial intentions and success (Chen, Gully, & Eden, 2004). Self-efficacy is defined as one's belief that he/she will not just persistently perform difficult and novel tasks but also that one can cope with adversity (Caliendo, Kritikos, Rodriguez, & Stier, 2023). Perera and Priyanath (2022) defined Self-efficacy as a person's belief in his or her ability to carry out the actions required to achieve specified performance goals. Lastly, self-efficacy is defined by Miralam and Ali (2020) as one's belief about his or her ability to mobilize the motivation, cognitive resources, and courses of action needed to successfully execute a specific task within a given context.

Similarly, Moore (2022) says that self-efficacy has to do with people's convictions about their own capacity in carrying out a set of actions. They set high goals for themselves, and welcome and thrive on challenges. Finally, self-efficacy refers to one's confidence in their capacity to succeed in particular circumstances or complete a task (Ogbogu & Morah, 2022).

2.1.2.3 Optimism

R. Li et al. (2023) see Optimism as a positive outlook on life encourages perseverance in overcoming obstacles. Furthermore, Optimism is defined as the belief that one can succeed, now and in the future (Paloş et al., 2023). More so, Sumalrot et al. (2023) assert that Optimism is the act of making attributions about success in the present and future. Optimism can also be seen as a psychological intention and expectation to hope for the best possible and positive outcome which can positively influence individuals' mental and physical health (Yonla, Balunywa, et al., 2018). Similarly, Dóci et al. (2023) opines that Optimism is the act of making a positive attribution about succeeding now and in the future. According to Carver and Scheier (2020), Optimism is a personality construct, that refers to a general expectation that good things will happen to one self (positive outcomes will occur in the future). Also, optimism is referred to as a systematically biased beliefs in the probability of doing well (de Meza, 2015). In addition, Miralam and Ali. (2020) defines Optimism as an explanatory style that attributes positive events to personal, permanent, and pervasive causes and negative events in terms of external, temporary, and situation-specific factors. It is an individual's ability to interpret and analyze things or situations and also optimism is defined as a dispositional personality trait, a general tendency to expect favorable events and positive outcomes to occur in future more frequently than negative ones (Miralam & Ali 2020). Optimism is defined as an explanatory style that attributes positive events to personal and permanent causes while interpreting negative events, temporary, and situational (Kim et al., 2017). Also, Moore (2022) defined Optimism as a general expectation for future good outcomes. Generally, bad events are not permanent setbacks, they can be overcome by self-effort and abilities. Zheng, Wu, Ma, and Mai (2020) defined optimism as an individual characteristic of the entrepreneur himself, for example, entrepreneurs were cautious but decisive when facing risks. Lastly, optimism refers to a state based on an expectation of favorable results regarding circumstances in one's life or world (Ogbogu & Morah, 2022).

2.1.2.4 Resilience

R. Li et al. (2023) refer to Resilience as an individual's positive adaptation to challenging circumstances and resistance to all types of stress in his/her existence. More so, resilience is defined as one's ability, when encountering difficult situations, to bounce back from challenges or failure (Paloş et al., 2023). Additionally, Resilience refers to the ability to bounce back and become stronger by overwhelming difficult situation (Sumalrot et al., 2023). In relation, Yonla, Balunywa, et al. (2018) described Resilience as the ability of an individual to continue living a purposeful life, in the face of hardship or adversity. Furthermore, Dóci et al. (2023) defined Resilience as the act of bouncing back when faced by challenges, problems, and adversity. Resilience is defined as the ability to bounce back from setbacks, adapt to changing circumstances, and maintain wellbeing in the face of adversity (Zhao, Seibert, & Hills, 2005). Additionally, Runst and Thomä (2023) refer Resilience as a person's ability to respond flexibly, rather than rigidly to changing situational demands, particularly stressful situation. More so, resilience is when beset by problems and adversity; sustaining and bouncing back and even beyond, to attain success (Yonla et al., 2021). Additionally, Miralam and Ali (2020) refers Resilience as the capacity to rebound or bounce back from adversity, conflict, failure, or even positive events, progress, and increased responsibility. Subsequently, resilience is the capacity to recover quickly from difficulties to spring back and return to the point of origin (Moore, 2022). Also, resilience refers to consciousness, determination, perseverance, or self-value to justify why some entrepreneurs and their firms achieve better results than their non-resilient counterpart (Conduah & Essiaw, 2022). Finally, Zamfir, Mocanu, and Grigorescu (2018) view resilience as the ability of system and individuals to adapt and overcome difficulties and challenges they face.

2.2 Conceptual Framework

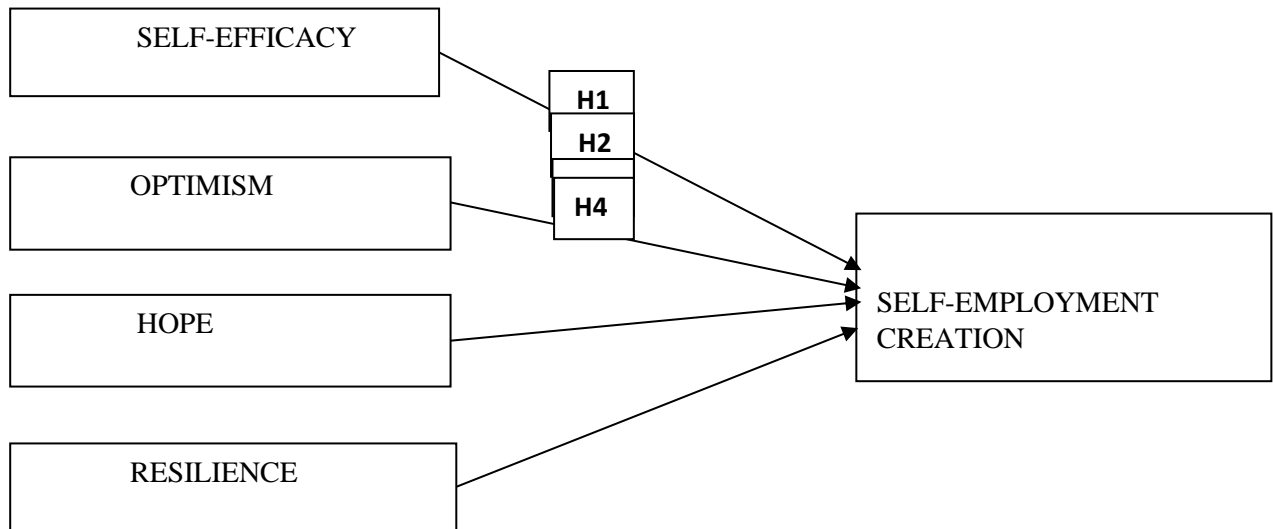


Figure 1. Conceptual Framework of Research
Source: Researcher (2023)

2.3 Empirical Review

2.3.1 Self-efficacy and Self-employment Creation

In the articles of Ojapinwa (2020) the results indicates that there is a statistically significant influence of self-efficacy on self-employment. Also, Ajetomobi, Tajudeen, and Kayode (2022) results show that there is a positive significant of self-efficacy on self-employment creation. More still, Caliendo et al. (2023) report shows that there is a positive significant relationship between self-efficacy and self-employment creation. Similarly, the results of Perera and Priyanath (2022) pointed out that self-efficacy is significantly associated with self-employment creation. Furthermore, the finding of Kisubi, Korir, and Bonuke (2021) study showed that self-efficacy are significant predictor of self-employment intention. The findings of Yonla, Goyit, et al. (2018) showed that self-efficacy is a positive and significant predictor of self-employment. Similarly, Sharma and Rautela (2022) findings indicate that self-efficacy is also a positively significant related to self-employment creation.

H1: There is a positive significant relationship between self-efficacy and self-employment creation among beneficiary youths of ITF National Industrial Skill Development Programme (NISDP) in the Northern Zone of Plateau State.

2.3.2 Optimism and Self-employment creation.

According to the study of Cardella, Hernández-Sánchez, and Sánchez-García (2020) the result showed that optimism has a positive significant relationship with self-employment creation or intention. Also, in the article of de Meza (2015) the result showed that optimism has a positive significant relationship with self-employment creation. In a related case, the result of Dawson, de Meza, Henley, and Arabsheibani (2014) indicated that optimism is significantly related to self-employment creation. Similarly, S. Li, Wu, and Sun (2021) resulted that optimism is positively significant to self-employment creation of a new business venture. And lastly, Yonla, Balunywa, et al. (2018) in their research, showed that optimism is significant and positively related to self-employment that is to say, an individual must be expectant of positive outcome.

H2: There is a positive significant relationship between Optimism and self-employment creation among beneficiary youths of National Industrial Skill Development Programme (NISDP) in the northern zone of Plateau State.

2.3.3 Hope and Self-employment creation

In the study of Liñán and Fayolle (2015), it was found that hope, positively influence self-employment creation. For instance, individuals with higher levels of hope tend to exhibit more entrepreneurial

intentions and are more likely to engage in entrepreneurial activities. Also, the research of Yonla, Balunywa, et al. (2018) revealed that there is significant positive relationship between hope and self-employment creation. Individuals with higher levels of hope were more likely to have strong intentions to start their own businesses. In a similar vein, Na, Ahmad, Zhang, and Han (2022) results of their study showed that hope was positively related to self-employment intentions and entrepreneurial self-efficacy. Lastly, Yonla et al. (2021) result revealed that hope has a positive significant relationship with self-employment creation.

H3: There is a positive significant relationship between Hope and self-employment creation among beneficiary youths of National Industrial Skill Development Programme (NISDP) in the Northern Zone of Plateau State.

2.3.4 Resilience and Self-employment creation.

The study of Runst and Thomä (2023) showed that resilience remains statistically significant and positively associated with self-employment. Similarly, according to the report of Yonla, Goyit, et al. (2018) show that resilience is a positively and a significant predictor of self-employment. More so, Goey, van Gerwen, and van Driel (2009) findings indicate that resilience has positive significant relationship with self-employment creation. In the study of Bullough and Renko (2013), it reports that there is a positive significant relationship between resilience and self-employment creation. Furthermore, Hartmann, Backmann, Newman, Brykman, and Pidduck (2022) findings showed that there is a positive significant relationship between psychological resilience and self-employment creation. Additionally, Sharma and Rautela (2022) reports show that there is a positive significant relationship between resilience and self-employment creation. Again, Zamfir et al. (2018) findings indicate that there is a positive significant relationship between resilience and self-employment creation. Lastly, Conduah and Essiaw (2022) reported that resilience has a significant positive relationship with self-employment intention.

H4: There is a positive significant relationship between Resilience and self-employment creation among beneficiary youths of National Industrial Skill Development Programme (NISDP) in the Northern Zone of Plateau State.

3. Research Methodology

3.1 Research design

This study adopted a quantitative cross-sectional research design. Primary data were gathered from 205 beneficiary youths of the 2021 ITF's National Industrial Skill Development Programme (NISDP) in Plateau State. A descriptive statistical analyses and multiple regression analyses were performed using the Statistical Package for Social Sciences (SPSSv.26) and Analyses for Moment Structures version 25 (AMOSv25).

Population and sample

A total of 205 questionnaires were issued and were returned because respondents were guided on how to respond to the questions and the researchers ensured that same were retrieved. This suggests that 205 questionnaires were fit for analysis, constituting 100% response rate of the entire questionnaires distributed. The primary data utilized in this study were directly collected using questionnaires filled out by respondents, limiting the respondents' ability to provide responses using a Likert Scale measurement as seen in (Novanda, 2023). The study instrument was designed on a 5-point Likert scale (1= strongly disagree, 2 =disagree, 3 = Undecided, 4 = agree, 5 = strongly agree), which measured the relevance and suitability of the measurement items. The questionnaires were deemed accurate for analysis. In all, the researcher achieved a 100% response rate. The sampling frame encompassed ITF's trainees under the National Industrial Skills Development programme.

Sampling Technique

The purposive sampling technique was also employed because the study sought to select only 2021 beneficiary youths of the ITF NISDP, and so deemed to possess very good knowledge about the topic under consideration. The primary consideration in purposive sampling is the researcher's judgment as

to who can provide the best information to achieve the objectives of the study (Aidoo, 2022; Kumar, 2010).

3.3 Item and Construct Reliability

Here items and construct reliability were tested to measure and established high SFL, value above .50 acceptable thresholds. The construct reliability will be high if the correlated of items are high. More so, the Cronbach’s alpha and composite reliability established internal consistency measuring .7 according to the rule of thumb (DeVellis & Thorpe, 2021).

Table 2. Composite Reliability (CR) Results

Study Variables	(Sum all factor loadings) ² SSI	Sum all error variances (SEV)	SSI/(SSI+SEV)	CR
Psychological Capital	35.17	9.09	35.17/35.17+9,09	0.80
Self-efficacy	5.38	1.81	5.38/5.38+1.81	0.75
Hope	8.29	2.12	8..29/8.29+2.12	0.80
Optimism	14.90	2.98	14.90/14.90+2.98	0.83
Resilience	6.60	2.18	6.60/6.60+2.18	0.75
Self-Employment Practice	22.37	3.23	22.37/22.37+3.37	0.87

The results in the table below established that, there is both convergent reliabilities measuring assessed using AVE. The rule of thumb is that the AVE should be $>.5$ to justify using a construct as seen in the results. Similarly, discriminant validity was assessed by comparing the squared correlation of a construct with its variance explained. The rule of thumb is that the variance explained should be greater than the squared correlation (Fornell & Larcker, 1981).

Table 3. Establishing Validity

Model Validity Measures								
	CR	AVE	MSV	MaxR(H)	F1	F2	F3	F4
F1	0.906	0.708	0.629	0.913	0.841	0.766***		
F2	0.889	0.537	0.855	0.899		0.733		
F3	0.898	0.596	0.855	0.906	0.793***	0.925***	0.772	
F4	0.911	0.633	0.601	0.923	0.775***	0.771***	0.774***	0.795

3.2. Data Analysis and Interpretation

Elementary test to establish the level of association between the study variables. The table shows a positive and significant association between all the dimensions of positive psychological capital where self-efficacy and Self-employment creation with ($r=-0.700$ p.01). The results suggest that beneficiary youths of National Industrial Skill Development Programme (NISDP) of Industrial Training Fund (ITF) in the Northern Zone of Plateau State set targets and feel confident to achieve their set goals. Similarly, there is a positive and significant correlation between optimism and Self-employment creation ($r=-0.711$, p0.01). This means that, the candidates always look out at the bright side of their set goals to achieve. Additionally, hope and self-employment creation has positive and significant association ($r=-0.333$, p0.01). Given this result, it explains that, for these candidates to succeed, they look out for many solutions around their problems. Resilience is associated with self-employment creation, which means individuals have the capacity to overcome difficulties in their activities to earn a living ($r=0.679$, p0.01),

this established that all the dimensions of positive psychological capital is positively correlated to the self-employment creation.

Table 4. Correlation Analysis

Correlations

	SELTEMPPR	RESILIENCE	SELFEFF	OPTIMISM	HOPE
SELTEMPPR	1				
RESILIENCE	.238**	1			*
SELFEFF	.367**	.679**			
OPTIMISM	.327**	.713**	.700**	1	
HOPE	.333**	.715**	.825**	.711**	1

** . Correlation is significant at the 0.01 level (2-tailed).

CFA measurement model for Psychological Capital

Positive Psychological Capital was measured using self-efficacy, optimism, hope, and resilience. The following items were iteratively removed during the model estimation process - , self-efficacy items ‘sef4’, ‘sef6’, and ‘sef10’; hope items ‘hpe4’, ‘hpe6’, ‘hpe9’, and ‘hpe10’, optimism items ‘opm1’, ‘opm7’, ‘opm8’, and ‘opm9’, and resilience items ‘rsi1’ ‘rsi2’ ‘rsi3’ ‘rsi4’ ‘rsi5’ and ‘rsi6’. Results in the table showed that the standardized parameter estimate of the retained items were all significant (p<.001) and the model provided a good fit as indicated by the good fit-indices, even though the chi-square was still significant (.017). A measurement model can be judged as providing an acceptable fit especially with a large sample size (Bagozzi & Yi, 1988).

MEASUREMENT MODEL FOR PSYCHOLOGICAL CAPITAL

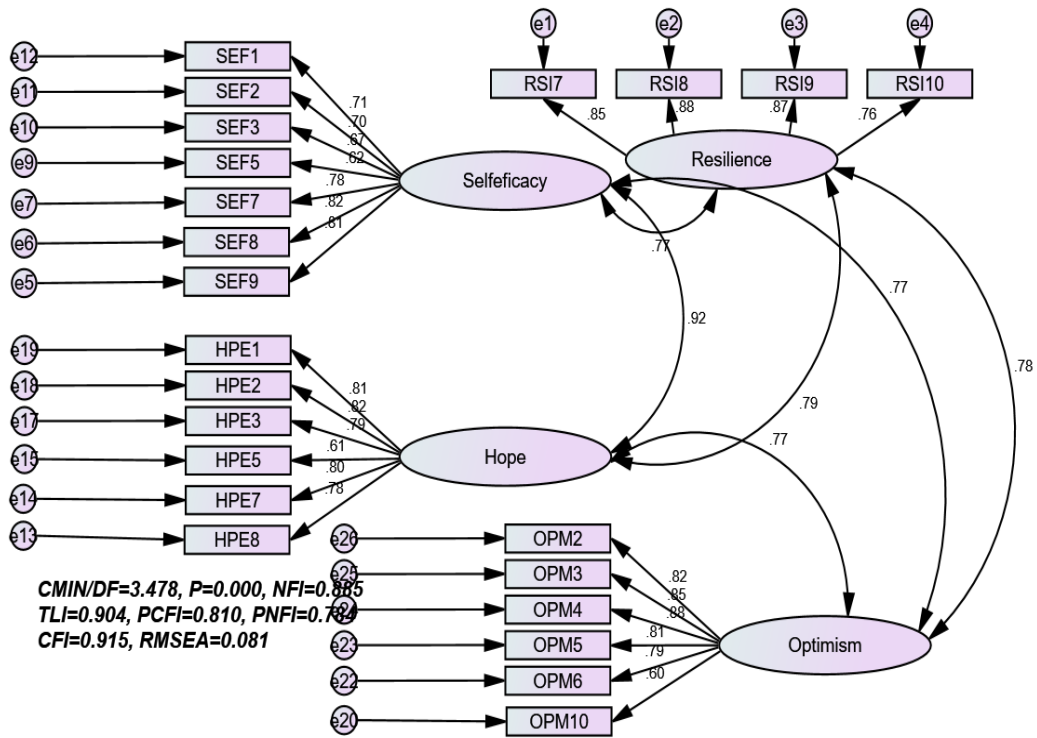
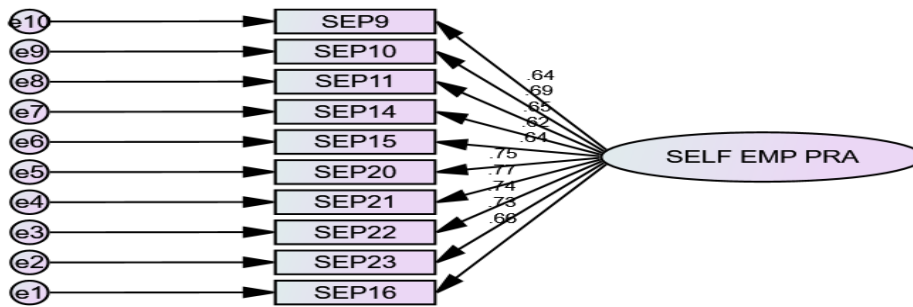


Figure 2. Measurement Model for Psychological Capital

CFA measurement model for Self-employment creation

The measurement model of Self-employment creation was measured as a unidimensional variable using 23 items. The following items were deleted during the model estimation process-self-employment creation items ‘self-empl crea 1’, ‘self-empl crea2’, ‘self-empl crea 3’, ‘self-empl crea 4’, ‘self-empl crea 5’, ‘self-empl crea 6’, ‘self-empl crea7’, ‘self-empl crea 8’, and ‘self-empl crea 23’. Given these results, the table showed that the parameter estimate of the retained items were all significant ($p < .001$) and the measurement indicated a good model looking at the fit-indices.

MEASUREMENT MODEL FOR SELF-EMPLOYMENT PRACTICE



DF=35, CMIN=488.185, P=0.000
 CMIN/DF= 13.948 RMR=0.196
 CMIN/DF= , GFI=0.772, AGFI=0.612
 PGFI=0.491, NFI=0.768, RFI=0.781
 TLI=0.717, CFI=0.780, PNFI=0.597
 RMSEA=0.184

Figure 3. Measurement Model for Self-Employment Creation

3.4 Testing Direct Relationships

The study results on testing the direct paths of positive psychological resources dimensions, and self-employment creation revealed that two out of four direct hypotheses were found to be non-significant, as reported in table below. This entails that, self-efficacy is statistically and highly significant to affect relationship to self-employment creation among beneficiary youths of National Industrial Skill Development Programme (NISDP) of Industrial Training Fund (I.T.F) in the northern zone of Plateau State. So also, optimism is highly statistically significant to explain self-employment creation among the beneficiaries of National Industrial Skill Development Programme (NISDP). While hope has p-value of .877 indicates that the effect or relationship between hope and the self-employment creation variable is not statistically significant. This means there is an 87.7% chance that the observed effect could be due to random variation. Therefore, hope is not statistically significant in the context of this study. Finally, resilience with a p-value of .145 suggests that the effect or relationship between resilience and the outcome variable is not significant, as it is above the common significance threshold of 0.05 (or 5%). This means statistically there is a 14.5% probability that the observed effect could be due to chance of some other factors. Thus, resilience is not statistically significant in this context.

HYPOTHESES TESTING

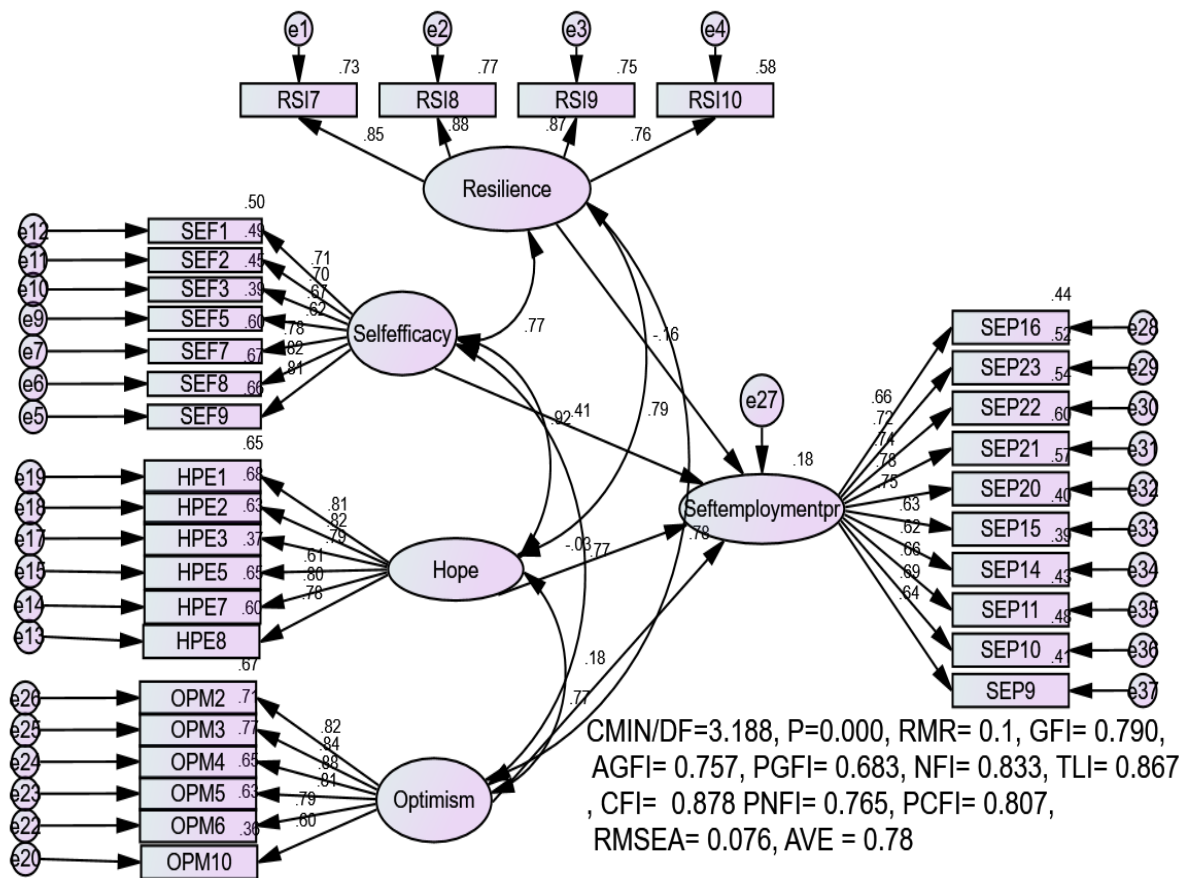


Figure 4. Model Fit for Self-Employment Creation among beneficiary youths

Table:4 SEM results on direct paths

Variables	Estimate	SE	CR	p-value	Decision
H1 SELF-EMP PR <--- SEF	.446	.225	1.983	***	Supported
H2 SELF-EMP PR <---OPT	.447	.140	2.759	***	Supported
H3 SELF-EMP PR <--- HOP	-.037	.238	-.155	.877	Not Supported
H4 SELF-EMP PR<--- RES	-.156	.107	-1.458	.145	Not Supported

4. Results and discussions

The structural equation model coefficient above indicates that there is positive and significant relationship between self-efficacy and self-employment creation among beneficiary youths of National Industrial Skill Development Programme (NISDP) of Industrial Training Fund (I.T.F) in the Northern Zone of Plateau State, thus, supporting hypothesis **H1**. This is true because, these individuals demonstrate confidence and the ability to deal with unexpected events and problems in their business. They also feel they can represent their work and goal with all assurance of accomplishing with success. This finding is consistent with those of Perera and Priyanath (2022), who noted that self-efficacy is significantly associated with self-employment practice. Additionally, Kisubi et al. (2021) found that

self-efficacy is a significant predictor of self-employment intention. Given this evidence, it is right to say that, self-efficacy is a good driver of self-employment creation among youth in this context. Similarly, the case of optimism and self-employment creation in **H2** is also has positive and significant relationship. The result indicates that, these youth approach self-employment creation after the training as if every cloud have a silver lining and focus on the bright side of plans that would allow them achieve more in their job. Because of their level of optimism, they believe everything is possible to achieve in life. They maintain a positive outlook for every step taken, which is supported by the findings of S. Li et al. (2021), who demonstrated that optimism is significantly associated with self-employment creation. Similarly, Yonla, Goyit, et al. (2018) found that optimism is significantly and positively related to self-employment, indicating that individuals must expect positive outcomes. Regarding Hypothesis **H3**. Hope, does not show a significant positive relationship to self-employment creation among beneficiary youths of National Industrial Skill Development Programme (NISDP) of Industrial Training Fund (I.T.F) in the northern zone of Plateau State. It is true that there are lot of ways around any problems and also individuals can think of ways to achieve goals. But not everyone can achieve it. Hence, the perception and understanding of these respondents could be the reason why they are not hopeful for what they are doing to earn their living. More so, this could be because, youths may not differentiate between their aspirations to join skills training programs and their professional achievements or perceived goals in this context. Additionally, the structural equation model coefficient above indicates that there is no significant positive relationship between resilience and self-employment creation. Thus, not supporting hypothesis **H4**. However, the lack of significance in the coefficient does not necessarily imply the absence of a relationship. The correlation and covariance results imply a significant and positive association. Moreover, it holds true that when youths perceive themselves as resilient, they are less easily discouraged by setbacks. The more they believe in their ability to cope with stress, the more resilient they become, which is crucial given the challenges of the Nigerian environment. This study aligns with the findings of Runst and Thomä (2023), who demonstrated that resilience remains statistically significant and positively associated with self-employment. Similarly, according to Yonla, Goyit, et al. (2018), resilience is a significant and positive predictor of self-employment among graduates in Nigeria. Based on these results, I will be right to say that, theory support part of the dimensions (self-efficacy and optimism) while, (hope and resilience) where not supported possibly, because of the respondents category and the existing context of this research.

5. Conclusion

Based on the conducted research and analysis, it can be inferred that the dimensions of positive psychological capital resources (self-efficacy, resilience, hope, and optimism) serve as effective predictors of self-employment creation among youth in this context. The statistical results indicate that self-efficacy and optimism exhibit a positive and significant relationship with self-employment practice, particularly among youths who have enrolled in the National Industrial Skills Development Programme (NISDP) of the Industrial Training Fund (ITF) in Plateau State. However, resilience and hope do not show a positive and significant relationship. Nevertheless, this lack of significance does not imply the absence of a relationship, as the statistical results reveal a strong correlation and covariance among the study variables. This suggests that positive psychological resources remain significant predictors of self-employment creation.

5.1 Limitations and Future of Research

The present study is constrained by the finding that two dimensions of positive psychological resources, namely resilience and hope, do not exhibit significant positive effects. Additionally, limitations are evident regarding the employed methodology and the scope of considered variables. This study recommends that future researchers extend their analysis to include qualitative techniques and broaden the research scope by incorporating additional variables such as social networks, self-determination, and personal initiative. These factors may play significant roles in influencing self-employment creation among youths.

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