

Impact of Marketing Skills on Entrepreneurial Development in Hong LGA of Adamawa State

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Abstract

This study examined the effect of marketing skills on entrepreneurial development in Hong Local Government Area of Adamawa State. Specifically, it investigated the influence of marketing skills, financial literacy, access to finance, women empowerment, and management skills on entrepreneurial development. A survey research design was adopted, and data were collected using structured questionnaires. The data were analyzed using descriptive statistics and multiple regression analysis. The findings revealed that marketing skills, financial literacy, and access to

finance had positive and significant effects on entrepreneurial development, while women empowerment and management skills had negative and insignificant effects. The study concluded that marketing skills are a key determinant of entrepreneurial development and that improving entrepreneurs' marketing capabilities, financial literacy, and access to finance will enhance business growth and sustainability. The study recommends that government and relevant agencies should strengthen entrepreneurship training with greater emphasis on marketing skills, financial literacy, and improved access to finance to promote sustainable entrepreneurial development.

Keywords: *Marketing skills, entrepreneurial development, financial literacy, access to finance, and management skills.*

1.1 Introduction

Entrepreneurship has become one of the principal drivers of economic growth, innovation, employment generation, and poverty reduction across the world. According to the World Bank, small and medium-sized enterprises (SMEs) account for about 90 percent of businesses worldwide and contribute more than 50 percent of global employment, making them a major engine of economic development. However, the sustainability and competitiveness of these enterprises depend not only on financial resources but also on entrepreneurial competencies such as marketing skills, financial literacy, management skills, and access to finance. Entrepreneurs who possess strong marketing skills are better able to identify customer needs, position their products effectively, develop competitive strategies, and increase sales, thereby enhancing business survival and long-term growth ([World Bank Gender 2024](#)). Globally, governments and international development agencies have invested billions of dollars in entrepreneurship development programmes aimed at improving business performance. Institutions such as the World Bank, International Labour Organization (ILO), and United Nations Development Programme (UNDP) have promoted initiatives focusing on entrepreneurship training, financial inclusion, digital innovation, business advisory services, and enterprise financing. Despite these interventions, the failure rate of small businesses remains high, particularly in developing economies, because many entrepreneurs lack practical marketing skills needed to compete in increasingly dynamic and technology-driven markets. Studies have shown that many small enterprises focus primarily on production while paying little attention to market research, branding, customer relationship management, pricing strategies, and digital marketing, thereby limiting their ability to attract customers and sustain profitability. ([World Bank 2024](#)) In Nigeria, entrepreneurship has become increasingly important due to rapid population growth, youth unemployment, and the need for economic diversification. The World Bank estimates Nigeria's population at over 237 million people, making it the most populous country in Africa. At the same time, millions of young Nigerians enter the labour market every year, making entrepreneurship an important source of employment and income generation. Small and medium-sized enterprises dominate the Nigerian private sector and constitute more than 96 percent of businesses, contributing significantly to employment and national economic activities. ([World Bank Data 2024](#))

Recognising the importance of entrepreneurship, successive Nigerian governments have introduced several policies and programmes, including the National Directorate of Employment (NDE), Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Bank of Industry (BOI), Government Enterprise and Empowerment Programme (GEEP), Youth Enterprise with Innovation in Nigeria (YouWiN!), N-Power, and various Central Bank of Nigeria intervention schemes. These programmes were designed to improve access to finance, strengthen

financial literacy, enhance management capacity, and promote entrepreneurship development. Nevertheless, the overall performance of many small businesses has remained below expectations because most interventions concentrated heavily on providing finance while giving comparatively less attention to developing entrepreneurs' marketing capabilities. Consequently, many businesses continue to experience poor product promotion, weak branding, inadequate customer retention, limited market penetration, and declining competitiveness. (World Bank 2024)

The limited success of many entrepreneurship policies in Nigeria further reflects weaknesses in policy implementation. Although numerous intervention programmes have provided loans and grants, many beneficiaries have lacked the marketing knowledge required to convert financial resources into sustainable business growth. Poor policy coordination, inadequate post-training monitoring, limited business advisory services, inconsistent government policies, insecurity, inflation, and infrastructural deficiencies have also reduced the effectiveness of entrepreneurship development initiatives. As a result, many enterprises fail within a few years of establishment despite receiving financial support. This suggests that financial capital alone cannot guarantee entrepreneurial success without adequate marketing competence, financial literacy, and management capability. (NDE 2023) In Adamawa State, entrepreneurship serves as an important means of livelihood for thousands of households engaged in agriculture, agro-processing, retail trade, transportation, manufacturing, and other service-related businesses. The state government, development partners, and financial institutions have implemented various empowerment programmes aimed at improving business performance through skills acquisition, youth empowerment, agricultural financing, and enterprise support. Despite these efforts, many entrepreneurs continue to encounter challenges relating to poor marketing strategies, inadequate financial literacy, weak management practices, and limited access to affordable finance. These constraints have reduced business productivity, profitability, and enterprise sustainability, particularly among micro and small enterprises operating in rural communities (Adamawa State Government 2023). The situation is similar in Hong Local Government Area of Adamawa State, where micro and small enterprises constitute a significant source of employment and household income. Business activities in the area include crop production, livestock farming, agro-processing, tailoring, carpentry, welding, retail trading, food processing, and other informal sector enterprises. Despite the entrepreneurial potential of the area, many businesses continue to experience low patronage, inadequate market expansion, weak product promotion, poor customer relationship management, and limited adoption of modern marketing techniques. In addition, inadequate financial literacy reduces entrepreneurs' ability to prepare budgets, manage cash flow, maintain financial records, and evaluate investment opportunities. Weak management skills also affect planning, coordination, leadership, and efficient utilization of business resources, while limited access to finance constrains investment in advertising, technology, product development, and market expansion. These interconnected challenges continue to hinder entrepreneurial development in Hong Local Government Area (Maspalma & Dalatu 2024).

1.2 Statement of the Problem

Small and medium-sized enterprises (SMEs) account for about 90 of businesses worldwide and provide more than 50 percent of global employment (World Bank, 2024). In Nigeria, MSMEs constitute over 96 percent of businesses and play a significant role in employment creation and economic development. To support entrepreneurship, the government has implemented various programmes such as NDE, SMEDAN, BOI, GEEP, YouWiN!, N-Power, and CBN intervention

schemes. Despite these initiatives, many entrepreneurs continue to experience poor business performance, low sales, weak market penetration, and high business failure rates.

In Adamawa State, and particularly in Hong Local Government Area, many entrepreneurs still face challenges such as inadequate marketing skills, poor financial literacy, weak management skills, and limited access to finance. These challenges have reduced the growth and sustainability of many small businesses despite government support. Most existing policies have focused largely on providing finance, with less emphasis on developing the marketing competencies needed for business success. Therefore, this study seeks to examine the impact of marketing skills on entrepreneurial development in Hong Local Government Area of Adamawa State while considering the roles of financial literacy, management skills, and access to finance.

2.0 Reviewed Literatures

2.1 Theoretical Literatures

2.1.1 Entrepreneurial Competency Theory

Entrepreneurial Competency Theory was developed by David C. McClelland in 1973. The theory explains that entrepreneurial success depends largely on the knowledge, skills, abilities, and behavioral characteristics possessed by entrepreneurs. McClelland argued that entrepreneurs with strong competencies are more likely to identify opportunities, manage resources effectively, take calculated risks, and achieve better business performance. The main tenet of the theory is that entrepreneurship can be learned and improved through training and experience. It emphasizes competencies such as marketing skills, financial literacy, management ability, innovation, decision-making, planning, and communication skills as important factors that influence entrepreneurial success. The theory assumes that entrepreneurs with higher levels of competency are better able to adapt to market changes, satisfy customer needs, utilize resources efficiently, and sustain business growth. Its implication is that entrepreneurship development programmes should focus not only on providing finance but also on developing entrepreneurs' skills and capabilities. The theory is relevant to this study because marketing skills represent a key entrepreneurial competency that enables business owners to identify market opportunities, promote products, attract customers, and improve business performance. It also supports the inclusion of financial literacy, management skills, and access to finance as factors that contribute to entrepreneurial development. However, the theory has been criticized for focusing mainly on individual abilities while giving limited attention to external factors such as government policies, economic conditions, infrastructure, and market challenges that also influence entrepreneurial success.

2.1.2 Innovation Theory of Entrepreneurship

The Innovation Theory of Entrepreneurship was developed by Joseph Schumpeter in 1934. The theory explains that entrepreneurs are innovators who drive economic development by introducing new products, production methods, markets, sources of raw materials, and organizational approaches. Schumpeter argued that innovation is the key function of entrepreneurs and that through creative destruction, new ideas and business practices replace outdated ones.

The major assumptions of the theory are that entrepreneurs possess the ability to identify opportunities, innovation leads to business growth, and economic development depends on entrepreneurial activities. The theory implies that marketing skills enable entrepreneurs to introduce innovative marketing strategies, reach new customers, improve competitiveness, and achieve business sustainability. Therefore, entrepreneurs with better marketing capabilities are more likely to improve their business performance.

However, the theory has been criticized for placing too much emphasis on innovation while giving less attention to other factors such as access to finance, managerial skills, government support, and market conditions. It also assumes that all entrepreneurs are innovators, whereas many businesses succeed by adopting existing ideas. Despite these criticisms, the theory remains relevant in explaining how entrepreneurial skills and innovation contribute to SME development.

2.2 Empirical Literature

Dauda G. N. and Nyang'au (2023) investigated the effect of entrepreneurial marketing skills on the growth of small and medium plastics manufacturing enterprises in Lagos State, Nigeria. The study adopted a descriptive survey research design and collected data from 392 SME owners through structured questionnaires. Data were analyzed using descriptive statistics, correlation, and multiple regression analysis. Entrepreneurial marketing skills served as the independent variable, while SME growth was the dependent variable. The findings revealed that entrepreneurial marketing skills had a positive and statistically significant effect on SME growth. The study concluded that entrepreneurs with better marketing capabilities achieved higher business growth than those with weaker marketing skills. The researchers recommended that government agencies and SME development institutions should strengthen marketing skills training to improve enterprise growth. Muritala (2025) examined the impact of entrepreneurial marketing on the performance of micro, small, and medium enterprises (MSMEs) in Nigeria. The study employed a survey research design involving 132 MSMEs, and data were analyzed using descriptive statistics and Pearson correlation analysis. The independent variables included opportunity focus, customer orientation, innovation, and value creation, while MSME performance was the dependent variable. The findings indicated that entrepreneurial marketing practices significantly enhanced business performance. The study recommended that MSME owners should adopt customer-oriented and innovative marketing strategies to improve business performance and competitiveness. Sadamoro and Sadamoro (2025) investigated the influence of social media marketing on entrepreneurial development among SMEs in Ekiti State, Nigeria. The study adopted a quantitative survey design using structured questionnaires administered to SME owners. Data were analyzed using regression analysis. The study examined email marketing, blog marketing, and social media marketing as independent variables, while entrepreneurial development was the dependent variable. The results showed that social media marketing significantly contributed to entrepreneurial development. The researchers recommended that SME owners should adopt digital marketing strategies to improve customer engagement and business growth. Emele (2024) examined the influence of entrepreneurial competencies on the performance of SMEs in Anambra State, Nigeria. A cross-sectional survey research design was employed, and data collected from SME owners were analyzed using Pearson correlation and ordinary least squares regression techniques. Marketing competency, decision-making competency, and time management competency were used as the explanatory variables, while SME performance served as the outcome variable. The findings indicated that marketing competency had a significant positive effect on SME performance. The study recommended continuous entrepreneurship training programmes aimed at strengthening marketing competencies among SME owners.

Mary and Chiagozie (2025) investigated the relationship between entrepreneurial skills development and SME performance in Awka South Local Government Area of Anambra State. The researchers adopted a descriptive survey design involving 506 SME owners and analyzed the data using t-test statistics. Communication skills and risk-taking skills were the independent variables, while customer satisfaction and revenue growth represented the dependent variables.

The findings revealed that entrepreneurial skills significantly improved customer satisfaction and business growth. The study recommended regular entrepreneurship training programmes to improve the skills and competencies of business owners.

Hannatu and Iorpuu (2025) assessed the effect of entrepreneurial competencies on the performance of selected SMEs in Nasarawa State, Nigeria. The study adopted a survey research design and analyzed responses from 347 SME operators using Partial Least Squares Structural Equation Modelling (PLS-SEM). Technical competency, managerial competency, and personal competency were examined as the independent variables, while SME performance was the dependent variable. The findings showed that entrepreneurial competencies significantly enhanced SME performance. The study recommended that entrepreneurship development programmes should focus more on competency development to improve business success. Adnan and Adnan (2025) examined the impact of entrepreneurial competencies on SME performance in Malaysia. The study used a cross-sectional survey research design involving 109 SMEs, and data were analyzed using Partial Least Squares analysis. Strategic competency, organizing competency, relationship competency, commitment competency, and conceptual competency served as the independent variables, while SME performance was the dependent variable. The findings revealed that entrepreneurial competencies significantly improved SME performance. The researchers recommended increased investment in competency-based entrepreneurship training for SME owners.

Gliga and Evers (2022) examined the development of marketing capabilities through entrepreneurial networking among SMEs. The study employed a qualitative multiple-case study design using interviews with SME operators. Marketing capability and entrepreneurial networking were examined in relation to SME growth and competitiveness. The findings revealed that networking significantly strengthened marketing capabilities, leading to improved competitiveness and business growth. The study recommended that SME owners should establish strategic business networks to enhance their marketing capabilities.

Ayiku and Grant (2021) investigated the influence of entrepreneurial marketing skills on the performance of small-scale businesses in Ghana. The study adopted a quantitative survey design and collected data from small business owners using structured questionnaires. Entrepreneurial marketing skills constituted the independent variable, while business performance served as the dependent variable. The findings revealed that marketing skills significantly improved business performance by enhancing market understanding, innovation, and customer relationships. The researchers recommended continuous training in modern marketing practices, particularly digital marketing, for small business owners.

Antwi, Boateng & Mensah (2025) examined the influence of financial literacy and entrepreneurial competencies on the financial performance of SMEs in Ghana. The study employed a survey research design involving 213 SME owners, and data were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM). Financial literacy and entrepreneurial competencies were the independent variables, while SME financial performance was the dependent variable, with corporate governance serving as a moderating variable. The findings indicated that financial literacy and entrepreneurial competencies significantly improved SME financial performance. The study recommended that governments and SME support agencies should integrate financial literacy and entrepreneurial competency training into enterprise development programmes.

3.1 Research design

The survey research design was adopted for this study. A survey can be used to investigate the characteristics, behaviors, or opinions of a group of people. These research tools can be used to

ask questions about demographic information about characteristics such as sex, religion, ethnicity, and income. Survey research design is a non-experimental design in which the phenomenon of interest has already occurred and cannot be manipulated in any way. In other word, it is used in a situation in which variation in the independent variables occurred naturally and no random assignment or manipulations are possible. This methodology involves the collection of data to correctly and objectively described existing phenomenon. Studies that make use of this approach are employed to obtain a picture of the present conditions of particular phenomenon.

For this work, the survey research design is considered most appropriate because of the nature of the study. It is primary in nature and relied on only the use of questionnaire for data collection. The major goal of the survey is to investigate the impact of women empowerment on entrepreneurial development in Hong Local Government area. They survey design will help to examine the relationship between microfinance institutions and extraneous variables influencing it.

3.2 Method of data analysis

A probit regression analysis was employed for the analysis of data. The probit model is a statistical probability model with two categories in the dependent variable. Probit analysis is based on the cumulative normal probability distribution. The binary dependent variable, y , takes on the values of zero and one. The probit model can be specified as shown below:

$$Y_i = F(X_i\beta) + \varepsilon_i \quad (3.1)$$

$Y_i = 1$, if adopted
0, otherwise

Where:

$\varepsilon \sim N(0,1)$; β = maximum likelihood; ε = error term; X = set of independent variables included in the model. Since estimates of the probit model provide only direction of effects, the marginal effects are usually calculated to interpret the actual change in probability of independent variables. Marginal effects = $\beta_i\phi(z)$ (3.2)

where,

β_i = coefficients of the variables; $\phi(z)$ = cumulative normal distribution value associated with the mean dependent variable from the probit estimation. The probit equation is expressed as;

$$\text{Ln}(\text{ETD}) = \ln(\hat{Y}/1-\hat{Y}) = \beta_0 + \beta_1\text{AF} + \beta_2\text{WE} + \beta_3\text{FL} + \beta_4\text{MS} + \beta_5\text{MGTS} \quad (3.3)$$

Where:

ETD = Entrepreneurial development

AF = Access to finance

WE = Women empowerment

FL = Financial literacy

MS= Marketing skills

MGTS= Management skills

$\hat{Y}$ is the predicted probability of the event which is coded with 0= Non-performance; 1= otherwise (performance)

$1-\hat{Y}$ = is the predicted probability of the other decision

X = is the predictor variable representing other independent variables for internal and external variables.

The variables are measured by using the responses of the respondents in the questionnaire. The responses were coded with 0= No; 1= Yes.

4.1 Presentation of Data

TABLE 4.1:

Summary of respondents

Questionnaire	Responses	Total	Percentage (%)
Number of questionnaires returned	279	279	97.6
Number of questionnaires not returned	07	07	2.4
Total	286	286	100

Source: Field survey by the Author, 2024

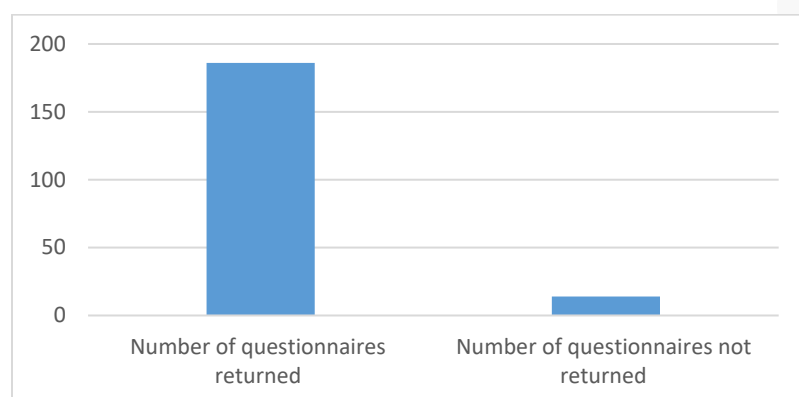


Figure 4: A bar chart showing the number of questionnaires returned and not returned

Table 4.1 and fig 4 shows that four hundred (200) questionnaires were administered to respondents and out of this number, 186 questionnaires were returned while 14 questionnaires were not returned. The total number of questionnaires returned was 196 representing 93.0 per cent while the total number of questionnaires not returned were 7, representing 7.0 per cent of the respondents who did not return their questionnaire.

TABLE 4.2

Sex of Respondents

Respondents	Frequency	Percentage (%)
Male	105	56.5
Female	81	43.5
Total	186	100

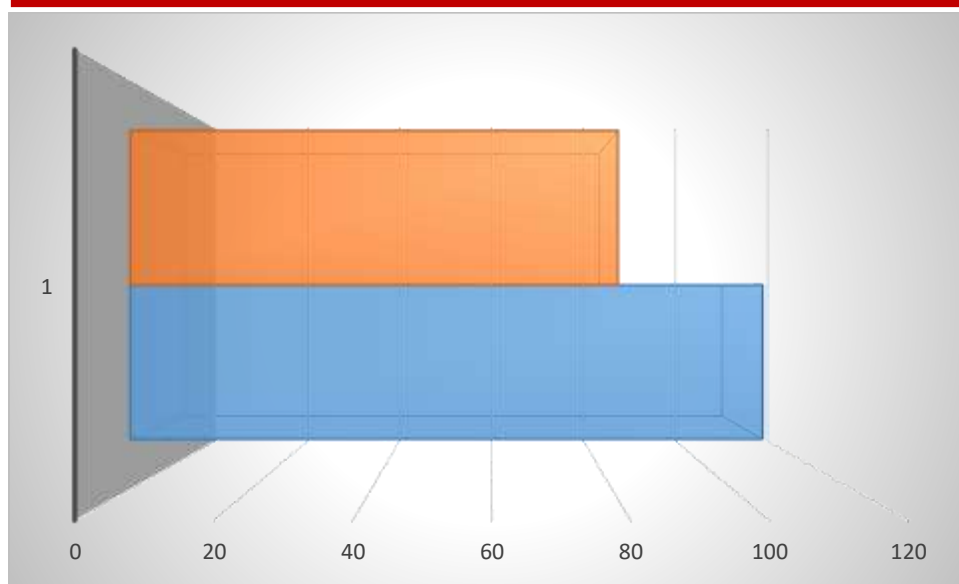


Fig 5: A bar chart showing the sex of respondents

Table 4. 2 and figure 5 above shows that male respondents were greater in number with a total of 105 representing 56.5 percent while female respondents were 81 representing 43.5 percent of the total number that constitute 186 respondents of the study from retrieved questionnaires. The percentage was derived by dividing the frequency of each gender by the total number of respondents, the outcome was multiplied by 100 per cent.

TABLE 4.3:
Age of Respondents

Age	Frequency	Percentage (%)
Under 18	16	8.60
18 – 24	23	12.36
25 - 34	26	13.9
35 – 44	28	15.05
45– 54	41	22.04
55 – 64	36	18.35
Above 65	16	8.60
Total	186	100

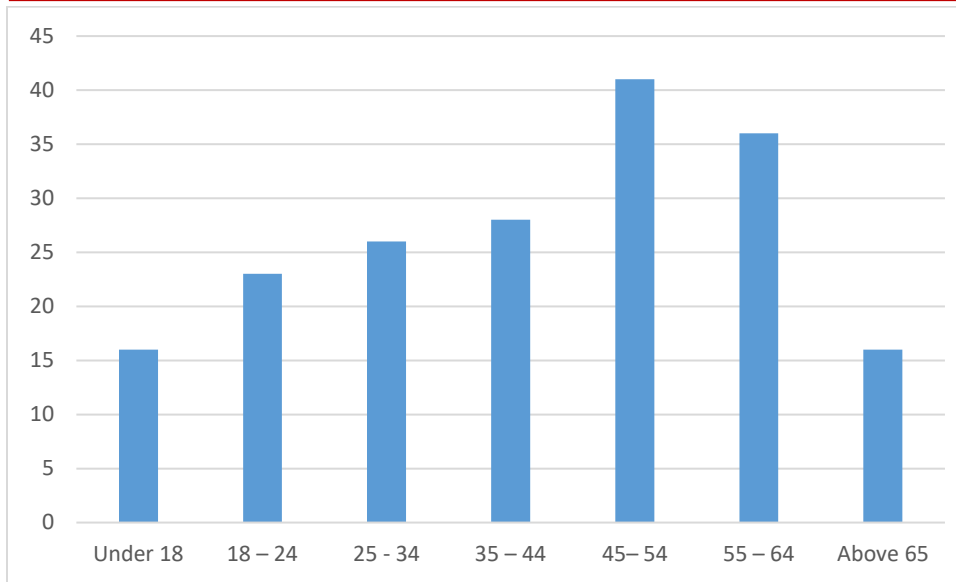


Figure 6. A bar chart showing the age of respondents

Table 4.3 Fig 6 above shows those who fall between the ages of 45-54 years constitute majority of the respondents with 41 representing 22.04 percent. Those under 18 years were 16 representing 8.60 per cent while those between the ages 18 and 24 years were 23 representing 12.36 per cent. Respondents between the ages of 34 to 44 were 28 representing 15.05 per cent. Furthermore, respondents between 55-64 years recorded 36 respondents representing 18.35 percent, while those above 64 years recorded 16 respondents representing 8.60 percent.

TABLE 4.4:
Educational Qualification of Respondents

Qualification	Frequency	Percentage (%)
High School	60	32.5
Bachelor's degree	84	45.2
Master's degree	7	3.8
Doctorate degree	5	2.7
Others	30	16.1
Total	186	100

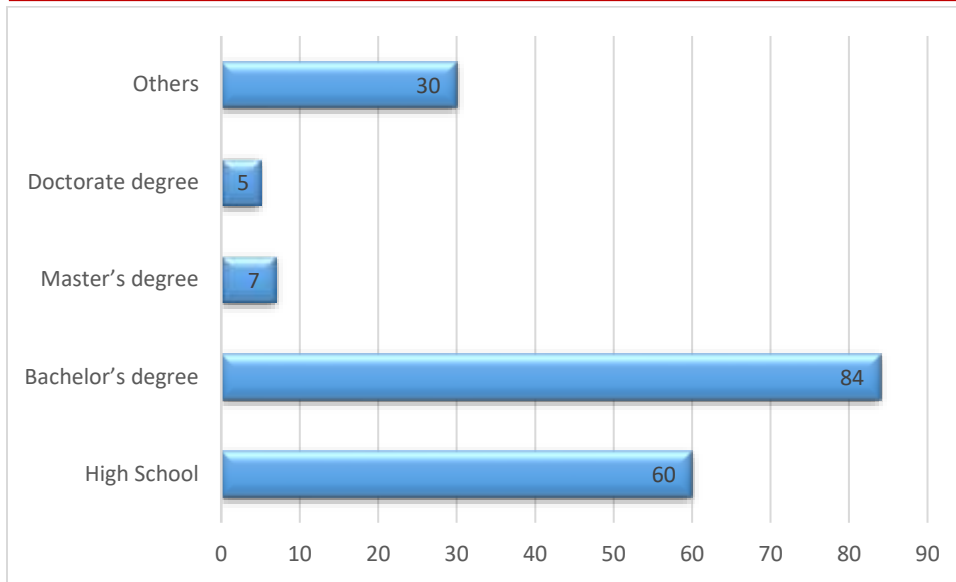


Fig 7: Showing the Educational qualification of respondents

Table 4.4 and figure 7 above shows that majority of the respondents were holders of Bachelor's degree with 84 representing 45.2 percent. High school graduate followed with 60 representing 32.5 percent. Respondents with Master's degree were 7 representing 3.8 percent, those with Doctorate degree recorded 5 respondents representing 2.7 percent while respondents with other educational qualifications were 30 representing 16.1 percent.

4.2 Analysis

TABLE 4.5: Probit regression result

Dependent Variable: ETD

Method: ML - Binary Probit (Newton-Raphson / Marquardt steps)

Date: 06/13/24 Time: 17:08

Sample: 1 186

Included observations: 186

Convergence achieved after 3 iterations

Coefficient covariance computed using observed Hessian

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	0.776215	0.258965	2.997374	0.0486
AF	0.408313	0.188708	2.163729	0.0445
WE	-0.143134	0.190217	-0.752480	0.4518
FL	0.610290	0.190752	3.199387	0.0320
MS	0.637515	0.193719	3.290926	0.0267
MGTS	-0.166596	0.190555	-0.874266	0.3820

McFadden squared	R-	Mean dependent var	0.537634
	0.619140		

S.D. dependent var	0.499927	S.E. of regression	0.500049
Akaike info criterion	1.418714	Sum squared resid	45.00884
Schwarz criterion	1.522771	Log likelihood	-125.9404
Hannan-Quinn criter.	1.460882	Deviance	251.8809
Restr. Deviance	256.7960	Restr. log likelihood	-128.3980
LR statistic	7.915104	Avg. log likelihood	-0.677099
Prob(LR statistic)	0.026329		
Obs with Dep=0	86	Total obs	186
Obs with Dep=1	100		

Source: Researcher's computation, 2024.

From the estimated results, the explanatory variables show mixed relationships with the dependent variable. AF has a coefficient of 0.408313, indicating that a one-unit increase in entrepreneur development (ETD) leads to an increase of 0.408313 units in the access to finance, holding other factors constant. The probability value of 0.0445 is less than the 5% level of significance (0.05), implying that AF is statistically significant. The positive coefficient conforms to the economic a priori expectation, suggesting that an increase in AF contributes positively to the dependent variable, *ceteris paribus*. Women empowerment (WE) has a coefficient of -0.143134, indicating that a one-unit increase in entrepreneur development (ETD) reduces the women empowerment (WE) by 0.143134 units, *ceteris paribus*. However, the probability value of 0.4518 is greater than 0.05, indicating that WE are not statistically significant at the 5% level. The negative coefficient suggests an inverse relationship between women empowerment (WE) and the dependent variable, which may either conform to or contradict the economic a priori expectation depending on the underlying theoretical relationship. Nevertheless, the estimated effect is statistically insignificant. FL has a coefficient of 0.610290, showing that a one-unit increase in entrepreneur development results in an increase of 0.610290 units in the financial literacy, holding other variables constant. The probability value of 0.0320 is below the 5% significance level, indicating that FL is statistically significant. The positive coefficient is consistent with the economic a priori expectation, implying that an increase in FL has a positive effect on the dependent variable, *ceteris paribus*. MS has a coefficient of 0.637515, indicating that a one-unit increase in entrepreneur development leads to an increase of 0.637515 units in the marketing skill, all things being equal. The probability value of 0.0267 is less than 0.05, showing that MS is statistically significant at the 5% level. The positive coefficient agrees with the economic a priori expectation, suggesting that MS positively influences the dependent variable.

MGTS has a coefficient of -0.166596, indicating that a one-unit increase in entrepreneur development (ETD) decreases the management skill (MGTS) by 0.166596 units, holding other factors constant. The probability value of 0.3820 is greater than 0.05, implying that MGTS is not statistically significant at the 5% level. The negative coefficient indicates an inverse relationship between MGTS and the dependent variable; however, the effect is statistically insignificant. This suggests that changes in MGTS may either increase or decrease the dependent variable depending on the prevailing economic conditions and theoretical relationship, but the estimated impact in this model is negative and not statistically meaningful.

The **McFadden R-squared value of 0.619140** indicates that approximately **61.91 percent of the variation in the dependent variable is explained by the explanatory variables included in the model**. This suggests that the model has a relatively good explanatory power. The **probability value of the LR statistic (0.026329)** is less than the 5% significance level, indicating that the model is **statistically significant overall**. This implies that the explanatory variables jointly have a significant effect on the dependent variable and that the model provides a better fit than the restricted model containing only the intercept. The **LR statistic of 7.915104** further confirms that the unrestricted model performs better than the restricted model. The **log likelihood value of -125.9404** indicates the model's goodness of fit, with higher values generally implying improved model performance when compared with alternative specifications.

The Akaike Information Criterion (AIC) of 1.418714, Schwarz Criterion of 1.522771, and Hannan-Quinn Criterion of 1.460882 provide measures for model selection, where lower values indicate a more efficient model specification relative to competing models. The S.E. of regression value of 0.500049 shows the average deviation of the observed values from the estimated values, while the sum squared resid value of 45.00884 represents the total squared prediction errors of the model.

5.1 Summary

This study examined the effect of marketing skills on entrepreneurial development in Hong Local Government Area of Adamawa State, considering the roles of access to finance, financial literacy, women empowerment, and management skills. The findings revealed that marketing skills, financial literacy, and access to finance had positive and significant effects on entrepreneurial development. This implies that entrepreneurs with better marketing skills, sound financial knowledge, and improved access to finance are more likely to achieve business growth and sustainability. However, women empowerment and management skills showed negative and insignificant effects, suggesting that they did not make a meaningful contribution to entrepreneurial development within the study area.

5.2 Conclusion

The study concludes that marketing skills are an important driver of entrepreneurial development in Hong Local Government Area. Entrepreneurs who possess effective marketing skills are better able to attract customers, increase sales, and improve business performance. The study also concludes that financial literacy and access to finance complement marketing skills in promoting entrepreneurial success. Therefore, entrepreneurial development can be enhanced by strengthening the marketing and financial capabilities of business owners alongside improving access to financial resources.

5.3 Recommendations

The study recommends that government and entrepreneurship support agencies should place greater emphasis on developing the marketing skills of entrepreneurs through regular training and capacity-building programmes. Financial literacy programmes should also be strengthened to improve entrepreneurs' financial management abilities. In addition, access to affordable finance should be expanded to enable entrepreneurs to grow their businesses. Women empowerment programmes should be reviewed to ensure they provide practical entrepreneurial support, while management training should focus on practical skills that improve business operations and

sustainability. In a nutshell, entrepreneurship development initiatives should integrate marketing skills, financial literacy, and access to finance to achieve sustainable entrepreneurial growth.

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