



## Technical Skills a Panacea to Entrepreneurial Development for Effective Small and Medium Enterprises: A Study of Makarfi and Ikara Local Governments

Sani Hussani Gimi<sup>1</sup> & Sanusi Lawal<sup>2</sup>

*Department of Business Administration,  
Faculty of Management and Social Sciences,  
Federal University, Gusau*  
Email: [sanigimi@gmail.com](mailto:sanigimi@gmail.com) & [lawalsan@yahoo.com](mailto:lawalsan@yahoo.com)

**Abstract:** *Even through, there are many research work on entrepreneurial skills on the growth of small and median size enterprises with large number of support, but yet only few of their research was on makarfi and Ikara local governments areas. The study administered (30) questionnaires for data collection on the two study areas by using random sampling distribution, regression analysis was employed to determine the relationship between the dependent variable of SMEs growth and independent variable of entrepreneur's technical skills and hypothesis testing. The result shows that Technical skills have significant effect on SMEs Growth of the two local government areas at 0.05 level of significant and the contribution of the variability is 53.5% from the regression result. It is therefore, recommended that Government should provide urgent financial support to boost entrepreneur skills and training. Findings revealed favorable influence between entrepreneur skills and growth.*

**Keywords:** *entrepreneur, Entrepreneurial Growth, Technical Skills, Small and Medium enterprise*

### Introduction

Both small and medium scale enterprises impact positively in reducing unemployment, increase output, growth and enhance skills. But this development can only be achieved through sustaining and proper funding and training of entrepreneurial skills. The estimate made by the Corporate Affairs Commission (CAC) was that more than 90% trading activities in 2001 have employed more than 50 workers (sanni, 2009). In similar study by the International Finance (IFC) have estimated 96% of trading activities in Nigeria are mostly small and medium scales enterprises (Sanmi, 2009). The role played by the small and medium scale enterprises in economic development need urgent funding. For small and medium scale trading activities to succeed and to even compete favorably at international level is to improve skills of the owner manages. Isaac and Fayomi (2005) cited in Olu (2009), that to sustain economic growth and development is rigorously related to the percentage of enterprise creation ability and technical innovation ability of a given country. No doubt that small scale and medium size enterprises development remain the catalyst for social, industrial, and economic development. This is similar to Schumpeter (1934) cited in Garba (2010) argued that entrepreneurship is a panacea the growth and economic development.

An important area of entrepreneurial skill development and economic growth studies is on the extent to which entrepreneurial skills of business owners affect the growth of small and medium size trading activities. Specifically studies on makarfi and Ikara local government areas. No any previous studies on entrepreneurial skills particularly focus on these local governments. Most previous studies were focused on national economy. There is scarce research on these particular areas, therefore research on these local governments have become necessary. Also, Makarfi local government emerged



from former Ikara local government. We expect that they have same level of developments and similar characteristics in trading activities.

### Objective of the Study

The main objective of this study is to determine the effect of technical skills of entrepreneurs on the growth of small enterprises in Makarfi and Ikara local government areas. It is therefore, hypothesized that entrepreneurial technical skills have no significant in effect on the growth of small and medium enterprises in both Makarfi and Ikara local governments. The research is timely therefore, only those small and medium enterprises that are within the market areas of the two main cities of Makarfi and Ikara municipality were captured. It is also based on this premise that questionnaires were distributed to gather the opinions of the respondents. The benefits of this study will not be limited to entrepreneurs in the two local government areas but it will extend to potential and existing entrepreneurs that are interested in business growth of their venture.

### Literature Review

Even though there no single universally accepted definition of an entrepreneur but most of the definitions of an entrepreneur in various literatures were viewed as “someone who is responsive to changes, who sees opportunities that others may not see, and who mobilizes resources to make new things happens (baran& valictaite, 2008) and definitions were not constant everywhere and every time (Lawal, 2018). Others see entrepreneur as someone who wants to start a business (Bird, 1988; Krueger & Brazeal, 1994) it is wholly accepted that, an entrepreneur attempt to form new ventures (vasper, 1990) and highly a panacea for economic growth and development. According to (kirchoff, 1994) entrepreneurship is a process of creating new firm and jobs formation and consequently create wealth for the nation. Timmons, mazyka, Stevenson and Bygrave (1987) defined entrepreneurship as the creation, building and distribution of something of value from practically nothing to individuals, groups, organizations and society. Di-masi (2004) viewed it as a process of bearing risk of buying at certain prices and selling at uncertain prices. Similarly, shola (2009) and UNIDO (1999) argued that entrepreneurship is a process of using initiative to transform business concept to a new venture, diversifying existing ventures to high growing potential where innovation in the most vital function of the entrepreneur. In similar studies, Stoner and Freeman (1995) posit that entrepreneurship is a “non –continuous “process of maximizing scarce resources to create new goods and services, new ideas and business. Similar to our studies Adegbeti et al (2006) argued that, entrepreneurship specifically technical entrepreneur “activity encompasses identification of opportunities in the economic system. It also helps in identifying missing market deficiencies and bringing new vision in to society.

It is generally accepted that the factors that determines the success of small and medium size businesses are the skills, ability and personal characteristics of entrepreneur. According to Radiah, Abdulkader and Roshi (2007) concluded that the successful implementations of small size firms were attributed to entrepreneurial management and host of other personal attributes of the entrepreneur (manager). Kirby (1997) noted that small scale enterprise is combination of skills and attributes of the entrepreneur manages.



Small scale enterprise is fined in so many ways. The United Nations Industrial Development Organization (UNIDO) cited is Ogbedengbe, (2007) has discovered more than fifty definitions of small scale enterprise, the definition is based on parameters like installed capacity utilization, employment, capital and role of industry.

Nigeria defined small and medium size businesses based on asset value, work force and annual turnover.

### **Skills Required to Overcome Hurdled to Growth**

The issue is still debatable as far as researchers are concern. Even through, there some entrepreneur is born natural. Some researchers argued that entrepreneurship still can be learned. According to Peter Drucker (1985) posits that most of what you hear about entrepreneurship is all wrong. It's not magical it's not mysterious and it has nothing to do with genes. It's a discipline and, like any discipline, it can be learnt this means that, education and training are two most rigorous factors to entrepreneurship skills. In today's world therefore, conscience education model is highly needed to develop people's mindset, behavior, skills and capabilities applicable to create value from, university, charity organizations, public sectors and social enterprise and to corporate organizations and new venture. By and large, maybe some entrepreneurs possess different levels of skills and training. Lichtenstein and Lyons (2001) advised that since most entrepreneurs have different levels of skills should therefore requires separate "game plan" for improving their skills Many scholars have presented the followings as key requirements for entrepreneurs skill development. These skills sets are entrepreneurship skills, technical skills and management skills. In similar studies, kutzhanova *et at* (2009) studies in Appalachian region of USA examined four attributes of skills namely:

Technical skill which is necessary in the production of product or service; managerial skills are needed in day-to-day operation of the firm; entrepreneurial skills has to do with economic opportunities and personal maturity skills is self \_awareness, accountability, emotional skills as well as creative skills. Also Kelley *et at* (2010) propounded that, it is imperative to support individuals with entrepreneurial mindsets not only entrepreneurs with potentials to influence others to begin a business.

### **Small Scale Business Enterprise Defined**

In the U.S small scale Business administration is defined based on having works less than 500 within a 12 months period in non-manufacturing industries in Australia, small scale business enterprise is defined as having works fever than 15 on payrolls as defined by the fair work Act the small business are those that have 250 employees or less small scale enterprise in As an countries generally have 100 or fewer employees while in African countries, small scale enterprise hire 50 or few works several organizations defined small and medium scale enterprise in Nigeria on the bases of asset value, annual turnovers and number of employees. Small and medium equity investment share (SMIES) defines SMSE as any enterprise with a minimum of asset base of ₦ 200 million excluding land, and working capital and number of works not less than 100 or more than 300 (Nigeria Business info.com.nd.). Also, the federal ministry of induction (1989) defined SME with a total cost not exceeding ₦ 50,000,000 excluding cost of land. World Bank



defined SMS as “any ongoing concern with total project cost that does not exceed ₦ 3,000,000 (Olokoye, 2000).

### Entrepreneurship Required Skills for Growth

(Davidsson et al, 2006 propounded relevance of entrepreneurship skills to economic development education and training play key role in cultivating both future and existing entrepreneurs to grow their business (Henry et al, 2003). According to European Commission (2000) stated the aim of entrepreneurship education and training is to develop entrepreneurial capacity and mind sets. This will certainly enhance creativity, innovation and it is not easy to transform small scale business to growth oriented industries. The debate to define growth oriented firms is inconclusive. Quite number of research studies on high-growth firms Hoy et al (1992) argued that many growth measures were taken such as increase in market share, venture capital financing, growth in revenue, return on investment and customers that firm has. It is also broadly agreed that for firm to sustain and expand it must satisfy some growth requirements. The growth requirements are sales increase, access to additional resources, expand management team and knowledge. There are some hurdles to growth. The hurdles are divided into external and internal. The external hurdles include policies, economic climate, legislation and access to market. The internal hurdles to firm growth are psychotically or motivational, management capacity, funding, shortage of orders, sales capacity and poor product and services. In some studies, the principal hurdles to firm growth are motivation, resources, and market opportunities. Oser (1997) observed that, firm’s owners that wanted to grow their businesses were successful, while some failed that were not ready to prosper. Therefore, growth intentions of the owner is always influenced by his attitudes, peoples view and feasibility study.

### Methodology

The study used questionnaire (primary source) to get responses from the SMEs owners and or managers of the concerned and secondary data was used to compliment the responses given by SMEs owners. The population size is 100 SMEs owners or operators from the two local government areas and the sample size is 30 SMEs from Makarfi and Ikara each. The administration of the questionnaire was through the application of random sampling. The following tables depicted the sample distribution of the small scale industry owners.

**Table 1 Small scale industry Distribution in Makarfi and Ikara local governments.**

Type of trading	No of trading activated
Bottle water	10
Diary products	15
Bakeries and confectionaries	50
Local oil Mills	05
Other	20
Total	100

Sources: field survey 2017



## Theoretical Basis

Bartlett, Kotlik and Higgins (2001) argued that sample size determination table maybe employed for some common sampling issue as depicted above.

## Instruments and Techniques used for Data Collection and Analysis

The study used questionnaires for data collection and administered them to the entrepreneurs of the various industries for measurement of reliability. Also simple regression analysis was used to determine the nexus between the entrepreneurial technical skills and the growth of small scale industry technical skills and the growth of small scale industry.

## Model Specification

This model is designed to test the hypothesis of the research as follows:

Where:

PROD	=	productivity
B <sub>0</sub>	=	regression constant
B <sub>1</sub>	=	coefficient of independent variable
ES <sub>1</sub>	=	entrepreneurial skills for respondent
e	=	stochastic Error term.

## Measure of Variable

Two variables (dependent and independent) were identified to find the nexus between entrepreneur's technical skills and development of small scale industries within the two local governments areas. Growth is assumed to be the dependent variable proxy by productivity, and the dependent variables are assumed to be the entrepreneurial variables are assumed to be the entrepreneurial skills. In estimating the proxy of the dependent and independent variables, we start by using changes in productivity in measuring variable. Linkert scale was used in measuring the proxies for the independent variables. Productivity is defined as the efficient use of resources labor, capital, land, materials, energy, and information in the production of various goods and services. Normally, it in expressed in terms of output/ input = productivity. (Akanji, 2010) defined productivity as the ratio of a volume measure of output to a volume measures of input. Productivity indicators in Nigeria are done by the national bureau of statistics (Akarji, 2010). To determine the actual productivity indicators in this research, the individual business performance would be used as yard stick. Growth of small scale industries indicates efficiency in performance of the owner business. Because total commitment to growth differentiates small scale business owners and the entrepreneurs (manages). Also expansion in business from local markets to foreign markets indicates growth. According to Prater and Ghost (2005) explained that empirical study was conducted on US small and medium size industries where new product development, expansion from local markets to international markets are regarded as rigorous growth strategies. Similar study conducted by MC Mohan (2001) on growth of small businesses, assert that business growth and efficient performance outcomes are correlated. A fast growing



industry maximizes profit and increase to turnover which are independent. But profit margin, sales and cash inflows are the key factors to be monitored.

Master planning is a cushion that allows for proper implementation of policies. Mc Mohan (2001) argued that strategic planning for growth is highly influenced by investment planning process, commitment to growth, export and industry size. Growth indicates increase in size, number of work force or ideas. Growth of small scale industry may simply be defined as "an increase in the number of employees, growth and improvement in productivity may contribute to target development effects. But industries that record fast growth are more productive than slow growth industries (Nicher & gold mark, 2005). The study considers productivity, new product development, percentage of workers is essential pillars that contribute to growth. Evidencing this argument, the developed economies indicate that economic growth is basically supported by the quality of skill and efficiency of the entrepreneur manager (shola, 2009). Similarly, the Global Entrepreneurship monitor report (2009) cited in sherif (2005), almost 69% of in economic performance is solely dependent on the areas of entrepreneurial trading activities. According to Egai (2008) that, entrepreneurial development is a game of accepting new ideas, innovation which allows people to develop interest in new methods and means refining the entire economy for new and improve life style. Note also that, this include the areas where the firms and industries are located, the aggregate of the economic impact means economic growth for better life entrepreneurial trading activities increase production generate employment revenue, reduce poverty rate and social vices in the country. Thus above all, the research study was designed to examine the extent of entrepreneurial trading skill of owner manages effect the growth of small and medium scale businesses specifically in makarfi and Ikara local governments.

The research has one question to address.

To what extent does the entrepreneur technical skill affects the development of small and medium size trading activities

### **Date presentation and analysis**

The date used for this study was divided in to two sections using descriptive and inferential statistics. Descriptive statistics involve the use of table and percentages. While the inferential are used to measure the relationship between variables using multiple regression models with aid of statistical packages for social sciences (SPSS) tools.

### **Date presentation**

Thirty (30) questionnaires were sent to the respondents; they were successfully field and returned. The questionnaires were enough to represent all the population under study. To use data using multiple regression analysis, Bartlett, kotlik and Higgins (2001) argued that sample size table is preferable for some sampling problems.



**Table 2 Business type**

Option	No. of respondent	Percentage
Oil mills	2	6.67%
Bakery/Confectionaries	1	3.33%
Dairy Products	8	26.67%
Pure Water	14	46.67%
Others	5	16.67%
Total	30	100%

**Source: Field Survey 2018**

Table 2 revealed that manufacturing trading activities run by the entrepreneurs in the areas are mainly food processing operations with 46.67% of the entire business operations in the area.

**Table 3: Sources of funding**

Option	No. of respondent	Percentage
Personal Saving	17	56%
Bank Loan	3	5.00%
Grant	Nil	—
Others	10	16.95%
Total	30	100%

**Source: field survey 2018**

Table 3: indicates that 56% of the trading activities was financed through personal saving of the entrepreneurs where bank loans constitute 5.00%. Family and friends contributions have only 16.95%. The survey revealed discouraging banks performance in financing the entrepreneurs.

**Table 4: Having access to funding SMSE**

Option	No. of respondent	Percentage
Yes	3	18.94%
No	22	73.33%
Unspecified	5	16.67%
Total	30	100%

**Source: Field Survey 2018**

Table 4 indicates that over 73% of the respondents have no access to funding small and medium enterprise. This implies that most small scale trading activities do not patronize the available SME government aids schemes may be due to illiteracy or measures and conditions tied to the schemes.

**Table 5: Whether the respondent had knowledge or any form of training before or during business operation**

Option	No. of respondent	Percentage
Yes	18	60%
No	10	33.33%
Unspecified	2	6.67%
Total	30	100%

**Sources field survey 2018**

Table 5 shows that 60% of the respondents have knowledge or training during their businesses. This implies that entrepreneurs have recognized the importance of training and development as essential requirements of their business.



**Table 6: Type of Training undergone by the respondent**

Option	No. respondent	Percentage
Apprenticeship	5	16.66%
Skill Acquisition	20	66.67%
Technical school	2	6.67%
Seminar	2	6.67%
Unspecified	1	3.33%
Total	30	100%

**Source: field survey 2018**

Table 6 shows that 66.67% of the respondents have undergone skill and acquisition training, 16.66% apprenticeship training, 6.67% technical school and also 6.67% have attended one form of seminar and only 3.33% of the respondents did not specify their positions. This also revealed how entrepreneurs consider skills acquisition as an important component necessary for the success of business enterprises. As a matter of fact, it is unfortunate for some to run a business without having at least secondary education. Thus, government should provide training ground to overcome this type of problems in the society.

**Table 7: Has the training improved the Performance of the Respondent?**

Option	No. of respondent	Percentage
Yes	21	70%
No	9	30%
Unspecified		
Total	30	100%

**Source: field survey 2018**

Table 7 shows that over 70% of the respondents agreed that the training they have undergone has direct improvement on their performance, 30% are of the view that, the training have no impact on the performance of their business.

**Table 8: Do the respondents have working experience before starting their business.**

Option	No. of respondent	Percentage
Yes	19	63.33%
No	11	36.67%
Unspecified	-	-
Total	30	100%

**Source: Field Survey 2018**

The table above shows that over 63% of the respondents have worked experience in some other organizations before starting their businesses, while 36.67% have no working experience. This implies that previous work experience usually prompt individuals to venture into business enterprises of their own choice.

**Table 9: Whether the training is relevant to their businesses.**

Option	No. of respondent	Percentage
Yes	24	80%
No	6	20%
Unspecified	-	-
Total	30	100%

**Source: Field survey 2018**





Table 9 shows that 80% of the respondents have undergone training relevant to their businesses. 20% of them have no relevant training. Even though they can perform in the business, but it is advisable to have a background in the type of business they are running.

### Inferential Statistics

Simple regression model was employed in the estimation of the relationship between the independent variable (Entrepreneurial Skills) and the dependent variables (productivity). Least squares techniques were employed estimation of the regression coefficient in the model.

The results were divided in three sections. Section one presents basic statistics gathered from the study area, section two presents the regression results for the study area. Finally the last section presents combination effect of entrepreneurial skills on the growth of small scale businesses in the areas under study.

### Sample Descriptive Statistics

Table 10 highlights the means, standard deviation, minimum and maximum values of the variables employed in the research while productivity as the dependent variables respectively. Full results were presented in Appendixes B.

**Table 10 depicts sample descriptive Statistics of study**

	Mean	Std. Deviation
ENTREPRENUER SKILL	1.6915	1.3027
PRODUCTIVITY	.4574	.2738

### Source: SPSS Regression Result

Table 10 shows that on the average, during the period of the research, the productivity of small scale businesses in the area under the study is about .46, while the entrepreneur skills have a mean of 1.69 signifying a higher contribution to the growth of small scale businesses in the areas. Productivity recorded lowest standard deviation of .2738 indicating its highest contribution to the growth of small scale businesses in the area under investigation.

### Correlation Matrix

The correlation matrix is used to determine the nexus between the dependent variable and the independent variable of the study. Table 11 present the correlation matrix for the sample observations. Appendix B contained full results of the correlation matrix.

**Table 11 correlation matrix for the samples been Observed**

Variable	PROD	T.SKILL
PRODUCTIVITY	1.000	.732
ENTREPRENUER SKILL	.732	1.000

### Source: SPSS Regression Result

Table 11 indicates that there is a positive nexus between the productivity of small scale businesses and the entrepreneur skills. Highlighting that, entrepreneur skills have contributed positively to the performance of small scale businesses in the area of the study.



## Entrepreneur Skills and the Growth of Small Scale Businesses

To examine the nexus between the entrepreneurial skills and the growth of small scale businesses in the area under the study, coefficient table was drawn for the model equation representing productivity as proxies for growth of small scale businesses within the area. Tables 12 show the nexus between the dependent variable and independent variable of the research.

**Table 12 Entrepreneur Skill and Productivity**

Variable	Productivity
Intercept	11.050 (.000)***
Entrepreneur Skill	18.379 (.000)*
R	.732
R <sup>2</sup>	.535
Adj. R <sup>2</sup>	.535
F-Statistics	337.779
F-Sig.	0.000

### Source: SPSS Regression Result

Model estimation shows:

$$\text{Prod} = 11.050(a) + 18.379 (\text{ESKILL})$$

The model shows that entrepreneur skills have significant impact on the growth of small scale businesses in the area under study at 5% level of significance. The adjusted R<sup>2</sup> shows that technical skills contributed to 53.5% of the variability and the remaining 46.5% was explained by other variables not on this study. F-value of 337.779 shows that the model is fit and the relationship is significant at 0.0000 P-value which is below 0.05 level of significance. The implication of this result shows that, the higher the level of entrepreneur skills, the higher the growth of SMEs in the area under study, since the relationship is positive and significant. This suggests impressing growth of businesses.

### Test of Hypothesis

The hypothesis shows that technical skills of the entrepreneurs have significant impact on the growth of SMEs in Makarfi and Ikara Local government areas. The regression result in Tables 12 indicates the level of significant and which influences the growth of businesses in the two Local Governments. With this evidence, the hypotheses should be rejected. Both the effect of the entrepreneurial skills on the growth (proxies by productivity) of small and medium enterprises businesses of the two Local Governments is depicted in the model summary of the regression results. Also the nexus between the dependent variable and independent variable in the model Table 12 is 73% indicating positive relationship. While the coefficient of determination R<sup>2</sup>. 535 show that the entrepreneur skills in the study contribut53.5% of the productivity of small scale business activities in the areas of the study while the remaining 46.5% is covered by other factors. The R<sup>2</sup> indicates the variance of dependent variable explained by the independent variable in the regression model. The coefficient shows the ability to explain the changes in the



dependent variable by independent variable of the model. The more the coefficient is bigger, the more is the ability to explain the model better.

## Conclusion

As a matter of fact, the study established that, the technical skills of the entrepreneur have a significant influence on the productivity of SMEs in the area under study because the training acquired by the entrepreneurs is relatively significant to influence growth within the areas. The study revealed that entrepreneur technical skills possessed the highest level of contribution to the growth of SMEs in the area under study. Our findings is similar to the findings of Man, Lau and Chan [2008] whose studies was based on competency approach relevant to managerial skills. Also, Akande and Ojokuku (2008) have established positive nexus between dependent variable and independent variable with marketing skills, financial skills, business management skills and good record keeping skills as yard sticks for measuring performance of business generally.

## Recommendation

Considering the contribution of entrepreneur technical skills on the growth of small and medium scale businesses in the areas understudy, efforts should be made by government agencies to provide intensive skill acquisition training to small and medium enterprises business owners on timely basis. This will enhance the contributions and efforts of the entrepreneurs particularly in the less privileged areas, extensive training, seminar and workshop should be organized for both the existing and the new business operators regularly and there is also need for financial management to enabled the entrepreneurs utilize the benefit of wise investment opportunities in their business environment

## References

- Adegbite, S.A., Ilori, M.O., Iregin, I.A., Abereijo, I.O., & Aderemi, H.O.S. (2006) *Evaluation of the impact of Entrepreneurial characteristics on the performance Entrepreneurship and Sus<sup>n</sup>Inability Referred Education- ISSN/1176-8592*
- Afonja, A.A (1999). *Entrepreneurship Education and Enterprise Culture: Lessons from Other countries. Paper Presented at National Conference on Entrepreneurship Education in Nigerian Tertiary Institutions. Abuja, Nigeria.*
- Akande, O.O & Ojuku R.M. (2008). *The Impact of Entrepreneurial skills on small Business performance in Lagos-Sourth-western Nigeria, International Council for small Business World Conferenmce. Canda; World conference cangresmodial June 22-23*
- Bartlett, J.E., Kotrilik, J.W. & Higgins, C.C. (2001) *organization research Determing Appro- Prait Sample Size IN Survey research. Information Technology, Learning and Pefomance Journal, Vol. 19. No 1 spring.*
- Baruah, S.A. (2002). *Entrepreneurship Competency<sup>n</sup> Advances in Entrepreneurship, 5<sup>th</sup> International Sciencefitic conference, Business and Management, 16-17. May 2008 Lithuania.*



- Bird, B. (1995). "Towards a theory of Entrepreneurial Competency" *Advances in Entrepreneurship Firm Entrepreneurship and Growth*, 2:15-72
- Bygrave, W.D (1989). "The Entrepreneur Paradigm: A philosophical Look At its research methodologies" *Entrepreneurship Theory Practice* 14(1) 7-26
- Bucharest, ICEA-FAA, 14-15<sup>th</sup> Nov. <http://conference.faa.co>
- Bartlett, J.E., Kotrilik J.W. & Higgins, C.C. (2001) organization research Determining Appropriate Sample Size IN Survey research. Information Technology, Learning and
- Baruah, S.A. (2002). Entrepreneurship Competency" *Advances in Entrepreneurship*, 5<sup>th</sup> International Scientific conference, Business and Management, 16-17. May 2008 Lithuania.
- Di-masi, P. (1999). *Defining Entrepreneurship* Retrieved from [www.maito:hsrinivas@gdve.org](mailto:hsrinivas@gdve.org). 20/4/11
- Davidsson, P., Delmar, F. & Wiklund, J. (2006) - Entrepreneurship as Growth: Growth as Entrepreneurship - In Davidsson, P, Delmar, F, & Wiklund, J (Eds.) 'Entrepreneurship and the Growth of Firms', Edward Elgar Publishing, United Kingdom, England, Cheltenham, pp. 21-38
- Drucker, P.F. (1985) - Innovation and Entrepreneurship: Practice and Principles, Harper & Row, New York
- Egai, N.A (2008). 'Entrepreneurial development: for increased competitiveness and Business growth.' *Institute of Chartered Economists of Nigeria's Seminar Abuja National Centre for women development*. 6<sup>th</sup> June 2008.
- Garba, A.S. (2010). *Refocusing Education system Towards Entrepreneurship Development Nigeria: A Tool for poverty Education*. *European Journal of Social Sciences*. Vol. 15 No 1.
- Gana, A.S (2001). *Entrepreneurship*, 2<sup>nd</sup> edition: Kaduna Jofegan Associates Printers
- Kirby, D.A. (1997) *Entrepreneurship*, London: McGraw-Hill Education.
- Kirchloff, B.A. (1994) *Entrepreneurship and Dynamic Capitalism*. Westport Connecticut: Praeger.
- Krueger, N. & Brazeal, D. (1994) *Entrepreneurship Potential and Potential Entrepreneurs*. *Entrepreneurship Theory and Practice*, 10(2), 91-104
- Majumdar, S. (n.d.) *Growth strategy in Small Entrepreneurial Business organizations: A conceptual Model*
- Man, T.W.Y & Lau, T. (2008) *Entrepreneurial Competencies and the Performance of small and Medium Enterprises: an investigation through a framework of competitiveness*. *Journal of small Business and Entrepreneurship*. Canadian Council for small Business and Entrepreneurship. Vol. 21:3
- Mc Mohan, R.G.P. (2001) Growth and performance of manufacturing SME's: the influence of Financial management characteristics. *International Small Business Journal* 19,3
- Minai, S.M., Olusegun, A.I., & Lucky, E.O. (2011). The moderating Effect of Culture on small Firm performance: Empirical Evidence. *European Journal of Social Sciences*-Vol.23/No.3



- National Bureau of Statistics (2009). Annual Abstract of Statistics: Abuja. Federal Republic of Nigeria.
- Neter C., Luinted, K. & Lucas, T.T. (1996) A Quantitative Reassessment of Finance Growth Nexus: Evidence a Multivariate VAR. *Journal of Development Economics*, 60, Pp 381-405
- O'Farrel, P.N.O., & Hitchins, D.M.W. (2002) *Alternative Theories of small firm Growth* New York: Routledge.
- Ogedengbe, B.A (2000). *Managing Business Management –a contemporary approach*. 1<sup>st</sup> edition: Kaduna Data prints.
- Olokoyo, S. (2000). *Managing your Small scale enterprises successfully: a guide To entrepreneurs and Students*. 3<sup>rd</sup> edition Kaduna, Ola Jamon printers and publishers.
- Olu, O. (2009). *Impact of microfinance on Entrepreneurial Development: the case Of Nigeria*. The International Conference on Administration and Business.
- Osisoma, B.C (2000) *Small Business Management Lecture Notes for 1999/2000 A.T.B.U. MBA Class*.
- Orser, B. (1997) - *Understanding the Influence of Intention, Managerial Capacity and Gender on Small Firm Growth* - PhD. Thesis, Bradford University School of Management
- Papadaki & Chami (2002). *Growth Determinants of Micro-Businesses in Canada Small Business policy Brach Industry*. Canada
- Prater, E. & Gos, S. (2005). *Current Operational practices of U.S. Small and Medium Sized Enterprises in Europe*. *Journal of Small Business Management* 43(2).
- Radian ,A., Roshi ,B. mChe-lbrahim, A. (n.d) *Success factors for small Rural Entrepreneurs under the One-district-One industry program in Malaysia*.