

# An Assessment of Settler's Entrepreneurship and Entrepreneurial Development in the North-Western Nigeria

Ali Shariff Kabara & Muhammad Yunusa Salisu

Department of Accounting,

Faculty of Arts, Social and Mgt. Sciences

Federal University Birnin Kebbi

E-mail: alisharifo80@gmail.com & yunusms2@yahoo.com

## ABSTRACT

*This study examines the impact of settler's entrepreneurship on the development of entrepreneurship in North-Western Nigeria. The purpose was to assess the extent of their contribution in the entrepreneurial development and its impact on job creation in the region. The study adopted a survey research design. Small and Medium Enterprises owned by settlers in Kano and Jigawa states was the research population. A closed ended questionnaire was used to collect data from a sample size of two hundred respondents using judgment sampling techniques. The data was analyzed by means of descriptive statistics using means procedure while the hypotheses were tested using Z-score techniques. The results reveal that settlers' entrepreneurship has significant effect on the entrepreneurial development in North-Western Nigeria; and also it has a significant impact on employment generation and economic empowerment in the region. Based on the findings, the study recommends among others that government should make new relevant and realistic policies that will ease access to credit facilities, manufacturing inputs so as to enhance their operations for more effective growth so that more employment opportunities would be realized in the North-Western region of Nigeria.*

**Keywords:** Settler's Entrepreneurship, Development, North-Western Nigeria

## INTRODUCTION

Entrepreneurship is widely accepted as a primary engine of economic growth. Entrepreneurs add value through the commercialization of new products, the creation of jobs, and building of new firms by using innovative ideas and the existing resources. According to walter etal (2003) as cited in Ahiauzu (2009), most of world investors have been commercialized not by innovation units in large companies, but by entrepreneurs. The authors cited the cases of the 'biro pen' (by Mr. Biro) and 'light bulb' (by Thomas Edison). Both men were known to be investors cum entrepreneurs. Therefore, entrepreneurs are the link between new ideas and economic growth.

Though, many writers and scholars have defined entrepreneurship in different ways. For the purpose of this study, we shall define it as willingness and ability of individual to seek out investment opportunities in an environment and able to establish and run an enterprise successfully based on the identified opportunities (Gana, 2015). Entrepreneurs are risk bearers, coordinators and organizers, leaders and innovators or creative initiators (Gana, 2001). Hence, settlers' entrepreneurs are non-indigene/ foreigners who forsake their native lands to pursue a living through Small and Medium Enterprises (hereby referred as SMEs) in their adopted lands. Therefore, entrepreneurial development involves creating and running organizations which generated long term wealth through entrepreneurs by bringing people's money, ideas and resources together to build new organizations and to change the existing ones.

It have been observed over time that settlers' entrepreneurs especially SMEs in North Western Nigeria played a significant role more especially in sectors like pharmaceuticals, super markets, hotels, food and beverages etc. But the extent of their contributions and whether it makes any impact on employment generation are what the study specifically wants to empirically find.

## Problem Statement

Despite the several government efforts in designing programmes and policies since the Structural Adjustment Programme (SAP) to the current National policy on Micro Small and Medium Enterprises (MSMEs) which include the National Economic Reconstruction Fund (NERFUND) established in 1989, Small and Medium Enterprises Equity Investment Scheme (SMEEIS) established in 2001, and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) established in 2003; which were purposely established to promote the development of MSMEs in Nigeria but based on the current economic status of most people in the North-Western region and Nigeria at large, these programmes felt to provide a sustainable development in the sector. Many Scholars believes that the result as in most African countries was due to lack of sustainability of the middle class private sector. Tshikuku, (2001:12) has explained the situation thus: *“Very few African countries have an indigenous class of dynamic and powerful businessmen. The Small and Medium Enterprises (SMEs) are almost everywhere in Africa, mainly in the hands of non-Africa aliens (i.e. the settlers)”*

This signifies that settler’s enterprises have been playing a critical role in the development of entrepreneurship not only in Nigeria but Africa at large. Against this background, this paper intended to examine the impact of settlers’ entrepreneurship on the development of Micro Small and Medium Enterprises (MSMEs) in North-Western Nigeria.

The study is also necessary because to the best of our knowledge there is no logical empirical research in the North-Western region that investigates the extents of settlers ‘entrepreneurs’ contribution on the development of entrepreneurship. However, many studies had been conducted on entrepreneurship like Abdullahi and Zakari (2013) who conducted a study on strengthening Small and Medium Enterprises (SMEs) as a strategy for poverty reduction in North Western Nigeria.

While Ahiauzu (2009) studied on Entrepreneurship and Economic Development in Nigeria: The way forward, to mentioned but a few.

### **Purpose of the study**

The other specific objectives of the study are to:

1. Assess whether there is significant positive relationship between small and medium enterprises and the entrepreneurial development in the North-Western region.
2. Evaluate whether small and medium enterprises has any significant positive impact on employment generation and economic empowerments in the region

### **Research Questions**

1. Do you agree that the settlers' entrepreneurship performances can impact on the development of entrepreneurship in North-Western Nigeria?
2. Do you agree that the settlers' entrepreneurship can impact on employment generation in North-Western Nigeria?

### **Hypothesis of the study**

Against the above objectives the following hypotheses were formulated in null form so as to guide the study. Viz:

**H<sub>01</sub>:** Settlers entrepreneurship has no significant positive effect on the entrepreneurship development in North-Western Nigeria.

**H<sub>02</sub>:** Settlers entrepreneurship has no significant positive impact on the employment generation and economic empowerment in North-Western Nigeria. The overall result will show the extent to which the existing settler entrepreneurship affects the level of entrepreneurship development in North-Western region.

## LITERATURE REVIEW

### Historical Background of Entrepreneurship and the Emergence of Settlers' Entrepreneurs in Northern Nigeria

The history of entrepreneurship in Kano, the study area of this research dates back to the pre-colonial era when the powerful merchant class (Attajirai) engaged in extensive trading mostly in kola nuts, cotton, livestock, food grains, hides and skin, processed leather and other consumer goods along the trans-Sahara routes and the old Sudan and Central Africa (Olukoshi,1996). The Levantine group comprising of people of the Arabian origins have also established active trade with Kano people through the trans-Sahara trade within the period. The coming of the British Colonialists incorporated Kano/Jigawa emirates and the rest of the Sokoto caliphate into the world capitalist economy. Hence, the foreign colonial companies were using the indigenous merchants to acquire primary commodities like cotton, groundnuts, hides and skin, gum Arabic among others for export to industries in Europe.

The 1950's witnessed a boost to indigenous entrepreneurs' efforts to embark into manufacturing due to activities of pre-independence nationalist movements which gave them greater strength to participate against the forces of the colonial companies. The oil boom of the 1970's and indigenization decree of 1977 also served as a motivation and boosted indigenous entrepreneurship, within the periods witnessing the emergence of additional industrial estates like Challawa and Sharada to the only existing one at Bompai which was created in 1950's. The highly viable opportunities that exist in Kano and flourishing of other business sectors within these periods attracted various settlers to establish enterprises in Kano and overtime many of these settlers have excelled and dominated in several business sectors compared to the indigenous entrepreneurs in the same industries. The businesses dominated by the settlers comprises electrical materials, ceramics and building materials, spheres-part business and pharmaceuticals companies among others.

## Meaning of Entrepreneurship

The word entrepreneurship originated from French word "Entreprendre", which means "to undertake". In a business context, it means to start a business. The beginnings of entrepreneurial theory are traceable to the writings of Richard Cantillon in 1755, and the more sophisticated formulation found in the work of Alfred Marshall (1964) Joseph Schumpeter (1911; 1949), Frank Thought (1942; 1971), as well as more recent arguments of Kirzner (1999) and Casson (2003) have tended to capture specific aspect of the complexities of the nature of entrepreneurship. Notwithstanding, there is hardly a generally accepted meaning or definition of entrepreneurship.

According to Richard Contillon, entrepreneur is the agent who buys means of production at certain prices in order to combine them in to a new product (Schimpeter, 1951 and Burnett, 2000). In a contrary opinion, an American entrepreneur researcher, William Gartner (1990) after reviewing 44 definitions, accepted that Entrepreneurship is a combination of the 'process' and 'individual'. In contrast, Shane and Vekataraman (2000) posit that Entrepreneurship involves the nexus of two phenomena: the presence of lucrative opportunities and presence of enterprising individuals. Similarly, Pedergost (2004:2) defined it as the creation of new enterprises. This definition signifies that entrepreneurship is not an event rather a process which may take several years to grow.

## Definition of Micro, Small and Medium Enterprises (MSMEs)

As rightly noted by Harabi (2003), the definition of MSME was significantly varies from country to country depending on factors such as the country's state of economic development, the strength of the industrial and business sector etc. And as such, there is no single universally accepted definition of MSMEs. However, they are defined in Nigeria and other countries based on one or all of the following: the

size or amount invested in assets exchanging real estate, the annual turnover and the number of employees (Carpenter, 2001).

According to Nigeria Industrial Policy (1989) MSMEs are those with total investment between N100,000 to N2 million excluding land and working capital, while Micro enterprises and cottage industries were defined as those with investments not extending N100,000 excluding land but including working capital. While the Small and Medium Enterprises Equity Investment Scheme (SMEEIS) defined MSMEs as those enterprises with an asset base not exceeding N500 million excluding land and working capital with staff strength of not less than 10 and not more than 300 (Sanusi, 2003); on the other hand, World Bank gives the following definitions: Micro Enterprises: Employment, 10 or less, total assets; \$100,000 or less. Enterprises: employment, 10-50, Total Assets; \$100,000-\$3m. and turnover; of \$100,000-\$3m. Medium Enterprises: Employment; 50-300 staff, total assets; of \$3m-\$15m and turnover; \$3m-\$15m (World Bank, 2007).

However, these definitions showed that MSMEs are usually small, owner or family managed business with basic goods and services. It also lack the organizational and management structures as found in large scale enterprises.

### **Contribution of Entrepreneurship and Small Business to Employment Generation**

Historically, the use of entrepreneurial development to generate employment, economically empowered the people, reduced poverty and propel economic growth was postulated by Friedman (1953) based on an earlier General Theory of Employment by Keynes in 1936 (Abdullahi, 2009).

Many countries have used the entrepreneurship strategy for employment generation, poverty reduction and economic growth among which the

US in the 1980s; Chile through the "Chicago boys". So also the case of "Asian Tigers"; Hongkong, Singapore, Taiwan and South Korea, rising from poverty to riches a development that has stunned the world.

However, empirical studies have shown a positive relationship between employment generation and creation of small scale enterprises. Among which Iguisi (2008) posited that a study conducted by Robson and Gallagher (1994) show that about one-third of all new employment in the UK between 1971 and 1981 was in business with fewer than 10 employees. While between 1982 and 1992 almost one-half of all jobs were actually create by such, small and new businesses.

Hughes (1993) provides evidence suggesting that this was partly as a result of downsizing by the large forms in the economy, and partly due to actual expansion of economic activity contributed by small business. It was also found that Canada shares the same experience (Baldwin and Picot (1985) and ais etael (1997)). Bais etal (1997) further disclosed that new small business in Netherland have largely provided the net job growth of 205,000 newjobs between 1990 and 1994 as cited in Abdullahi (2009). In a nutshell, what can be deduced is that the rapid increase in small businesses has created most of the new jobs in Europe and North America.

Quite alright, the situation almost remain the same in Nigeria as concluded in Abdullahi (2009) that micro entrepreneurship through small business formation has contributed to African economy at large. The only difference however between the African experience and that of Europe and North America is the number, rate of growth and innovations by micro entrepreneurs and entrepreneurship Abdullahi (2009).

## **Economic Contributions of Settler Entrepreneurs**

Entrepreneurs have great potentials which can be provided for the development of their communities and nations. Lugard (1981) identified economic contribution of settler entrepreneurs to include:

**i. Employment Generation**

Research has shown that more than fifty percent of the labour force work for one private enterprise or the other out of which about twenty percent represent settler workforce.

**ii. Efficient Utilization of Available Local Raw Materials**

They develop local technology, enhance manpower development and subsequently contribute to the gross domestic product.

**iii. Dispersal of Economic Activities**

This characteristic is universally attributed to settler entrepreneurs. The nation can enjoy rapid growth in economic base, thereby making many people owner managers, business partners in the economy. This also leads to development of different parts of the country by extending the benefits of economic advancements across areas or regions

**iv. Development of Indigenous Technology**

This involves transfer of knowledge on the technologies of combining various materials and equipment in producing goods. Many indigenous entrepreneurs often borrow technological expertise from settlers.

## **Theoretical Framework**

Various theories have been advanced to explain the nature of entrepreneurship and the factors or variables that derive entrepreneurship in a given society (Mbaegbu, 2008). Some of the prominent ones are:

**Druker's Creative Imitation Theory:** According to Druker (1985), entrepreneurship in Less Developed Countries is "Creative Imitation". This takes place when the imitators better understand how an

innovation can be applied, used or sold in their particular market niches, to wit their own countries and their neighbours. These brands of entrepreneurs initiate and adapt products of innovations as widely practiced by Igbos in South Eastern Nigeria (Nafziger (1987), Harris (1967) as cited in Mbargbu(2008)). To Druker, what underscores/encourages entrepreneurship is change. The entrepreneurs always search for change, respond to it and exploit it as an opportunity (Druker, 1986).

New classical theory of employment and output: This theory suggested that the aggregate output of a country at any given time depends on the capital and labour employed (Dwivedi, 2009). The peculiar nature of these enterprises as labour intensive in nature, ease of entry and exit, low labour skill requirements and small startup and operating capital naturally allow us to expect them contribute vehemently on nations economic growth and development (Abdullahi and Zakari, 2013).

However, in Nigerian case, which has been among the countries which poverty has become a threat to socio-economic stability, a basic policy approach to fight poverty is usually through employment creation which is the major role MSMEs are plying in an economy. Therefore the theoretical framework for this study is based on the new classical theory of employment and output.

## METHODOLOGY

### Study Area

The area of this study is two (2) states in the North-Western geopolitical zone in Nigeria. They are Kano and Jigawa states; this will cover Micro, Small and Medium Enterprises across these states and their 71 Local Government Areas (i.e. 44 L.G. as in Kano and 27 L.G.As in Jigawa). The choice of Kano was due to high concentration of SMEs, because it is the most urbanized state in the zone and most densely populated and commercial centre in Nigeria. Whereas the choice

of Jigawa state as a sample is for its being at the border side and for the fact that majority of its populace are farmers and there is emergence of some commercial activities by the settlers.

### **Population and Sampling Plan**

It is a fact that an accurate and up-to-date statistics on Nigerian MSMEs are rarely available, regardless of whether they are owned by indigenes or settlers. However, the population of this study comprises all the Micro, Small and Medium Enterprises existing and owned by the settlers in Kano and Jigawa states.

Questionnaires were administered to two hundred and forty (240) respondents that were chosen using judgmental sampling from the following MSMEs: Agro Allied, Manufacturing, Hotels and Tourism, Wholesale and Retailing, Furniture Making, Professional Services, Construction, Health Care Services and restaurant businesses. Only 200 questionnaires were returned.

The questions are combination of multiple choice close-ended questions including a five Likert-type Scale in the form of; Strongly Agreed (5), Agreed (4), Neutral (3), Disagreed (2), Strongly Disagreed (1).

### **Data Collection**

The data were collected using close-ended questionnaires. The choice of this instrument is for the reason that is free from biases as may be found in open ended questionnaire, and is more efficient in providing timely and concise answers with a chance of 100% response rate (Collins and Hossey, 2009).

### **Reliability**

A Pilot Study (pre-test) of the validity, and reliability of the questionnaires was conducted using respondents from Kano state. On the other hands, the questionnaires were subjected to expert judgment to

ascertain the sufficiency of the content and appropriateness of the instrument for the effective achievement of the research objectives.

### Data Analysis

Descriptive analysis (such as percentage (%), mean and standard deviation) was used in the analysis of the data, while to determine the impact of the settlers entrepreneurship on the entrepreneurial development, 'Z' test technique was adopted to test the hypothesis.

Decision Rule: Accept the proposition of research hypothesis if the mean of the responses is greater than the expected value and reject the alternate and vice versa if the mean is less than the expected value. The tests involved the use of one-sample Z-test as the hypotheses here involve one population mean. And the test statistics that is the Z-calculated value for the one sample Z-test is obtained as:

$$\frac{\bar{x} - \mu}{Z\text{-Calculated}} =$$

Where:  $\bar{x}$  = Sample or Observed Mean

:  $\mu$  = Expected or Hypothesized Mean

:  $\sigma^2$  = Variance

: n = Sample Size

### DISCUSSION OF RESULTS

Here were we present and analyze the data so collected from our survey as shown below:

**Research Question 1:** Do you agree that the settlers' entrepreneurship performances can impact on the development of entrepreneurship in North-Western Nigeria?

**Table 1:** Mean procedures for impact of settlers' entrepreneurship performances

Items	Mean	Standard Deviation	Observed Samples
Item 1- Public Image	3.47	1.01	200
Item 2- Operating Efficiency	3.25	0.96	200
Item 3- Managerial Efficiency	3.79	1.06	200
Item 4- Performance Stability	3.96	1.04	200
Item 5- Innovative Capabilities	3.48	0.88	200
Item 6- Making a Higher Profit	3.67	1.29	200
<b>Overall</b>	<b>4.33</b>	<b>2.75</b>	<b>200</b>

**Source:** Field Survey, 2015

Research Question 1 considers the impact of Settlers' Entrepreneurship on the development of Entrepreneurship. The researchers looked at 6 items- question covering all the aspect of entrepreneurship performances. Table 1 above shows the result obtained using the mea procedure. It is observed that all the six(6) items have mean scores greater than expected value of 3.

$5+4+3+2+1/5 = 15/5 = 3.00$ , on 5- Likert Scale. This means that, in all the element considered, the respondents consistently maintained that settlers' entrepreneurship can impact on the development of entrepreneurship. The respondents rated public image, (3.47); innovative capabilities, (3.25); operating efficiency, (3.79); managerial efficiency, (3.96); performance stability, (3.48); and a higher profitability, (3.67) as the elements of settlers' entrepreneurship performances which can impact significantly on the performance of other entrepreneurship in the North Western region; with managerial efficiency, (3.96) being the highest impact among the six elements. Table 1 also shows that the overall mean scores for the 6 elements under consideration is 4.33 which is greater than the expected value of 3.00 in a 5- Likert Scale.

Consequently, we conclude that the settlers' entrepreneurship impact significantly in the development of entrepreneurship.

**Research Question 2:** Do you agree that the settlers' entrepreneurship can impact on employment generation in North-Western Nigeria?

**Table 2:** Mean procedures for impact of settlers' entrepreneurship on employment generation:

Items	Mean	Standard Deviation	Observed Samples
Item-7 Existence of Social Responsibility Project	3.54	11.99	200
Item- 8 Scholarship awards to Indigenes	3.61	0.79	200
Item- 9 Recruitment of Employees from Community	4.07	0.94	200
Item- 10 Satisfactory Performance	3.57	0.88	200
<b>Overall</b>	<b>3.69</b>	<b>0.85</b>	<b>200</b>

Source: Field Survey, 2015

Research Question 2 looks at the impact of settlers' entrepreneurship on employment generation. The researchers considered 4 items-questions covering all the basic elements of employment generation and economic empowerment. The questions are homogenous and they are all proposed that settlers' entrepreneurship can impact on the employment generation of the region.

Table 2 shows the results obtained from our survey using the mean procedure. From the table above, it is observed that all the four (4) elements have mean scores greater than the expected value of 3.00. This means that, in all the 4 items, the respondents maintained that settlers' entrepreneurship can impact on employment generation and economic empowerment of the populace of the community. The respondents rated,

social responsibility project (3.54), scholarship awards (3.61), recruitment of employees from community (4.07). This is a factor that has the highest impact among the 4 factors; and the satisfactory performance of community development projects (3.57). table 2 also shows that the overall mean scores for the elements is 3.69 which is greater than the expected value of 3.00 on a 5 point Likert Scale. Consequently, we conclude that settlers' entrepreneurship impact significantly on employment generation and economic empowerment in North Western Nigeria.

### Test of Hypotheses

#### Hypothesis 1

Ho: Settlers' Entrepreneurship has no significant impact on entrepreneurship development in the North Western Nigeria.

**Table 3:** One Sample Z-test for Hypothesis 1 on Settlers' entrepreneurship performances

Variable(s)	Settlers' Performances
Mean	4.33
Standard Deviation	2.7
Observation (n)	2.00
Hypothesized Mean	3.00
Z- Calculated	9.82
Z- Tabulated	1.6449

**Source:** Field Survey, 2015

From table 3 considered the overall impact on settlers' entrepreneurship on the development of entrepreneurship. It also shows that the overall mean scores for the 6 items under consideration is 4.33 which is greater than the expected value of 3.00. The Z- Calculated value is 9.82 while the Z- Tabulated is 1.6449 at 5% level of significant. Since the Z-calculated is greater than the Z- Tabulated, we therefore reject the null hypothesis and accept the alternate hypothesis. Consequently, we conclude that settlers' entrepreneurship has significant impact on the

development of entrepreneurship in North Western Nigeria. This finding is consistent with Ahiauzu (2009).

### Hypothesis 2

Ho: Settlers Entrepreneurship has no significant positive impact on employment generation and economic empowerment in the North Western Nigeria.

**Table 4:** One Sample Z-test for Hypothesis 2 on Settlers' contribution to employment generation:

Variable(s)	Employment Generation
Mean	3.69
Standard Deviation	0.85
Observation (n)	200
Hypothesized Mean	3.00
Z- Calculated	12.70
Z- Tabulated	1.6449

**Source:** Field Survey, 2015

Table 4 shows that the overall mean scores for the 4 elements under consideration is 3.69 which is greater than the expected value of 3.00 on 5 point Likert scale. The Z- Calculated value is 12.70 which is greater than the Z- Tabulated value of 1.6449. We therefore reject the null hypothesis and accept the alternate hypothesis. Consequently, we conclude that the settlers' entrepreneurship has significant impact on employment generation and economic empowerment

## CONCLUSIONS

This research considered the impact of settlers' entrepreneurship on the development of entrepreneurship in North Western Nigeria. The

conclusions reached are based on the findings of empirical results, which we feel are reliable and justifiable as follows:

1. Settlers' Entrepreneurship has significant impact on entrepreneurship development in the North Western Nigeria.
2. Settlers Entrepreneurship has significant positive impact on employment generation and economic empowerment in the North Western Nigeria.

## RECOMMENDATIONS

Based on the conclusions above, these recommendations follows:

1. Government should make new relevant and realistic policies that will ease access to credit and manufacturing inputs for both settlers and indigenous enterprises so as to enhance their operations for effective growth and development.
2. Settlers' entrepreneurs should allow a transfer of knowledge and technologies of combining various materials and equipments to indigenous entrepreneurs as their additional contributions to empowerment.

## REFERENCES

Abullahi, A. S. and Zakari, Y. A. (2013): *"Strengthening Small and Medium Enterprises as a Strategy for Poverty Reduction in North Western Nigeria"*, American Journal of Humanities and Social Sciences, 1(3): 189-201.

Abullahi, S. A. (2009) *"Entrepreneurship Skills Development as an Economic Empowerment and Poverty Reduction Strategy in Nigeria"*, Nigerian Academy of Management Journal, Vol.3 No.1, June, 2009.

Ahiauзу, A. (2009): *"Entrepreneurship and Economic Development in Nigeria"*, Nigerian Academy of Management Journal, Vol.3 No.1, June, 2009.

- Baldwin, J. and Garnet, P. (1995): *"Employment Generation by Small Procedures in Canadian Manufacturing Sector"*, Small Business Economics, 7(4), 317-331.
- Burnet, D. (2000): *"Hunting for Heffalumps: The Supply of Entrepreneurship and Economic Development"*, [www.technopreneural.com](http://www.technopreneural.com)
- Druker, P. F. (1985): *"Innovation and Entrepreneurship: Practices and Principles"*, Harper and Row Publishers, New York, 220-225.
- Gana, J. S. S. (2001): *"Entrepreneurship"*, Jofegan Associates, Kaduna, Nigeria.
- Gartner, W. B. (1989): *"Who is an Entrepreneurship?, is the Wrong Question Entrepreneurship: Theory and Practice"*, Summer 47-68.
- Hughes, A. (1993): *"Industrial Concentration ad Small Firms in UK: The 1980s Historical Perspective"*, Cambridge University Press, United Kingdom.
- Iguisi, O. (2008): *"Cultures, Poverty Alleviation and Small Business Development in Africa"* Paper Presented at the First Chike Okoli International Conference, Centre for Entrepreneurship Development, Nnamdi Azikwe University, Nigeria.
- Oghadafor, B. E. A. and Sulaiman A. H. A. (2009): *"Corporate Social Responsibility and Performance of Small and Medium Scale Enterprises"*, Nigerian Academy of Management Journal, Vol.3 No.1, June, 2009.

Olukosi, A. (1996): *"Economic Crisis, Structural Adjustment and Coping Strategies of Manufacturers in Kano, Nigeria"*, [www.unrisd.org](http://www.unrisd.org)

Pedergast, W. R. (2004): *"Entrepreneurial Context and Traits of Entrepreneurs"* Paper Presented at ECI Conference on Teaching Entrepreneurship to Engineering Students, [www.services.bepress.com/eci/teachiq](http://www.services.bepress.com/eci/teachiq)

Small and Medium Enterprises Equity Investment Scheme (SMEEIS): (2001).

Small and Medium Enterprises Deployment Agency of Nigeria (SMEDAN), (2007): *"National Policy on Small and Medium Enterprises"*, [www.smedan.gov.ng](http://www.smedan.gov.ng)

Tshikuku, K. (2001): *"Culture, Entrepreneurship and Development in Africa"*, Paper Presented at the International Conference on the Cultural Approach to Development in Africa, on 10-14, December at Dakar, pp. 27.