

**Factors Affecting Entrepreneurial Development and Small-Scale Enterprises in Biu,
LGA Borno State, Nigeria.**

Tajudeen Adebowale Oduwale*

Department of Sociology,

toduwole2@gmail.com

Nigerian Army University, Biu, Borno State, Nigeria. (NAUB),

Lawal KA. A

Department of Management,

klawal.lk@gmail.com

Nigerian Army University, Biu, Borno State, Nigeria. (NAUB),

Taiwo Olabisi Abdullahi,

Department of Cooperative Economics and Management,

Nnamdi Azikiwe University Awka, (NAU).

**Corresponding Author,*

Abstract

The concept of entrepreneurial development in Nigeria is not new. Many viewpoints attuned to it, as cornerstone for economic development. What about factors affecting its growth? More importantly, what development connotes in sociological palace. Hence, the study examines factors affecting entrepreneurial development in Biu, LGA Borno State, Nigeria. Primary and secondary sources of data gathering was used. The study population consist about 1242 small-scale entrepreneurs. Due to dearth of financial capability, the study made use of Taro Yamane's formula to determined the sample size and approximately 400 participants are selected with the aid of simple random sampling technique and structured questionnaires were administered to the respondents. Simple percentages, were used to tabulate the results while chi-square was used to test the hypotheses. Social action theory by Max Weber, was used to backed the study. The results showed that factors such as low electricity supply, infrastructural decay, corruption, inadequate skills, inadequate credit facilities, and security challenge must be addressed quickly in order to create enabling environment for business enterprises generally. The study further established that the aforementioned findings, consequentially, have dreadful implications for growth and development in Nigeria. Therefore, the study greatly emphasized as its major recommendation, the need for the government and its agencies to deploy more commitment in order to sustain policies that will advance the headway of entrepreneurial development in Nigeria. To a large extent, it will spur the nation toward achieving SDGs (agenda 9) which, Nigeria is a signatory among comity of the world.

keywords: *development, entrepreneurship, poverty, small-scale enterprises, unemployment.*

Introduction

Development as conceived by Onuoha(2007) is regarded as continuous process of qualitative and quantitative transformation in the capacity of a state to organize the process of production and distribution of the material benefits of society in a manner that sustains improvement in the well-being of its individual's members in order to enhance their ability to realize their full potentials, in maintenance of the positive transformation sustenance of their society and humanity at large. Succinctly, Fadeyi (2010) equally noted that in a wide range sense, development covers economic development and other important attributes as well, notably more equality of opportunity, political freedom, civic liberties, gender equality and environmental protection and poverty reduction. In sum, development that takes little account of sustainability is ultimately self-defeating. Remarkably, Oduwole and Isiah (2020) added that, development is a multiplicity social concept which touches every aspect of human existence without any prejudices to race, coloration, ethics, clans, tribes, physiological compositions or and both material and non-material objects.

Therefore, the prevailing economic circumstances in Nigeria and other developing countries is enough to make its citizens thoughtful of looking inwards in terms of setting up businesses that will generate jobs and increase revenue generation. Unemployment in Nigeria today is no respecter of the educated or uneducated, thereby making entrepreneurial development an important phenomenon for thrifts that are ready to move on. Emerging economies like China, India, Malaysia and Indonesia recorded enviable successes in the '90s because they rated entrepreneurial development as an engine of economic and societal transformation. Ebiringa (2011a) opined that entrepreneurship is basically concerned with creating wealth and livelihood through production of goods and services. This results in a process of upward change whereby the real per capita income of a country experiences sustained increase overtime. In other words, economic growth takes place. The generation of business opportunities in any country is a direct function of entrepreneurial activities. This emanates from idea generation leading to wise and profitable combination of human material and financial resources towards the actualization of pre-determined goals. Harper (2003) reinstated that entrepreneurship is the main mechanism that creates wealth. Nigeria is rich in human resources with abundant tapped and untapped natural resources. Accordingly, Anyadike, Emeh, and Ukah (2012) further buttressed that in spite of these human and natural resources notwithstanding, Nigeria is still one of the poorest countries in the world and has one of the highest rates of youth unemployment in sub-saharan Africa amidst its supposedly strong economic growth. The relevance of entrepreneurial development in Nigeria cannot be overemphasized especially in a period where the prices of oil in the international market kept fluctuating considering Nigeria's over dependence on oil as its major source of foreign earnings. This paper therefore, seeks to appraise the extent of entrepreneurship by highlighting the major challenges/factors

affecting entrepreneurial development in Nigeria with a view of proposing strategic options towards efficiency and effectiveness. The persistence of high rate of unemployment, low productivity and wide spread poverty remain a major justification for the study.

Objectives of the study

The following are objectives of the study. Thus;

- i. ascertain the extent to which the current state of infrastructure can sufficiently change the fortunes of entrepreneurs in the country,
- ii. determine the extents to which inadequate power supply impact negatively on entrepreneurial development in Nigeria,
- iii. establish the extent to which corruption critically affect entrepreneurial development in Nigeria,
- iv. examine whether entrepreneurs have adequate access to credit facilities from commercial banks and other microfinance institutions and
- v. finally, find out whether respondents have access to modern technology for operation.

Literature Review

Entrepreneurship is as old as man. Entrepreneurship has been defined by various authors to mean many things since the middle age (Igbo, 2006). The entrepreneur has been seen as an actor, innovator or a developer of small business survival and economic sustainability. Akanwa and Akpanabia (2012) added that, entrepreneurship is the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. The National Directorate of Employment (NDE, 1989) in Onyebueke and Ochnongo (2002) sees entrepreneurship to be an art which involves recognizing a business opportunity, mobilizing resources and persisting to exploit that opportunity. Tijani-Alawiye (2004) defines entrepreneurship as the process of adding to the stock of existing small, medium and big enterprises available to a country by creating and promoting many capable entrepreneurs who can successfully run innovative enterprises, nurture them to grow and sustain them, with a view to achieving robust socio-economic development goals. It is also the process of bringing together creative and innovative ideas and doubling them with management and organizational skill in order to combine people, money and resources to meet the identified need and thereby create wealth.

The point at which man stopped satisfying only his needs and accommodated the needs of others marked the real origin of entrepreneurship. Lawal and Taiwo (2017) asserted that investment in small business helps in the transformation of the traditional sector. It modernizes the people's perception of life and introduces the use of machines instead of manual labour. Lawal and Taiwo (2016) earlier observed that some of the economic contributions of entrepreneurship include; better standard of living, interdependence of business, maintenance of competition, rural-urban migration, and general increase in per capita income. This difficulty as Sobel and Steven (2003) opined may be due to the fact that the word "Entrepreneur" is a borrowed word from French language. Parsa, Self, Njite and King (2005), revealed that many factors have been identified as the possible causes of liquidation of most small and medium enterprises and that many small and medium scale enterprises perish within their first years of establishment and that only five to ten percent of young companies survive, thrive and grow to maturity.

Onugu (2005) identified entrepreneurship challenges in Nigeria to include insufficient capital, lack of focus, inadequate market research, over-concentration on one or two markets for finished products, lack of succession plan, inexperience, lack of proper book keeping, lack of proper records at all, inability to separate business and family or personal finances, lack of business strategy, inability to separate between revenue and profit, inability to procure the right plant and machinery, inability to engage or employ the right caliber of staff, plan lessness, cut-throat competition, lack of official patronage of locally produced goods and services, dumping of foreign goods and over concentration of decision making on one (key) person, usually the owner. In the words, Olorunshola (2003) stressed that, the challenges ranges from constrained access to money and capital markets, shortage of skills, financial indiscipline, inadequate infrastructural base, poor implementation of policies, poor management practices and low entrepreneurial skills, restricted market access, to over bearing regulatory and operational environment. Rae (2006), also described learning as an integral part of entrepreneurial process in which human and social factors are as important as the economic factors. He defined entrepreneurial learning as a dynamic process awareness, reflection, association and application that involves transforming experience and knowledge into functional learning outcomes.

Theoretical Orientation

Social Action Theory -The advocate of Social Action Theory is Max Weber (1864-1920), a leading sociologist. Summarily, Weber is interested in action that possesses meaning. Action in this context may be either overt (externally motivated, open, objective, observable) or purely subjective (internally motivated, self-inclined, guided by personal opinion or reason). For example, action may be undertaken in the form of positive intervention in a situation, or purposely reframing from such intervention, that is, being inactive or passive in the situation. The meaning is the one upheld by the actors in situations and not the interpretation the situation may mean to the experts.

Relevance of Social Action Theory to the Research Study

The significance of this theory to the study brings about the expectations that every action is based on how individuals attach meaning to different phenomena and how they react to these phenomena. Weber's argument carefully provides an answer to this, that the theory (social action) tries to understand how individual(s), either male or female, will be *resolute and negotiate between their personal desires and the social pressures that largely determine and adjust their actions*. Therefore, this study's principal objective which, focused on high rate of unemployment, low productivity and wide spread poverty remain a major justification for the study – Factors Affecting Small Scale Enterprises and Entrepreneurial Development in Biu, Bornu State, Nigeria.

This largely depend on the individual(s) freeing him/herself by seizing available opportunities in knowledge attainment, entrepreneurial-wise and any other forms of opportunities without bothering much about socio-cultural predispositions or imposed orientations by the West or even primordial sentiments. Substantiating the above contention further; Weber's suggestions on social action theory, for instance, in Lagos State to be specific, females are seen to engage in commercial tricycles (popularly known as *Keke Maruwa*) transport business for commuters as a means of livelihood. So also, males equally work in salons as stylists, despite the fact that it is assumed to be females' job. Hence, it is all about acquisition of skills, wherewithal and enabling environment to justify one's potentiality as a survival mechanism in a competitive society which, is greatly emphasized in Sustainable Development Goals (SDGs – 9) industrial innovation and infrastructural development.

Factors Affecting Entrepreneurial Development in Nigeria

Several factors tend to influence entrepreneurial development around the world. However, Amabile (1996) and Ward (2006), opined that entrepreneurship and innovative business behavior have been synonymously described as an act of creativity. Hamidi, et.al (2008), further explained that previous experience and earlier exposure to entrepreneurial activities remains a strong positive predictor of entrepreneurial intentions. Several other forces determine the success or failure of entrepreneurship and could be internal or external. Some of the factors responsible for poor entrepreneurial development in Nigeria. Thus;

- i. Availability of Credit facilities: Most entrepreneurs in Nigeria are unable to grow substantially due to lack of credit. Commercial banks are often times more comfortable with giant business conglomerates and small business owners find it very difficult to access funds. Government through the available microfinance institutions must put strategic structures in place with or without collaterals to avail funds to entrepreneurs either as individuals or cooperatives.
- ii. Corruption: The level of corruption in a country remains a challenge to entrepreneurial development. Series of bottlenecks in obtaining licenses and permits etc., due to unnecessary barriers by the bureaucrats involved. Corruption is a major setback as far as entrepreneurial development is concerned in Nigeria. There is need for sincerity of purpose on the part of bureaucrats and entrepreneurs for this remain the only way we can move forward as a country.

- iii. **Education, Knowledge and Skills:** Knowledge is said to be a major source of strength. However, most prospective entrepreneurs are unable to scale through while setting up businesses due to lack of requisite knowledge and skills. A thorough understanding of the business environment and its dynamics remain a veritable tool towards success. Current and prospective entrepreneurs must seek and continue to seek knowledge and requisite skills in order to excel in many positive ways.
- iv. **Exposure to Modern Technology:** The extent of technological advancement of any country determines the success of entrepreneurs. Nigeria is said to be emerging technologically and once technological apparatus are in place to encourage the big and the small entrepreneurs, then it will be possible to move at a faster pace like China, Korea, Malaysia and Singapore.
- v. **Government Policy:** One of the major determinants of business success is government policy. It could boost or cripple the activities of entrepreneurship in any economy. It is important for entrepreneurs to understand the political, economic, socio-cultural and technological factors inherent in the country in order not to fall victim of ignorance. Having adequate knowledge of a country's legal environment will better the activities of entrepreneurs.
- vi. **Inadequate and lack of credit facilities** remain a major challenge to entrepreneurs. Much is required on the part of government by creating enabling environment that will guarantee internal and external confidence on our business and investment climate. The moment adequate attention is given to entrepreneurial development, there would be much of financial independence and more employers of labour will emerge other than government being the major employer of labour.
- vii. **Power Supply:** This is a very important factor within the domain of entrepreneurial development anywhere in the world. Entrepreneurs and those willing to engage in entrepreneurship in Nigeria encounter series of challenges in the course of their business due to epileptic power supply. Entrepreneurs seek alternative sources of power supply in order to meet up their targets due to the poor nature of power supply in Nigeria. There is the need for the federal government in conjunction with the private sector- partnership to galvanize the issue of power, then the cost of doing business in Nigeria will reduce and this will have a positive multiplier effect on productivity.
- viii. **Poor State of Infrastructures:** The state of a country's infrastructures could make or mar entrepreneurial intentions. Existing entrepreneurs often find it relatively difficult to excel in an economy with poor infrastructures.
- ix. **Security:** No meaningful development can take place without a stable and safe environment and entrepreneurial development cannot be achieved in a chaotic environment and as such it is important for government to create enabling environment for its actualization. An environment that is safe and habitable, expatriates will come into the country leading to adequate knowledge transfer and the inflow of foreign direct investment will be guaranteed.

Entrepreneurial development in the presence of every other thing still suffers in the absence of modern technology. This is because with technology, much can be achieved in a minute as compared to human labour.

Methods and Procedure

A descriptive survey research design was used. The area of study is Biu local Government Area, Borno State of Nigeria. Biu, the capital of Biu Emirate, is an LGA in Southern Borno State Nigeria. The Biu LGA was selected, simply as one of the peaceful environments in Borno State as a results of security challenge in other parts of the State. It occupies approximately 5,074 Hectares in a location just 10 kilometers along Biu-Gombe Road. It is parcel of land bounded in the North by Biu-Gombe Road and in the East by Biu-Numan Road. The population of the study area consist of about 1242 made of small-scale entrepreneurs. Due to dearth of financial capability to embark on full scale of the population involved in small-scale entrepreneurship in Biu LGA, the study made use of and approximately 400 respondents are purposely selected with the aid of simple random sampling method for the study. Data obtained for the study were both primary and secondary sources. Structured questionnaires were purposefully administered to obtain relevant information from respondents of Small and Medium Scale Enterprises (SMEs) within the Biu LGA of Borno State. Descriptive statistics, simple percentages, were used to tabulate the results while chi-square, ratio and proportion were used to test the hypotheses generated for the study. A total of 400 questionnaires were adequately completed, retrieved and analyzed.

Results

The table below are collection of the results obtained from the questionnaires administered and retrieved for analysis of the 400 respondents within the Biu LGA Borno State, Nigeria. Thus,

Respondents' views.

Whether there are strong factors affecting entrepreneurial development in Nigeria.		
Responses	No.	Percentage
Strongly Agree	280	70
Agree	120	30
Strongly Disagree	0	0
Disagree	0	0
Indifferent	0	0
Total	400	100

Whether there is adequate power supply for entrepreneurial development in Nigeria.

Responses	No.	Percentage
Strongly Agree	0	0
Agree	70	17.5
Strongly Disagree	200	50
Disagree	130	32.5
Indifferent	0	0
Total	400	100

Whether they have adequate access to credit facilities from commercial banks and other microfinance institutions.

Responses	No.	Percentage
Strongly Agree	50	12.5
Agree	0	0
Strongly disagree	220	55
Disagree	100	25
Indifferent	30	7.5
Total 400 100	400	100

Whether government has been effective in creating enabling environment for entrepreneurial development.

Responses	No.	Percentage
Strongly Agree	2	0.5
Agree	11	2.75
Strongly Disagree	310	77.5
Disagree	10	2.5
Indifferent	67	16.75
Total	400	100

whether entrepreneurship really translates into employment generation in Nigeria

Responses	No.	Percentage
Strongly Agree	270	67.5
Agree	90	22.5
Strongly Disagree	40	10
Disagree	0	0
Indifferent	0	0
Total	400	100

whether corruption critically affect entrepreneurial development

Responses	No.	Percentage
Strongly Agree	0	0
Agree	10	2.5
Strongly Disagree	90	22.5
Disagree	245	61.25
Indifferent	55	13.75
Total	400	100

whether they have access to modern technology for operation

Responses	No.	Percentage
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Strongly Agree	0	0
Agree	10	2.5
Strongly Disagree	90	22.5
Disagree	245	61.25
Indifferent	55	13.75
Total	400	100

Source: Researchers field survey 2023.

- Tables above respectively, depicts that 280 respondents representing 70% strongly agree with the fact that there are strong factors affecting entrepreneurial development in Nigeria while 120 respondents representing 30% agree with the statement and no respondents either disagree or strongly disagree. This means that there are numerous factors affecting entrepreneurial development in Nigeria at the moment. Response on whether there is adequate power supply for entrepreneurial development in Nigeria. It could be seen from table 2 that 200 respondents representing 50% and 130 respondents representing 32.5% disagree and strongly disagree respectively. They were of the view that there is inadequate power supply for entrepreneurial development in Nigeria as no respondents strongly agree with the statement and only 17.5% agree with the statement. Respondent’s response on whether they have adequate access to credit facilities from commercial banks and other microfinance institutions. Reveals response on adequate access to credit facilities from commercial banks and other microfinance institutions show that 220 respondents representing 55% were of the view that they do not have adequate access to credit facilities from commercial banks and other microfinance institutions. 25% of the respondents also disagree with the statement. This clearly indicated that they do not have adequate access to credit facilities from commercial banks and other microfinance institutions. This spell doom for small business growth in Nigeria. Responses on whether government has been effective in creating enabling environment for entrepreneurial development. Shows that government has not been effective in creating enabling environment for entrepreneurial development as 310 respondents strongly disagree while 67 respondents representing 16.7% are indifferent. Response on whether entrepreneurship really translates into employment generation in Nigeria. indicated that entrepreneurship really translate into employment generation in Nigeria as 100% representing the majority opinion strongly agree with the statement. On whether corruption critically affect entrepreneurial development depicts that 270 respondents representing 67.5% strongly agree and 90 respondents representing 22.5% agree respectively, while 40 respondents disagree strongly. The above table clearly shows that corruption critically affects entrepreneurial development in Biu. From the percentages contained in table 8, 71.3% and 25% strongly disagree and disagree respectively that the current state of infrastructure cannot sufficiently change the fortunes of entrepreneurs in the country. No respondents either strongly agree or agree with the statement.

Testing of Hypotheses

1.0 Data already analyzed in tables 3, 4, 5, 6 and 7 respectively were used to achieve this test; The chi-square (χ^2) test was employed. In testing the hypothesis, it is important to find out whether the differences in opinion are significant enough to draw conclusion.

To determine the degree of freedom, the researchers use the formula:

$$(c - 1) (r - 1) = (5 - 1) (5 - 1) = 4 \times 4 = 16$$

Given 0.05 as the significant level and the degree of freedom =5

Hypothesis one

Ho: Inadequate power supply does not impact significantly and negatively on entrepreneurial development in Nigeria.

Hi: Adequate power supply impact positively and significantly on entrepreneurial development in Nigeria.

Hypothesis two

Ho: Entrepreneurs does not have adequate access to credit facilities from commercial banks and other microfinance institutions.

Hi: Entrepreneurs do have adequate access to credit facilities from commercial banks and another microfinance institution

Hypothesis three

Ho: Corruption does not significantly affect entrepreneurial development in Nigeria.

Hi: Corruption significantly affects entrepreneurial development in Nigeria.

Hypothesis four

Ho: The current state of infrastructure cannot sufficiently change the fortunes of entrepreneurs in the country.

Hi: The current state of infrastructure can sufficiently change the fortunes of entrepreneurs in the country.

1.1 Contingency Table

Variable	Table 2	Table 3	Table 6	Table 7	Total
S.A	50	2	0	0	52
A	0	11	10	0	21
S.D	220	310	90	285	905
D	100	10	245	100	455
Ind.	30	67	55	15	167
Total	400	400	400	400	1600

The above represent the various tables: 2, 3, 6, and 7 respectively which, the questions were picked to test the statement of hypotheses using the following formula:

$\chi^2 = \sum \frac{(f_o - f_e)^2}{f_e}$ Where f_o = Observed frequency f_e = Expected frequency Df = Degree of frequency
 $\chi^2_{0.05} =$ Calculated chi-square value the corresponding expected frequencies (f_e) were computed by using this formula:

$f_e = \frac{r_t \cdot c_t}{o_t}$ Where r_t = Row total c_t = Column o_t = Overall total

Finding the chi-square: In computing the chi-square, the value of chi-square which is the summation of the difference between the observed and the expected frequency is computed.

Thus;

f_o	f_e	$f_o - f_e$	$(f_o - f_e)^2$	$\frac{(f_o - f_e)^2}{f_e}$
50	13	37	1369	105.31
0	5.3	-5.3	28.09	5.3
220	226.3	-6.3	39.69	0.18
100	113.8	-13.8	190.44	1.67
30	41.8	-11.8	139.24	3.33
2	13	-11	121	9.31
11	5.3	5.7	32.49	6.13
310	226.	83.7	7005.69	30.96
10	113.8	-103.8	10774.44	94.68
67	41.8	25	635.04	15.19
0	13	-13	169	13
10	5.3	4.7	22.09	4.17
90	226.3	136.3	18577.69	82.09
245	113.8	131	17213.44	151.26
55	41.8	13.2	174.24	4.17
0	13	-13	169	13
0	5.3	-5.3	28.09	5.3
285	226.3	58.7	3445.69	15.23
100	113.8	-13.8	190.44	1.67
15	41.8	26.8	718.24	17.18

Level of significance = 0.5, $\chi^2 = 21.0$ $\chi^2_{0.05} = 579.13$ $\chi^2_{0.05} = (579.13) > \chi^2 (21.0)$ Conclusion
 Since $\chi^2_{0.05} > \chi^2$ that is, the chi-square calculated is greater than chi-square of the critical value, the researchers therefore accept H_1 and reject H_0 . This indicates that inadequate power supply and lack of adequate access to credit facility impact significantly and negatively on entrepreneurial development in Nigeria and that corruption, current state of infrastructures as well as lack of access to modern technology for operation impact negatively on entrepreneurial development in Nigeria

Conclusion

The benefit of entrepreneurial development towards nation-building is enormous, and that is one of the major reasons why the Asian tigers have made substantial economic progress in

recent times. A careful review of current trends, policies and entrepreneurial development in Nigeria reveals that entrepreneurial activities in Nigeria are seriously hampered by the current security challenges in the North eastern part of the country because the region serves as serious source of raw materials for so many enterprises in other parts of the country. There is inadequate power supply and entrepreneurs eventually seek alternative sources of energy which is always at exorbitant rates. The current state of infrastructures requires urgent attention in order to meet international standard and better the plight of entrepreneurs in the country toward achieving sustainable development goals (Goal 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.) which, Nigeria is a signatory among comity of the world.

Recommendations and Policy Implication

After a thorough review of the study, the following emerged as recommendations;

- i. Adequate attention should be given to issues of power (electricity) and security at all levels.
- ii. Government should increase its funding of financial institutions in order to foster lending to entrepreneurs.
- iii. Nigerian prospective and current entrepreneurs must stop diverting funds granted by government or banks for the purpose of entrepreneurship into other areas far from the original intention (entrepreneurship) in order not to discourage such financial donors in the future and it would go a long way to curbing corruption.
- iv. The security issue is very germane in this regard. Therefore, creation of enabling environment by government will equally encourage foreigners in setting up businesses in our country thereby employing Nigerians and creating avenues for our artisans to be familiar with foreign technology.
- v. Monitoring and evaluation are paramount and as such providers of funds for entrepreneurship must monitor the progress of activities to guarantee compliance.

Therefore, the major thrust of the paper which apparently demonstrate the policy implication for the study is the need for the Government to match words with necessary action by ensuring adequate provision of wherewithal in all its ramifications in order to galvanize both economic growth, development and sustainability for the citizenry and the nation.

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