EFFECT OF ENTREPRENEURSHIP PROGRAMMES ON THE GROWTH OF SMALL AND MEDIUM ENTREPRISES (SMES) IN NORTH CENTRAL NIGERIA

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A THESIS SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, NASARAWA STATE UNIVERSITY KEFFI, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF DEGREE OF DOCTOR OF PHILOSOPHY (Ph.D) IN BUSINESS ADMINISTRATION

DEPARTMENT OF BUSINESS ADMINISTRATION, FACULTY OF BUSINESS ADMINISTRATION, NASARAWA STATE UNIVERSITY, KEFFI NIGERIA

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DECLARARTION

I hereby declare that this Thesis has been written by me and it is a report of my research work. It has not been presented in any previous application for degree. All quotations are indicated and sources of information specifically acknowledged by means of references.

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CERTIFICATION

The Thesis (Effect of Entrepreneurship Programme on Growth of Small and Medium Enterprises in North Central Nigeria) meets the regulations governing the award of degree, of the school of Postgraduate Studies, Nasarawa State University, Keffi, and is approved for its contribution to knowledge.

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DEDICATION

This work is dedicated foremost to the Almighty God who sustained my life during the study.

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ABSTRACT

The world over nations attain sustainable growth through the encouragement and support for entrepreneurship that enables the growth of Small and Medium Enterprises (SMEs). The SMEs in the North Central Nigeria has not been able to attain desirable growth in the mixed of entrepreneurship programmes, some die in their second year of establishment and few survive after five years. It is pertinent to study the effect of recent entrepreneurship programme (entrepreneurship development centre) on the growth of SMEs in the North Central Nigeria. The purpose of the study was to determine the effect of entrepreneurship programmes on growth of SMEs in North Central Nigeria. The specific objectives were to; determine influence of vocational/technical skills acquisition training on SMEs growth, examine the effect of managerial skills training on SMEs growth, examine the effect of market orientation training on SMEs growth, determine the influence of business networking skills training on SMEs growth and determine the effect of financial skills training and SMEs growth. The survey research design was adopted for the study, the population for the study was 8,657 SMEs owners in the North Central states, the sample size of 382 SMEs were selected through Taro Yamane 1967 formula and Bowley's 1964 formula was used for individual sample distribution, primary data collected through questionnaire, descriptive statistics used for data analyses, multiple regression analysis was used to test hypotheses. The study found that; there is a significant positive effect of vocational/technical skills acquisition training on SMEs growth, managerial skills training has positive effect on SMEs growth, there is a significant positive effect of market orientation training on SMEs growth, business networking training has significant negative relationship with SMEs growth and Financial skills training has the same effect on SMEs growth as vocational/technical training. The study concluded that there is positive effect of entrepreneurship programmes on SMEs growth in the North Central Nigeria. The study recommended that; business owners/managers should invest more into acquiring vocational/technical skills acquisition training to enable their business growth, owners/manager should regularly update their managerial skills on current issues in order to enhance business growth, SMEs should invest more into market orientation so as to understand customers needs and create value to satisfy them at profit, SMEs should not invest into business networking because it will rather decrease business growth and SMEs should not invest concurrently in vocational/technical training and financial training because they have the same effect on business growth.

TABLE OF CONTENTS

CHAPTER TWO

LITERATURE REVIEW

CHAPTER THREE

RESEARCH METHODOLOGY

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATIONS

LIST OF TABLES

LIST OF SYMBOLS

α: Alpha

β: Beta

μ: Population for the Study

ϵ: Tolerable Error in Judging the Population

nh: Number of SMEs Allocated to each State

NH: Number of Population in each State

*: Multiplication Sign

/: Division Sign

b_{o}: Constant/Intercept

b_1 to b_5: Coefficient

U_t: Error Term

LIST OF APPENDICES

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The dynamic and complex economic conditions of the world today need flexible individuals with entrepreneurial value, attitude and mental capacity for creative thinking and innovative behaviour that can stimulate their venturesome spirit for timely generation of new ideas and ways of improving their businesses in meeting the demands of the society. Many governments across the globe have taken it upon them-selves to intervene in entrepreneurship growth at a sustainable level through programme initiatives (Amadasm, 2003). There is no nation that attain sustainable development without given attention to SMEs growth and development, however, the approaches and/or programmes that stimulate SMEs growth differs across nations (OECD, 2011). In Malaysia, the government introduced several programs to support SMEs, according to Norasmah (2014).

The Students in Free Enterprise (SIFE) in Malaysia is the programme to support all students in the Malaysian higher institution of learning to receive entrepreneurship education and become entrepreneurs in their respective fields of study after graduation. Specific Personal Social Entrepreneurial Characteristics (SPCSE) was introduced to educate the general public to be entrepreneurial focus, Ahmad and Xavier (2012) the Social Entrepreneurship Organization (SEO) was set up for managerial skills acquisition training in Malaysia and the Entrepreneurship Centres (EC) were set up in all the Malaysian regions to train and equip young entrepreneurs to start and operate businesses across the nation. The Young Entrepreneurs Programme (YEP) was set up in the capital city, Kuala Lumpur, to train and engage youth in productive activities. The Oriental Business and Innovation

Center (OBIC) was established for secondary students to acquire entrepreneurship skills at early stage while the Malaysian Global Innovation and Creativity Centre (MAGIC) was set up for technical and vocational training of Malaysian citizens(Abu, 2012). In India, the government introduced the following entrepreneurship programmes to stimulate SMEs growth: Assistance to Training Institutions Scheme (ATI), Marketing Assistance Scheme (MAS), Credit Guarantee Scheme (CGS), Micro & Small Enterprises Cluster Development Programme (MMECDP) and National Manufacturing Competitiveness Programme (NMCP) (Cumming &Sureit, 2011). In China, Tentative Stipulations on Private Enterprises (TSPE) and Local Authorities Participation in Entrepreneurship (LAPE) and others were established to boost SMEs growth (Yingqiu, 2016).

In the United States of America (USA), according to Audrestch (2007), the government mandated all the universities to introduce entrepreneurship training in their curriculum as a mandatory course that all students must attend before graduation. According to Fritsch (2008), Brazil government introduced Investment Partnership Program (IPP) where the government finance businesses for entrepreneurs and they pay back in a small percentage and subsequently acquired the business venture when they completed the payment at subsidized rate. Brazil also established Special Secretary for Micro and Small Business (SSMSB) to address finance issues of micro and small businesses and also Oriented Productive Microcredit National Program (OPMNP) for financial assistance to SMEs that are in manufacturing sector (Thurik, Wennekers&Uhlaner, 2002). In Botswana, the government established Citizen Entrepreneurship Development Agency (CEDA), the main institution charged with development of entrepreneurial capacity in Botswana to illuminate its performance and draw possible lessons for other developing countries in the region and beyond; Youth Development Fund (YDF) and Financial Assistance Policy (FAP) all targeted at enhancing SMEs development (Godfrey &Jairos, 2015). In Ghana, the pronounced entrepreneurship programmes are Youth Entrepreneurship (YP), Women Entrepreneurship Support Programme (WESP), Micro, Small and Medium Enterprises Finance (MSMEF) and so on (Global Entrepreneurship Monitor (GEM), 2014). In South Africa, the government established Small Enterprise Development Agency (SEDA), Small Enterprise Finance Agency (SEFA), South African Micro-Finance Agency (SEFA), and National Youth Development Agency (NYDA) to boost SMEs growth in the country (Booysens, 2011).

Programmes of any given country or organization are aligned with strategies and as well considered to be the lead way for solving an identified problem. Nigeria today, with a teeming population of over 180 million people, is considered as one of the world's richest countries in terms of human and natural resources (Amadasm, 2003). Despite these abundant human and natural resources, doubts are being cast as regards to her economic freedom, citizens' welfare and stimulating the private sector growth to attain economic development. Observably, the Federal Government of Nigeria has made lots of programmes towards entrepreneurship growth in order to improve the standard of living amongst her teeming citizenry (Andohol, 2012). In order to enhance the frontiers of economic growth through entrepreneurship development, the government came out with another economic policy document titled "Framework for Nigeria's Economic Growth and Development" (2003-2007) (Chibueze, Chukwu&Ozoma, 2010). Numerous objective and subjective criticisms have been leveled on these programmes. There are people who think that these government entrepreneurship programmes have made strides while others hold different views. This has, therefore, polarized people into different camps (Ananga, 2010). Despite these diverse opinions, there exist individuals who are simply concerned with what should be put in place to encourage the growth and development of small and medium enterprises (SMEs) in a country believed to be one of the potentially richest countries in the world, because the country is endowed with numerous human and natural resources (Greene &Storey, 2004).

Endi and Christea (2016) remark that Federal Government method of programme formulation emphasizes incremental values rather than the intervening variables that are likely to stall the laudable objective where the required enabling environment would be created for SMEs growth and hence the expansion of economic activities in a sustainable manner. On the other hand, Ihua (2009) argues that programme is a rational outcome of detailed data analysis with choices optimized to suit existing circumstances. By implication, programmes are not rushed, they are wholistically approached. It is the same wholistic approach principle, according to him, that guides economic recovery and SMEs growth in Nigeria. In the same manner, Ihua (2009) states that government programme is influenced and guided by a combination of philosophies, goals, strategies and resources targeted at the achievement of specific or general goals. Remarking on the SMEs growth situation in Nigeria, he said, "For a nation so well endowed with human and material resources as ours, the current levels of general level of economic activities in Nigerian must represent a serious indictment of our past programmes and strategies". He concluded that history will record that all manners of programmes, schemes and projects had been introduced to improve unacceptable level of business growth in Nigeria (Kremer, 2003).

These arguments concerning methodologies and approaches to entrepreneurship programme implementation in general, and as they relate to SMEs growth in particular, are pointers to the existence of problems which have been obstructing the efforts of the government to boost economic activities in Nigeria (Osemeke, 2012). SMEs promotion is a global phenomenon which concerns continents, nations and peoples differently.

In Nigeria, no government, be it military or civilian, has come without introducing and leaving behind one form of entrepreneurship programme meant to boost SMEs growth in the country and enhance wealth creation. Strategies, policies and plans have been articulated; programmes and projects have been formulated and executed over the years (Turyakira&Ikiror, 2015). For instance, Peoples Bank of Nigeria (PBN), Community Banks (CB), Directorate of Food Roads and Rural Infrastructure (DFFRI), Nigerian Agricultural Land Development Authority (NALDA), Family Economic Advancement Programme (FEAP), Better Life for Rural Women (BLRW), Family Support Programme (FSP), Free and Compulsory Primary Education (FCPE), National Directorate of Employment (NDE**),**Youth Empowerment Scheme(YES), Natural Resources Development And Conservation Scheme (NRDCS), SURE-P, Conditional Cash Transfer (CCT), Social Investment Programme (SIP)National Economic Empowerment and Development Strategy (NEEDS), Entrepreneurship Development Centre (EDC) and so on were introduced to encouraged business development in the country (Osemeke, 2012). Though successive governments have tried to address the issue of SMEs growth as captured above, the effect of the entrepreneurship programmes has been that of mixed feelings (Olarewaju, 2015). From the experiences above, it is pertinent to note that Nigeria also has significant programmes that are targeted at creating enabling environment to stimulate private sector for SMEs growth over the years and it is good to assess the entrepreneurship programmes and SMEs growth in North Centre Nigeria.

1.2 Statement of the Research Problem

The fact remains that in the last twenty years, governments in developing countries have introduced a number of programmes and interventions aimed at promoting entrepreneurship through small and medium enterprise (SME) growth which include; increase in employment, increase in output (volume), increase in sales, business expansion, increase in business assets, increase in profit, quality service delivery, effectiveness and efficiency. The main impetus for these "interventions" are specific constraints encountered by SMEs such as lack of training in vocational/technical skills, managerial skills, market orientation skills, networking skills, financial skills and so on.

The researcher has tour North Central states in Nigeria and noticed a poor growth of SMEs as majority of them die in second year of establishment and few of them survived after five years; the above claim is confirmed from annual update of SMEs registrar overtime (2001 up to 2018) among the states under study. We, therefore, observed that the existence of these government entrepreneurship programmes and targeted objective of SMEs growth along side with serious mortality rate of SMEs in the North Central states in Nigeria call for the assessment of the recently introduced entrepreneurship programme (Entrepreneurship Development Center (CED)) which has a steady increase in the enrollment of SMEs owners from inception, and the concern was to investigate whether there is a correspondent growth of SMEs as a result of the training given to the owners of the SMEs. It was against the background that the researcher was motivated to conduct a study on the " effect of entrepreneurship programmes on SMEs growth in North Central Nigeria" with a focus on EDC programme.

1.3 Research Questions

The research questions for the study were;

i. To what extent does vocational/technical skills acquisition affect SMEs growth in North Central Nigeria?

ii. To what extent does managerial skills affect SMEs growth in the North Central Nigeria?

iii. To what extent does market orientation affect SMEs growth in the North Central Nigeria?

iv. To what extent do business networking skills affect SMEs growth in the North Central Nigeria?

v. To what extent do financial skills affect SMEs growth in the North Central Nigeria?

1.4 Objectives of the Study

The main objective of the study was to examine the effect of entrepreneurship programmes on SMEs growth in the North Central Nigeria. The specific objectives of the study were:

i. To determine the effect of vocational/technical skills acquisition on SMEs growth in North Central Nigeria.

ii. To determine the effect of managerial skills on SMEs growth in North Central Nigeria.

iii. To determine the effect of market orientation on SMEs growth in North Central Nigeria.

iv. To determine the effect of business networking skills on SMEs growth in North Central Nigeria.

v. To determine the effect of financial skills on SMEs growth in North Central Nigeria

1.5 Statement of the Hypotheses

The research hypotheses for the study were:

i. There is no significant effect of vocational/technical skills acquisition on growth of SMEs in North Central Nigeria.

ii. There is no significant effect of managerial skills on SMEs growth in North Central Nigeria.

iii. There is no significant effect of market orientation on SMEs growth in North Central Nigeria.

iv. There is no significant effect of business networking skills on SMEs growth in North Central Nigeria.

v. There is no significant effect of financial skills SMEs growth in North Central Nigeria.

1.6 Significance of the Study

It is obvious from several studies that entrepreneurship programmes in Nigeria have failed to achieve their formulated objectives. It, therefore, requires concerted efforts by all stakeholders to contribute to the success of this all-important but elusive goal. Such efforts can only be meaningful if it stems from an empirical study in order to support the government to realize the global lofty objective of developing sustainable entrepreneurship programmes in the foreseeable period. In this particular study the following stakeholders and their benefits are presented as follows:

The government stand to benefit in this study by understanding the contribution of the entrepreneurship development programmes to SMEs growth so as to commit more resources for the expansion of the programme to cover all states in Nigeria including Federal Capital Territory (FCT) for entrepreneurs' easy access to the training center.

The SMEs owners will practically benefit from the study as the study identifies the managerial skills training programme as the major contributor to SMEs growth and encourages them, to invest more resources into managerial skills training more than any other training programme and as well avoid business networking as it negatively affects business growth.

The study is beneficial to the stakeholders of SMEs development efforts such as public and private sectors strategists, planners, managers, coordinators and monitors of SMEs development agencies because it will aligned policies, programmes and strategies that would be workable in a given environment especially in Nigeria where regions are characterized by the culture of people into inhabited it which is relative to business undertakings.

The SMEs will stand the chance of healthy survival because the owners training will be translated to practical application, hence business ethics and principles would be applied and the business will be operated professionally.

The general public will benefit from the study by gaining more employment opportunities as majority of the business will be expanded as the result of training of personnel and subsequent need for more human resources.

The research serves as part of data bank for scholars, academics, operators, consultants, researchers, students as well as policy makers in SMEs development strategies.

1.7 The Scope of the Study

The research was limited to Entrepreneurship Development Centre (EDC) that was established by Central Bank of Nigeria (CBN) with the aim of assisting entrepreneurs to acquire requisite vocational/technical skills , managerial skills, financial skills, market orientation and business networking skills for effective and efficient business operations as explained in details. Particularly, the study was focused on the North Central EDC located within Makurdi metropolis; the centre comprised six (6) states: Benue, Nasarawa, Kogi, Plateau, Niger, and Kwara. The study was limited to the aims of the entrepreneurship development programme (vocational/technical skills acquisition, managerial skills, market orientation, supervision and access to finance) as they affect SMEs growth. The study covered the beneficiaries of the EDC programme from 2013 to 2017; this is because, the programme was introduced to the North Central Zone in 2013. 2018 was excluded because as at the time of conducting the study; the participants in the year 2018 were still undergoing training at the EDC.

1.8 Definition of Operational Terms and Acronyms

1.8.1 Definition of Operational Terms

Entrepreneurship programmes: the entrepreneurship programmes in the study means the CBN established EDC aims which centred on vocational/technical skills acquisition training, managerial skills training, market orientation training, business networking and financial skills training. It also used interchangeably with government policies.

SMEs Growth: in the study SMEs growth means increase in employment, increase in output (volume), increase in sales, business expansion, increase in business assets, increase in profit, quality service delivery, effectiveness and efficiency.

Vocational/Technical Skills Acquisition Training: vocational/technical skills acquisition training in this study is used interchangeably as technical and vocational education.

Financial Skills: financial skills as used in the study means the same as financial literacy as well as financial management skills.

1.8.2 Acronyms

ATI = Training Institute Scheme

BCI = Business Collaboration Infrastructure

BLRW	= Better Life for Rural Women
CB	= Community Bank
CBN	= Central Bank of Nigeria
CCT	= Conditional Cash Transfer
CEDA	= Citizen Entrepreneurial Development Agency
CGS	= Credit Guarantee Scheme
DFRRI	= Directorate of Food Roads and Rural Infrastructure
EC	= Entrepreneurship Centre
EDC	= Entrepreneurship Development Centre
FAP	= Financial Assistance Policy
FCPE	= Free and Compulsory Primary Education
FCT	= Federal Capital Territory
FEAP	= Family Economic Advancement Programme
FMP	= Fiscal Monetary Policy
FSP	= Family Support Programme
FST	= Financial Skills Training
GEM	= Global Entrepreneurship Monitor

GNP = Gross National Product

HDI = Human Development Index

IMF = International Monetary Fund

IPP = Investment Partnership Programme

LAPE = Local Authorities Participation in Entrepreneurship

LEA = Local Enterprises Authority

MAGIC = Malaysian Global Innovation and Creativity

MAS = Marketing Assistance Scheme

MDGs = Millennium Development Goals

MFB = Micro Finance Bank

MMECDP = Micro and Small Enterprises Cluster Development Programme

MOT = Market Orientation Training

MSME = Micro, Small and Medium Enterprises

MSMEF = Micro, Small and Medium Entrepreneurship Finance

MST = Managerial Skills Training

NALDA = National Agricultural Land Development Authority

NARDBCSSC= Nigerian Agricultural and Rural Development Bank Credit Scheme and Seed Capital

NASME = National Association of Small and Medium Scale Enterprises

NCI = National Council of Industry

NDE = National Directorate of Employment

NEEDS = National Economic Empowerment Development Strategy

NERFUND = National Economic Reconstruction Fund

NIDB = Nigerian Industrial Development Bank

NMCD = National Manufacturing Competitive Programme

NPEP = National Poverty Eradication Program

NRDC = Natural Resources Development and Conservation Scheme

NSAPR = National Strategy for Accelerated Poverty Reduction

OBIC = Oriental Business and Innovation Centre

OECD = Organization for Economic Cooperation and Development

OPMNP = Oriented Productive Micro-credit National Programme

PBN = Peoples Bank of Nigeria

PBSM = Plano BrasilSemMiseria

PCB = People's and Community Bank

PSAM = Public Sector Accountability Monitor

RBV = Resource Based View

SAMFA = South Africa Micro Finance Agency

SEDA = Small Enterprise Development Agency

SEFA = Small Enterprise Finance Agency

SEO = Social Entrepreneurship Organizations

SIFE = Students in Free Enterprises

SIP = Social Investment Program

SMEEIS = Small and Medium Enterprises Equity Investment Scheme

SMEG = Small and Medium Enterprises Growth

SMEs = Small and Medium Enterprises

SMIEIS = Small and Medium Industrial Equity Investment Scheme

SPSEC = Specific Personal Social Environmental Characteristics

SPSS = Statistical Package for Social Sciences

SSMSB = Special Secretariat for Micro and Small Business

SURE-P = Subsidy Reinvestment Program

TSPE	= Tentative Stipulations on Private Enterprises
UNDP	= United Nations Development Programme
USA	= United State of America
VTS	= Vocational and Technical Skill
VTT	= Vocational and Technical Training
WESP	= Women Entrepreneurship Support Programme
YDE	= Youth Development Fund
YEP	= Young Entrepreneurship Programme
YES	= Youth Empowerment Scheme
YP	= Youth Entrepreneurship

CHAPTER TWO

LTERATURE REVIEW

2.1 Conceptual Framework

2.1.1 Concept of Entrepreneurship Programmes

The word “entrepreneur” originated from the French word, “entreprende” which means “to undertake”. In the business context, it means to start a business, identify a business opportunity, organise resources and manage and assume the risk of a business or an enterprise. It is also used to describe those who take charge and lead a project, that would deliver valuable benefits upon completion. In other words, those who can manage uncertainty and bring about success in the face of daunting challenges. An entrepreneur is a person who develops a new idea and takes the risk of setting up an enterprise to produce a product or service which satisfies consumer's needs (Egbide, Olusola&Fakile, 2013). An entrepreneur is one who creates a new business in the face of risk and uncertainty to achieve profit and growth opportunities as well as assembling the necessary resources to capitalize on those opportunities. We would like to say that all entrepreneurs are business persons, but not all business persons are entrepreneurs. Think of a woman who sits by the roadside leading to your home and who has been selling different types of food from the same size of saucepan or pot, from the same table top, and may not have been able to change her standard of living to any appreciable extent. Such a woman may be a business person but not an entrepreneur. The entrepreneur, on the other hand, is the business person who is not satisfied with his/her performance and, therefore, always finds characteristics or special qualities to make his/her business better. This makes an entrepreneur different from a business person (Egbide, Olusola&Fakile, 2013).

Ronge (2002), in his analysis of the malaise besetting the Nigerian economy, lost his temper and explained that Nigeria has no entrepreneurs but businessmen and women. Hill and Amaechi (2007) explain that entrepreneurship is a process which involves the efforts of an individual in identifying viable opportunities in a business environment and obtaining and managing the resources needed to exploit those opportunities. UNDP (2015) defines an entrepreneur as a person who makes money by starting or running businesses, especially when this involves taking financial risks. Umar (2015), defines an entrepreneur as someone who shifts economic resources out of an area of lower productivity into an area of higher productivity and greater yield. In the science of economics, we learn how to optimize the factors of production and at the same time seek to attain equilibrium in the distribution of wealth. In other words, we strive to get the most out of existing resources and to establish equilibrium. The entrepreneur is someone who sees change as normal and healthy.

Entrepreneurs are characterized by the need to be independent, to create value, to contribute to family and society, to become rich or, quite often, not to be unemployed (CBN, 2010). Potential entrepreneurs display initiative and ambition, have business sense and foresight, and are decisive. They are agents of change who accelerate the generation, application and spread of innovative ideas (UNDP, 2010). What can be deduced from the definitions and explanations above is that entrepreneurs should have the internal and external behavioural qualities needed to succeed. Such qualities include creativity, innovation, energy and, above all, commitment. All these qualities are not easy to come by but can be developed through deliberate human capital formation and development strategies (UNDP, 2010).

Programmes means the strategy(ies) by which a government maintains order or addresses the needs of its citizens through actions defined by its constitution (Ronge, 2002). If this definition sounds vague or confusing, it is likely because a public policy is generally not a tangible thing but rather is a term used to describe a collection of laws, mandates, or regulations established through a political process (Ronge, 2002). The services and the activities of the public institutions should always be judged on the basis of their necessity. However, as in the case with general welfare as an intangible criterion, necessity is a subjective and contentious concept, which is closely related to individual values. It is inevitable that social needs will always exceed available resources (Ronge, 2002). Public institutions obtain their revenue from money paid by the citizens of society as a whole. Due to the limited nature of revenue or income, the collective ability of satisfying the needs by delivering goods and services is also limited. According to Lewins (2009), these restrictive factors prevent public institutions from satisfying the needs of the people and communities in full. Satisfying the most essential needs with available limited resources involves upholding public accountability, democratic requirements, fairness and reasonableness and the supremacy of the legislature in an environment with no exact criterion, such as profit in business administration (Lewins, 2009).

Government is, by definition, an exercise in intervention (UN, 2010). Typically, these interventions take three forms, namely ownership, the state will own a range of business entities and service delivery agencies. The second form of intervention is production, and in essence, the state is a producer of goods and services (UN, 2010). The third form of intervention is purchase. The state is a major purchaser of goods and services on behalf of citizens. The budgets of many nations typically allocate up to 80% for the purchase of education, health, security and social services (Lewins, 2009). These purchases are funded by taxes, borrowings and to a minimal extent by user charges (Lewins, 2009). The state is not just an owner, producer and purchaser, but also a referee aiding and regulating the private sector. The state sets the rules of the game across a broad range of public and private activities. The role of the state as regulator differs from its role as participant in providing services, being a producer and a sponsor. In its capacity as regulator, it develops a system of rules designed to resolve conflicting ideologies and protect the rights of individuals and institutions.

The state as regulator uses coercive powers to permit or forbid certain activities in the private sector (Uma, Eboh, Obidike, &Ogwuru, 2013). The state as regulator of different sectors of society also ensures that the public service attains the goals of the state (Uma, Eboh, Obidike, &Ogwuru, 2013). In a globalized world, the state has an important role to play in the establishment and maintenance of a fair competition base and also an enabling environment for private enterprise, individual creativity and social action. Through the provision of a supportive environment for economic growth and social stability, government plays the role of a facilitator and unifies different spheres of the public service to ensure good governance (Ugoh&Ukpere, 2009). Eventually, all these roles and functions add up to the government's role as enabler for private-sector development (Ugoh&Ukpere, 2009). As the state diminishes its operational role, a partnership relationship with the private sector should emerge where the private sector should play a leading role in development and service provision; and government, in turn, should create an enabling environment for the private sector to deliver services and to grow its operations in order to boost economic activities among the populace (Ugoh&Ukpere, 2009).

Traditionally, it has been assumed that active interventions by the state in all three spheres of ownership, production and purchasing are the best ways to advance the public interest, to produce an array of public goods and to promote optimum social and economic outcomes. The reality has been quite different. Lewins (2011), argues that based on research done by the United Nations, Public Service Accountability Monitor (PSAM), the South African Government as owner squandered resources, diminished the value of the business and delivered, too often, lousy services to citizens. The government as purchaser overspent, failed to get value for money, produced a moral hazard, denied citizens choices and accountability for services and crowded out more efficient and effective private delivery of goods and services. The Government as regulator distorted markets, shielded poor performers, miss-allocated resources, added to the transactional costs and compromised competitiveness and as well subject her businesses to economic frustration and/or hardship (Okonkwo, 2017).

The rationale for intervention demands a fundamental rethink, as does the concept of public goods and services. When the state seeks to justify any one of the interventions, it will typically argue the public goods and services rationale. On closer scrutiny, it is often revealed that not all of the goods/services being provided are, in fact, public goods/services. Each good/service belongs somewhere on a continuum from ‘pure public’ to ‘pure private’. The conceptual distinction is well known and important to make

(Okonkwo, 2017). Pure public goods/services have two defining characteristics; they are non-excusable and consumption of the public goods/services are non-rivalrous. The consumption of private goods/services is the reverse. In the middle of this continuum are merit goods/services. The government may decide to provide access to goods/services as if it were wholly or partly public, even if it has the natural properties of private goods/services(Alubabari, 2012). Education is a most obvious example of a merit good/service. Public and merit goods/services can be provided by any one of the three typical state interventions, production, purchase or by regulation (Alubabari, 2012).

The debate about public sector reform has been highlighted beyond the new public managerialism, with a view of government as one of many social actors whose influence determines the means and ends of public policies/programmes (Freeman, 2007). Traditionally, government has been seen as the primary agent in serving the public good and defining the collective interest. According to this view, governments set the agenda for change, propose new laws and enforce existing ones (Freeman, 2007). Governments are the providers of public services, the problem-solvers, the arbiters and the decision-makers (Olugbenga, 2012). As a result, many public-sector reforms have focused on the direct service delivery role of government to citizens. However, using this basis for reforms will be insufficient to prepare governments for the challenges of the 21st century faced by SMEs (Olugbenga, 2012).

The emergence of a new thinking about public management, major world trends such as globalization, the collapse of the communist states and the subsequent end of the Cold War, as well as the enormous increase of inequalities within and between developing and developed countries have all contributed to the debate of the changing role of government (Anyebe, 2015). The classic functions of government are nation-building, defence, maintaining law and order, creating conditions for wealth accumulation, and some core functions such as taxation and monetary issues, security, environment, education, health, investment and trade and infrastructure (Anyebe, 2015). Functions such as taxation, security and policy/programme formation sometimes have been outsourced to private companies, but certain core services such as some entrepreneurship intervention programmes, health services and education remain with the state. The state can also play a role in the promotion of technology, marketing, the creation of financial incentives and the management of policies (Onwuka, Ugwu, &Kalu, 2014). The role of the modern state can be seen as a combination of the positive aspects of all the above approaches. The goals of the modern state, or according to Romanus, Evans and Eze (2017), the neo-Keynesian state, are, therefore, to create an enabling environment for all its citizens to enjoy a good life in a democracy with a free-market system. The state regulates relationships through independent courts of law and promotes individual freedom to personal economic welfare.

While many roles such as facilitator, enabler, regulator, activator and provider were assigned to government, it should not automatically be considered that the state should be the provider of goods such as health services, education and social welfare services but provide enabling environment for the private sector growth (Suraj&Olusola, 2011). The role of the state should be confined to what individuals cannot do for themselves, such as provide security, put in place the necessary legal framework, act as mediator between supranational institutions with regard to trade, provide a clean and safe environment, economic stability, provide public transport, provide social welfare and develop a framework to enable people to take responsibility for their own lives (Suraj&Olusola, 2011). The role of government could be defined in terms of whatever role the electorate decided to give it. The role of the modern state would ideally be based on a democratic political system, and the creation of a good quality of life for all citizens through protected human rights, the application of the rule of law, and minimum interference by government in the social and economic life of the individual (Aliu. 2001).

The economic role of the state has increasingly become vital in the successful implementation of a country's development strategy (Aliu, 2001). The notion that government involvement in the economy is unnecessary and ineffective has been dispelled with the idea of partnerships between the public and private economic sector. Government and the private sector can act together utilising each sector's unique attributes, with government acting as the regulator of financial institutions to ensure competition and maintain safety and soundness of financial systems (Ayedun, 2004). The World Bank (2003), identified four principles to reflect the overall range of the role of government for creating an enabling environment for private sector growth as follows:

1) Mandating - provision of formal command and control legislation, regulation and providing legal and fiscal penalties.

2) Facilitating - government provides a supportive environment by unifying different spheres of government for economic growth and social stability.

3) Partnering - the private sector plays a leading role in development and service provisioning, government creates an enabling environment for the private sector to deliver services and to grow its operations.

4) Endorsing - endorsement by means of political support, public procurement and providing publicity and buy-in.

According to Oghojafor and Sulaiman (2009), government will continue to play a central role in establishing the overall legal and political rules through which various networks will operate. This can be seen as government operations at meta-level where government will play a role in ratifying, codifying and legitimizing decisions that arise from within the various policy networks. By means of facilitation, government provides a supportive environment by unifying different spheres of government for economic growth and social stability. This environment will ensure a value-adding relationship in terms of the important role in establishing broad principles of governance which apply to all and setting the overarching rules of the game (Oghojafor&Sulaiman, 2009).

Government must ensure direction in resolving resource distribution and dependency issues in various networks, but especially between and among these networks. Government will aid in protecting economic interests that are played out in the relationships between different sectors or policy networks; it will play the role of balancing, negotiating, and facilitating relationships across network boundaries (often through the use of incentives rather than directives), and assuring that one sector does not come to dominate others (Oghojafor&Sulaiman, 2009). Government will be required to monitor the interplay of networks to assure that principles of democracy and social equity are maintained in specific networks and in the relationships between and among the different networks. Government must ensure that democratic processes are maintained and that ultimately, the public interest is served (Kiggundu, 2002). The emphasis on a governance perspective and a total rethinking about public service paved the way to explore the full range of policy choices, management strategies, ethical responsibilities and public commitments that are necessary for efficient, effective and accountable public administration. These reforms require a broader definition of public results, an expanded view of the role of government and a dynamic understanding of the field of the operation of government (Kiggundu, 2002).

According to Minniti and Levesque (2008), entrepreneurship programmes are government, private and public-private partnership strategy initiatives targeted at developing entrepreneurs, capabilities to independently start and operate business efficiently and effectively. In Nigeria entrepreneurship programmes have been conceived by successive governments as a program of activities to enhance the knowledge, skill, behavior and attitudes of individuals and groups to assume the role of entrepreneurs to boost economic activities through robust SMEs growth (Osemeke, 2012). They have put in place confidence for building successful programs in different parts of Nigeria (Oghojafor&Sulaiman, 2009). In this regard, the federal government has adopted several strategies and policies towards entrepreneurial development, by establishing institutions and agencies, which provide support services to entrepreneurs. Some of these institutions and agencies and their' contributions are discussed in this study. The policy implementation resulted in the introduction of Entrepreneurship Development Programs (EDP) in Nigeria (Oluwaremi, Odelabu, Lawal&Obisesan, 2016). These programs are usually targeted at owner/managers of small and medium business firms as well as those possessing potential for self- employment (Ayedun, 2004). For instance, participants in Nigeria's National Directorate of Employment (NDE) and similar programs in the country are expected to undergo EDP training. This usually includes entrepreneurial tools ranging from the preparation of a business plan with emphasis on finance, marketing, management and production, identification of new business opportunities, alternative suppliers and market, sources of finance, cash flow analysis and record keeping to training people to think and act in an entrepreneurial way (Ayedun, 2004).

Other programmes are: the Nigerian Industrial Development Bank (NIDB), Industrial Development Centres, Second Tier Securities Market, World Bank SME I AND II Loan Schemes, NERFUND (National Economy Reconstruction Fund),People's and Community Banks(PCB), Fiscal and Monetary Policies (FMP) such as pioneer status or income tax relief act, import duty relief, capital allowance to aid capital formation, tax relief for investment in economically disadvantage local government areas, imposition of tariffs on foreign goods to ensure effective patronage of locally made goods, export promotion incentives, foreign exchange facility and mandatory credit allocation of between 10% and 20%), National Poverty Eradication Programme(NPEP),Advisory Agencies (AA),Bank of Industry (BI), Micro Finance Banks (MFB), SMIEIS (Small and Medium Industries Equity Investment Scheme), the Nigerian Agricultural and Rural Development Bank Credit Scheme and the Seed Capital (NRDBCSSC) for Small Business (The sums of N200b and N75b have been set aside respectively under these schemes), NEEDS (National Economic Empowerment Development Strategy), EDC (Entrepreneurship Development Centres) and so on. The study focused on EDC's aims and objectives which are complementary with the aims and objectives of NDE and NEEDs (CBN, 2010, Osemeke, 2012, Tende, 2014 and Onwuka, Ugwu&Kalu, 2014).

The Entrepreneurship Development Center (EDC) is a Central Bank of Nigeria (CBN) Entrepreneurship Development Center managed and operated by Africa Leadership Forum (ALF) to expressly address the phenomenon of rising youth unemployment and its threat to political stability, social cohesion and economic growth of the nation. EDC adopts a Person-Centered and Demand -Driven approach towards promoting and developing competent and productive initiatives in the area of small and medium enterprises (CBN, 2003).

The objective of EDC is to create a new breed of young entrepreneurs that will become net-contributors to the national economy. The project is designed to provide training, strategies and certification programmes that will assist young Nigerians to embrace micro, small, and medium scale enterprises as an alternative employment option (CBN, 2003). It seeks to effectively mainstream youth participation in the economic activities of their respective communities with a view to reducing unemployment, while also generating a higher value addition for the nation's economy (CBN, 2003). According to CBN (2003), the EDC objectives are:

i. To develop entrepreneurship spirit amongst Nigerians by providing insights into the tools, techniques and frame work for functional areas of business enterprise, including production, marketing, personnel and finance.
ii. To develop skills of trainees to successfully start, manage, diversify and expand business enterprises.
iii. To facilitate easy access to start-up capital to trainees, especially funds from Banks and allied financial institutions.

iv. To generate employment opportunities for Nigerians in line with the goal of the National Economic Empowerment and Development Strategy (NEEDS).
v. To raise a new class of entrepreneurs who can successfully manage micro, small and medium scale enterprises, compete globally, and who can serve as or provide (the) catalyst for the industrialization of Nigeria.

The study focused on the training objectives as drafted from EDC's specific objectives which include; vocational/technical skills acquisition training, managerial skills training, market orientation training, business networking training and financial skills training. The training objectives also served as the dimensions of entrepreneurship programmes (EDC Training Manual, 2013).

2.1.1.1 Dimensions of Entrepreneurship Programmes

There are many dimensions of entrepreneurship programmes targeted at SMEs growth (Suraj&Olusola, 2011). For the purpose of the study, we restricted it to Entrepreneurship Development Centre (EDC) training objectives which include: vocational/technical skills acquisition training, managerial skills training, market orientation training, business networking training and financial skills training.

2.1.1.1.1 Vocational/Technical Skills Training

The vocational/technical skills acquisition training was designed to impart unemployed youth, to enhance their employment status for either wage or self-employment. The training involves the use of informal sector operators such as master craftsmen/women as training outlets for unskilled school leavers through apprenticeship for periods long enough for them to acquire the requisite skills. It also includes the deployment of well equipped mobile workshops to train unemployed youth both in the rural and urban areas where informal training outlets are either inadequate or non-existent (Anup, 2015).

Skills acquisition is vital for an economy to compete and grow, particularly in an era of economic integration and technological change. Skill needs are widespread in Nigeria; they are not only demanded by the modern wage sector but also by the agricultural and informal sectors. Vocational and technical training is a direct means of providing workers with the skills more relevant to the evolving needs of employers and the economy. In Nigeria, the FGN increasingly views skills development as an important factor in the drive to enhance productivity, stimulate economic competitiveness and raise people out of poverty (Umar, 2015).

2.1.1.1.1.1 Overview of Technical/Vocational Training

Vocational and Technical Training (VTT) is a planned programme of courses and learning experiences that begins with exploration of career options, supports basic academic and life skills and enables achievement of high academic standards, leadership qualities, preparation for industry define work and advanced and continuing education (Adofu, 2013). Uduak and Ekong (2016), described VTT as a programme with various branches that can transform Nigeria into a producer/manufacturer nation from its present status of a consumer importer nation. Its various courses are career oriented and thus arms graduates with skills to work in the choose trade or profession. According to Ogunlela (2012), the current Nigeria National Policy on Education places great emphasis on technical and vocational education as an integral part of national development strategy. National Policy on Education (2004), describes Technical and Vocational Education as a comprehensive term referring to those aspects of the education process involving, in addition to general education, the study of technology and related science and the acquisition of practical skills, attitudes, understanding and knowledge relating to occupation in various sectors of economic and social life (Amadi& Abdullah, 2012). For a country to advance both socially, economically and technologically, her citizens must be productive and creative. It must have a productive citizen majority of which can be job creators rather than job seekers. Umundi (2014) describes vocational and technical education as that type of education that prepare people who could apply relevant practical skill to make positive changes within their society and afford a self-dependent life. This form of training has been attested to severally as a training that provides self-employment, enhance productivity and self-reliance (Umundi, 2014). It reduces the over dependence of school graduates on government own jobs. Vocational and technical education gives individuals the skills to live, learn and work as productive citizen in a global society (OECD, 2011).

2.1.1.1.2 Managerial Skills

According to Ololade (2013), a modern day Business Manager is required to have proficiency in functional knowledge of a business organization, in-depth knowledge of managerial discipline, the capacity/ability to adapt to new environments at micro- and macro- levels, problem analyzing and solving, inter-personal skills, knowledge of operational inter-dependencies and adaptability, effective communication skills, self-confidence and motivational skills, drive to succeed and control initiatives, entrepreneurial skills, and management skills. Nowadays, the role of a good manager is vital in the development of any organization (Olugbenga, 2012). A good manager works like a mentor in any organization. The role of mentor in every organization has been increasing (Olugbenga, 2012). According to Zhas and Seibert (2006), mentor plays an important role in the development of organizations, be it public or private. Mentoring is a tool where the organization can nurture and develop their people. It is an effective strategy which is helpful in building professional, technical and management skills and employee confidence through cooperative and collaborative effort (Zhas& Seibert, 2006). It can reduce the fear and anxiety of the employees and can develop a culture of high performance by ensuring support and their contribution (Zhas& Seibert, 2006). Mentoring can be an informal practice or a formal program. The main objective behind the mentoring program, in the organization, is to focus on establishing a mutually beneficial relationship between management and subordinate to enhance an organization's ability to align employees' career development with the objectives of an organization (Zhas& Seibert, 2006).

According to Zhas and Seibert (2006), there are certain assumptions that form the foundation for a solid mentoring program for managers to acquire managerial skills. They are as follows: intentional learning is a stone that forms the base of a corner of a building. According to Olugbenga (2012), the mentor's job is to promote deliberate learning which includes capacity building through processes such as instructing, coaching, providing experiences, modeling and advising; managerial skill is not generally occupied by doing some management course. It can be achieved by using some practical experiment or by using mental exercise. For developing managerial skills, mentor plays a vital role in grooming the skills. For grooming skills, there is a mentoring program. Mentoring program is an effective process which is helpful in building qualified professional, various technical and management skills and developing employee confidence through co-operative and collaborative effort (Olugbenga, 2012).

Management is a vital aspect of the economic life of man, which is an organized group activity. It is considered as the indispensable institution in the modern social organization marked by scientific thought and technological innovations. One or the other form of management is essential wherever human efforts are to be undertaken collectively to satisfy wants through some productive activity, occupation or profession (Karadag, 2015). It is management that regulates man's productive activities through organized use of material and human resources. Without the leadership guide by management, the resources of production would remain resources and never become production (Ololade, 2013). Management is the connecting force in all the integrated activity (Tarek, Mohammad &Rasheda, 2013). Whenever two or more people work together to attain a common goal, they have to coordinate their activities. They also have to organize and utilize their resources in such a way as to optimize the outcomes (Abanis, Sunday, Burani&Eliabu, 2013). Not only in business enterprises where costs and revenues can be ascertained accurately and objectively but also in service organizations such as government, hospitals, schools, clubs, and so on. Scarce resources including men, machines, materials and finance have to be integrated in a productive relationship, and utilized efficiently towards the achievement of their goals (Tarek, Mohammad &Rasheda, 2013).

Thus, management is not unique to business organizations but common to all kinds of social organizations. Management has achieved an enviable importance in recent times

(Ikupolati, Adeyeye, Oni &Obafunmi, 2017). In fact, more and more of major social tasks are being organized on an institution basis such as medical care, education, recreation, irrigation, lighting, sanitation, tourism, and so on. This typically used to be the concern of the individual or the family but are now the domain of large organizations (Okala, 2004). Although, organizations other than business do not speak of management but they all need management (Okala, 2004). It is the specific organ of all kinds of organizations since they all need to utilize their limited resources most efficiently and effectively for the achievement of their goals. It is one of the most vital forces in the successful performance of all kinds of organized social activities (Josiah, 2016).

Importance of management skills for the development of underdeveloped economies has been observed during the last one and a half decade. There is a significant gap between the management effectiveness in developed and developing countries (Agwu, 2014). It is rightly held that development is the function not only of human, capital, physical and material resources, but also of their optimum utilization (Agwu, 2014). Effective and efficient management can produce not only more outputs of goods and services with given resources, but also expand them through better use of science and technology (Amuseghan&Tayo, 2009). A higher rate of economic growth can be attained in Nigeria through more efficient and effective management of business and other social organizations, even with existing physical and financial resources (Kamau, 2016). The emergence of management in modern times may be regarded as a significant development as the advancement of modern technology. It is through the achievements of modern management that western countries have reached the stage of mass consumption societies and it is largely through more effective management of the country's economic and social institutions that she can improve the quality of life of her people and as well enhance business growth (Kamau, 2016). It is the achievements of business management that hold the hope for the huge masses in the third world countries that they can banish poverty and achieve for themselves decent standards of living (Kamau, 2016).

According to Ayozie (2013), management is a process, it is a systematic way of doing things. According to Tarek, Mohammad and Rasheda (2013), the four basic universal management activities included in this process are: planning, organizing, directing and controlling. Planning means that managers think of their actions in advance; organizing means that managers coordinate the human and material resources of the organization; directing means that managers motivate and direct subordinates and controlling means that managers attempt to ensure that there is no deviation from the norm or plan (Tarek, Mohammad &Rasheda, 2013). If some parts of their organization are on the wrong track, managers take action to remedy the situation (Tarek, Mohammad &Rasheda, 2013). To conclude, we can say that various definitions of management do not run contrary to one another. Management is the sum and/or total of all those activities that: determine objectives, plans, policies and programmes; secure men, material, machinery cheaply; put all these resources into operations through sound organization; direct and motivate the men at work; supervises and control their performance and provide maximum prosperity and happiness for both employer and employees and public at large (Josiah, 2016). To perform the functions of management in an appropriate manner, the manager most acquire some managerial skills to work effectively (Josiah, 2016).

A manager's job is complex and multidimensional. It requires a range of skills to perform the duties and activities associated with it. Regardless of the level of management, managers must possess and seek to further develop many critical skills (Okala, 2004). According to Ikupolati, et al (2017), a skill is an ability or proficiency in performing a particular task while management skills are learned and developed. Malachy, Yini and Ibrahim (2015) submit that an effective manager must possess the following skills to work well;

2.1.1.1.2.1 Technical Skill: Technical skill is the ability to use the processes, techniques, and knowledge of a specialized field. Engineers, marketers, accountants, doctors, and musicians all have technical skills in their respective fields. Technical skill also includes analytical ability and the competent use of tools and work equipment to solve problems in that specific discipline. Technical skills are especially important for first-line managers. These skills become less important than human and conceptual skills as managers move up the hierarchy, however, the skills are still relevant irrespective of the level of management (Malachy, Yini& Ibrahim, 2015).

2.1.1.1.2.2 Human or Psychological Skill: Human skill is the ability to work with people by getting along with them and influencing their efforts towards achieving organizational set goal. It is the ability to motivate, lead, direct and to communicate clearly with others. It is also known as 'people', 'interpersonal' or 'behavioural' skill. This skill is important as the managers spend considerable time interacting with people both inside and outside the firm. Managers require such skill for the following specific reasons: to get the best out of their people, to communicate, motivate, lead and encourage enthusiasm and trust, to get the task done, to coordinate and resolve conflicts, to allow subordinates participate in decision making, to look at employees as a whole person pertaining quality of life, to tackle challenges of globalization, workforce diversity and competition, to keep people busy with task, to retain good workers in the firm and give them opportunity for training and development, and to improve overall organizational performance. Human skills are equally relevant at all levels of management. A related aspect of human skill is political skill which is a distinct type of social skill that is important for managerial success (Malachy, Yini& Ibrahim, 2015).

2.1.1.1.2.3 Conceptual Skill: Conceptual skills are most important at the top level of management. More specifically, conceptual skills refer to the ability of a manager to: organize information and to judge relationships within a complex whole, think and to conceptualize about complex situations, see organization as a whole, understand the relationships among various sub-units, visualize how organization fits into its broader environment, recognize significant elements in a situation and to understand the relationships among the elements, understand how a change in one unit will affect the other units, coordinate and integrated the entire organization's interests and activities and think in the abstract. Conceptual skill is often called the ability to see the 'big picture'. It means the ability to think strategically-to take the broad, long-term view. The importance of conceptual skill increases as the manager is promoted higher or face decision making task in the organization (Malachy, Yini& Ibrahim, 2015).

2.1.1.1.2.4 Diagnostic Skill: This is the skill that exposes a manager to be able to visualize the most appropriate response to a given event. A manager can diagnose and analyze a problem in the organization by studying its causes and then developing strategies targeted at solution. It is the ability to identify and define the problem, recognize its possible symptoms, focus on the most direct problem, and then solve it (Oluwaremi, Odelabu, Lawal&Obisesan, 2016). It is the ability to determine, by analysis and examination, the nature and circumstances of a particular situation. It is not only ability to specify why something happened, but also the ability to develop certain relevant speculations on 'what if' situation. It can be noted that managers generally use different combinations of skills at different levels of an organization. For example, top managers rely heavily on conceptual and diagnostic skills and first-line managers put more emphasis on technical and interpersonal skills, however, in SMEs, all the skills are important because the owner/manager in some cases faced with the situation that required all the managerial skills (Omolara, 2018).

Further more, Haibo and Gerrit (2009) suggested few more additional skills for managers to perform their roles successfully. They are as follows:

2.1.1.1.2.5 Design Skill: Managers at upper organizational levels must have the skill of a good design engineer in working out a practical solution to problems. Design skill is the ability to solve problems in ways that benefit the enterprise. Managers must be able to do more than see a problem. If they become 'problem watchers', they will fail. They must be able to design a 'practical solution; to the problem in the light of the realities they face (Omolara, 2018).

2.1.1.1.2.6 Analytical Skill: These skills involve using scientific approaches or techniques to solve management problems. In essence, analytical skills are the abilities to identify key factors and understand how they interrelate. These skills include the ability to diagnose and evaluate. These are needed to understand problems and to develop plans of action for their solution. It is ability to think about how multiple complex variables interact (Omolara, 2018).

2.1.1.1.2.7 Decision Making Skill: All managers must make decisions, and the quality of these decisions determines their degree of effectiveness. Manager's decision making skill in selecting a course of action is greatly influenced by his analytical skill. All managers must have decision making skills. Research indicates that half of managers' decisions fail because managers employ 'failure-prone tactics'(Omolara, 2018).

2.1.1.1.2.8 Digital Skill: Managers in the 21^{st} century must know how to use digital technology to perform many aspects of their jobs. This skill increases a manager's productivity whether in a product or service oriented firms. This skill involves a conceptual understanding of computers and telecommunications (information communication technology). Through computers, managers can perform in minute's tasks in financial analysis, human resources planning and other areas that otherwise task hour to complete and sometimes lead to acting passively (Omolara, 2018).

2.1.1.1.2.9 Interpersonal Skill: Effective and clear communication is vital for effective managerial performance. This skill is crucial to managers who must achieve results through the efforts of others. It is the ability to exchange ideas and information in ways that other people understand the message. It also involves feedback from employees to ensure that one is understood. If managers are to succeed in the workplace or business, they must strengthen their communication skills to be able to coordinate other resources of an organization (Chibundu, 2006).

2.1.1.1.2.10 Planning and Administrative Skill: This skill involves deciding what jobs need to be done within a defined period of time, determining how they can be done; allocation of resources to enable then to be done and them monitoring process to ensure that they are done. Included in this competency are: information gathering, analysis, and problem solving; planning and organizing projects, time management and budgeting and financial management (Omolara, 2018).

2.1.1.1.2.11 Teamwork Skill: It is the skill to: design teams properly, create a supportive team environment; and manage team dynamics appropriately. Because many organizations are relying on team to improve quality and productivity of goods and services, it becomes more important for managers to develop their teamwork skill (Omolara, 2018).

2.1.1.1.2.12 Strategic Action Skill: Strategic action skill involves understanding the overall mission and values of the organization and taking strategic actions. Today, managers at all levels and in all functional areas are being challenged to think strategically in order to perform their jobs better (Omolara, 2018).

2.1.1.12.13 Global Awareness Skill: Today, most of the companies are serving global markets. Many organizations need to set up their business operations in other countries. Therefore, it has become necessary for managers to develop global awareness capacity, ability and competency. These skills are reflected in cultural knowledge and understanding and cultural openness and sensitivity (Omolara, 2018).

2.1.1.1.2.14 Self-Management Skill: The turbulent, complex and dynamic work environment calls for self-awareness and personal development. Effective managers have to develop self-employment skills which are: integrity and ethical conduct, personal drive and resilience, balancing work and life demands, self-awareness and development, and learning about self (Omolara, 2018).

Uduak and Ekong (2016) stated that in as much as managerial skills helps modern managers to run their businesses effectively, there is need for personal skills which they need to learn, develop and adopt. These are:

Dedication: Dedication is the hard-work and effort put by an individual or a group towards any work, event or project considering it to be important. It is a feeling of commitment and loyalty towards a thing playing an important role for individuals as well as organizations. Dedication, basically, speaks for itself. Managers need self-management so that they can work with dedication towards the individual assignments given to them. Dedication is often related with commitment towards an organization in order to retain or stay with a corporation for a long time. This is the past era. Presently, in this era of downsizing, rightsizing and mergers, expecting such long-term dedication is unrealistic. Individuals also focus on their career development and switch over for various job opportunities helpful for their growth and development. So, in 21st century, managers are expected to maintain self-discipline and control to accomplish their basic task, functions and show more dedication towards individual assignment or work assigned to them (Uduak&Ekong, 2016).

i. **Persistence**: Persistence is a firm determination of achieving an objective or goal despite many difficulties, hurdles and uncertainties. This personal managers' skill involves a manager in advancing approach to perform or accomplish a specified job in defined times irrespective of technical, logistical, organizational or (supply and distribution) personal hurdles. Managers should have the skills to face all the difficulties coming in the way of job achievement. Time, resources and risk have to be managed efficiently and effectively by a manager. A manager should set up the objectives and must do proper planning to achieve those objectives. Persistence is normally an inherited skill. It cannot be built through training or reminders (Uduak&Ekong, 2016).

ii. **Assertiveness**: Assertiveness is a way of expressing views, ideas opinion or desire with full confidence so that people can notice them. Managers must have the quality to put their views, ideas or opinions confidently in front of others in the organization working at all the levels of management top level, middle level and high level. Managers must have the skills to accept the challenges with positive attitude and confidence. They should be self-confident in their thoughts and actions. Managers should recognize their importance as well as of others (Uduak&Ekong, 2016).

iii. **Emotional Intelligence:** 'Emotional intelligence is aggregate of individuals' cognition of own and others emotions, feeling, interpretation and action as per environmental demand to manipulate the consequence which in turn result in superior performance and better human relationship'. Emotional intelligence is a measure of the degree to which a person makes use of his/her reasoning in the process of emotional responses (both positive and negative) in a given situation. So, having high emotional intelligence does not mean that the person never panics or loses his/her temper. It does mean that he/she brings own feelings under control and channels them into productive behaviors. The ability to bring out-of-control emotions back into line results in what earlier generations called emotional maturity (Uduak&Ekong, 2016).

iv. **Self-Motivation:** Motivation is the ability to channelize and stimulate your emotions of action through self-gathering or control towards achievement of certain goals or objectives in spite of inertia (i.e. difficulty or lack of desire or energy or ability to move to change or to act) People who have this ability are optimistic and committed towards organization as well as individual goals (Uduak&Ekong, 2016).

v. **Attitudes and Values Introduction:** Attitudes constitute an important psychological attribute of individual managers which shape their behaviour. Attitude is a predisposition to respond in a positive or negative way to someone or something in one's environment. When a person says that he likes or dislikes something, an attitude is being expressed. An attitude is a mental and neutral state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related (Uduak&Ekong, 2016). Attitudes are defined as a mental predisposition to act; that is, expressed by evaluating a particular entity with some degree of favour or disfavour. Individuals, generally, have attitudes that focus on objects, people or institutions.Values are ever encompassing concepts tied with moral favour, involving an individual's judgment of what is right, good or desirable. They are at the core of personality of an individual and, therefore, are a powerful, though silent, force affecting behaviour. Values are so embedded that they can be inferred from person's behaviour and their expressed attitudes. What may 'appear' to be a strange behaviour in an employee can make sense if managers understand the value underlying that behaviour. Values have an important influence on the attitudes, perceptions, needs and motives of people at work. That is why, it is extremely important to study values from an organizational behaviour perspective (Uduak&Ekong, 2016).

vi. **Creativity:** Creativity is the ability to imagine or invent something new. Creativity is not the ability to create out of nothing, but the ability to generate new ideas by combining, changing or reapplying existing ideas. Creativity is an attitude to accept change and newness, a willingness to play with ideas and possibilities; a flexibility of outlook and so on. Creativity is a continuous process. Creative people work hard continually to improve ideas and solutions by making gradual alternations and refinements to their works. Creativity = Knowledge + Creative Thinking + Motivation (Uduak&Ekong, 2016).

vii. **Counseling Skill:** Counseling skill means helping the person to understand and resolve a problem themselves by displaying & understanding. It focuses on attitudes - state of mind, emotions or personalities. Counseling deals with the psychological part of employee participation in contributing towards the achievement of team objective. The counseling may take place only when employees need a rational advice. Counseling deals with employees emotional problems which deals self-confidence, understanding, self-control and ability to work effectively in the organization (Uduak&Ekong, 2016).

viii. **Personal Interview Management Skill:** The term interview is derived from French word “Entre Voir” that means to glimpse or to see each other”. It is a face to face interaction between two persons for a particular purpose i.e. for employee selection, placement, appraisals, grievance handling, problem solving, counseling etc. “Interview is a conversation between two or more people where questions are asked by interviewer to interviewee to obtain information”(Uduak&Ekong, 2016).

2.1.1.1.2.15 Delegation Skill: Delegation is the assignment of authority and responsibility to another person (normally from a manager to a subordinate) to carry out specific activities. However, the person who delegated the work remains accountable for the outcome of the delegated work. Delegation empowers a subordinate to make decisions, i.e it is a shift of decision-making authority from one organizational level to a lower one. It is impossible for any person to execute all the work in an organization, to achieve the objectives of the organization. Similarly, in a growing concern also, a single person could not be vested with the entire decision-making authority (Uduak&Ekong, 2016). So, the superior assigns duties or responsibilities to his subordinates and also delegates necessary authority to them. Delegation is the dynamic of management; it is the process a manager follows in dividing the work assigned to him so that he perform that part which only he, because of his unique organizational placement, can perform effectively and so that he can get other to help them with what remains”. Every manager must delegate some tasks or duties to subordinates, since management means getting work done through others.

Organization becomes operational through delegation only. Effective managers will normally delegate as many operating tasks as possible to subordinates and concentrate their efforts on (exceptional) management tasks. Theoretically speaking, to delegate means to grant or confer; hence the manager grants or confers on others certain duties in the form of work and authority (Uduak&Ekong, 2016).

2.1.1.1.3 Market Orientation

Market orientation is the cornerstone of modern marketing thought, a key source of competitive advantage and determinant of firm performance. In a market place characterized by customers' complexity in tastes and preferences, rapid technological advances and a competitive landscape, the capacity for firms to anticipate market opportunities and threats is crucial (Wei & Morgan, 2004). To be successful and achieve superior performance, firms must continually anticipate, determine and deliver customer satisfaction to their target markets, keep abreast to emerging market trends, monitor competitor activities and proactively adjust their products and service offering, reconfigure their internal resources and operating routines more effectively and efficiently than their competitors. Firms can achieve this by adopting the market orientation concept which suggests that the long-term purpose of a firm is to satisfy customers' needs while maximizing firm owners' wealth (Pelham & Wilson, 2001). The business environment is continuously changing among consumers' taste and preference, these changes have an effect on organizational performance. These changes need to be continuously evaluated to minimize the risks involved in any organizational decision making (Shoham& Rose, 2001). Market orientation is important because the firm focuses on collecting information about target customers' needs and competitors' capabilities continually and using this information to create superior customer value continually (Slater &Narver, 2000). Firms that are market-oriented are well-informed about the market in which they operate in and have the ability to use the information advantage to create superior value for their target customers.

The market orientation is grounded on the marketing concept and forms the foundation of the marketing management paradigm (Kirca, Jayachandran& Bearden, 2005). According to Kotler (2003), firms that operate according to the marketing concept create profits through customer satisfaction. The marketing concept as a business philosophy is where superior business performance is considered to be the outcome of being more effective in anticipating and satisfying customer needs better than competitors (Shehu&Mahmood, 2014). Market orientation refers to a culture in which organizations strive to create superior value for their customers (and superior performance for the business) by focusing on customer needs and long-term profitability (Slater &Narver, 2000). Small and medium scale enterprises (SMEs) are important avenues for job creation (Almeidia&Jual, 2012) and a powerful source for innovation (Dauda&Akingbade, 2010). SMEs plays a significant role in sustainable socio-economic development of a given country in terms of contribution to GDP, provision of employment, generation of wealth, poverty reduction, competence building and enriching the welfare of people through provision of goods and services including education (Kanyabi& Devi, 2011). SMEs in Nigeria have been an avenue for job creation and empowerment of citizens providing about 60% of all job opportunities and also for wealth formation (Dauda&Akingbade, 2010).

Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value. According to Polat and Mutlu (2012), market orientation is, therefore, seen as a firm's ability that is extremely valuable, rare, and that cannot easily be imitated, with emphasis of placing the customer in the center of firms' strategy and operations. Marketing orientation can be defined as a form of organizational culture where employees throughout the organization are committed to continuously creating superior customer value, or as a sequence of marketing activities that lead to better performance (Akimova, 2000). Market orientation can be defined as a form of organizational culture where employees throughout the organization are systematically and entirely committed to the continuous creation of superior customer value (Grainer &Padanyi, 2005). Shehu (2014) argued that the market orientation of an organization is one of degree rather than one of presence or absence. Narver and Slater (2001) confirm the view that market orientation cannot be turned on or off. Being marketing orientated is more than just being customer-led. It requires the full support of the organization to be fully implemented in the long term and, in most cases, may need a complete change in an organization's culture (Njeru, 2013). We accepted the definition by Grainer and Padanyi, (2005), because it touches the sub-variables of market orientation that are considered in the study.

Dauda and Akingbade (2010) show that the consequence of market orientation materializes in all tasks performed by a firm. The degree of market orientation shows through employee and customer satisfaction, as well as content shareholders. According to Shehu and Mahmood (2014), the three major components of market orientation are: customer orientation, competitor orientation, and cross-functional coordination are long-term in vision and profit-driven. Customer orientation is concerned with sufficient understanding of target customers to be able to create superior value for them continually. It requires that a seller understands a buyers entire value chain. Similarly, Agarwal, Erramilli and Dev (2003) posit that a customer focus is a critical element in determining market orientation. Customers of a company with a high degree of market orientation experience great value for money and excellent service that is gladly delivered by skilled and professional employees of that company. Arshad and Othman (2012) found that the more market oriented a company is, the more satisfied and loyal its customers and employees are. The researcher agreed with the definition by Arshad and Othman (2012) for its holistic view of customer orientation as it relates to employees of an organization.

Competitor orientation is the second component of market orientation and states that organizations should identify, analyze and use the strengths, weaknesses, opportunities and capabilities of both current and future competitors in order to have advantage and out perform them (Beverly, Micheal&Richad, 2012). Shin (2012) explains that companies must do competitor analyses and contemplate possible solutions that might fulfill current and future customer needs and expectations. Competitor orientation emphasizes the understanding of the strengths and weaknesses of existing and potential competitors and at the same time monitoring competitor behaviors in order to meet the latent and potential needs of the target customer (Arshad& Othman, 2012). We agreed with the study of Shin (2012) because its touches all aspects of competitors analyses which shapes the quality of services and products.

Inter-functional coordination or integrated marketing means that all departments within the company play a critical role in satisfying customers (Subramania&Gopalakrshna, 2001). This idea concurs with Dauda and Akingbade (2010) which stated that market orientation is not marketing orientation, because a market orientation does not suggest that only the marketing department has the most important role here. On the contrary, market orientation emphasizes that all departments and all employees are aware of the fact that their job attitude towards internal and external customers is crucial. Inter-functional coordination focuses on the coordinated utilization of personnel and other resources throughout the firm to create value for the target customer (Maleki, Ansari& Safari, 2013).

2.1.1.1.4 Business Networking

Often, business networks have been defined as general entities, where information is shared without any kind of specific interactions or relationship (Karin and Barbara. 2009). Clusters of firms, for example, represent probably the weaker definition of a formal network, where mild ties among entrepreneurs and general inter-firms linkages within the industrial clusters are the instruments for supporting cooperation, innovation and sharing information flows (Tendai, 2013). In that definition of formal business networks, the interactions among firms are secondary and only rarely based on a direct relationship in the operational activities. Similarly, formal business networks based on weak operational interactions are identified by Rost (2011) that entrepreneurs interact with each other indirectly, through the mediation of institutions like chambers of commerce, governments, specialized agencies or trade organizations, which act as useful instruments to promote information sharing or exchange of experiences. However, one of the most important aspects of networking is an explicit voluntary adhesion and a direct interaction as highlighted by Ogunnaike and Kehinde (2013) who defines formal business networks as organizations that bring together entrepreneurs with the aim of sharing information and experiences for mutual advantage.

Green (2005) and Witt (2004) adopt a more restrictive view of formal business networks, by defining them as "initiatives to bring together firms to co-produce, co-market, co-purchase or co-operate in product or market development through contractual agreements" (Saaib, Rao&Azhar, 2017). Such a narrower definition guarantees the effective willingness of members to cooperate and it represents one of the main objective of the study, focused on formal networks of firms aimed at operating together, and those of studies focusing on other types of networks. A network consists of a set of nodes (for instance, organizations, individual, work unit) and ties (relationship) (Saaib, Rao&Azhar, 2017). Networking can be described as the action from different independent nodes with direct and/or indirect links, the links form an alliance that is based on mutual interest and to develop a strategic competitive advantage. The nature of networking is determined by the underlying motivation of the individual to acquire what he or she needs/desires from the other person. Networking has been described as a psychological need to connect, socialize and work with others (Saaib, Row &Azhar, 2017).

Networking relationships offer support and comfort that can increase one's own value and in turn attract other people to your network. Certain people appear to be born with the instinct for building and the natural ability to build the appropriate connections and relationships (Turyakira&Ikirror, 2015). Others may have to acquire these skills by trial and error and the approach to acquiring these depends largely on the individual's attitude and willingness to move out of his or her comfort zone. Different personality types appear to apply their personality traits, such as temperament, cognition and choice of interaction with unique style and application to business networking. Ogunnaike and Kehinde (2013) mentions that an individual brings his or her own emotions, fears, and perceptions of various social organizations and groups to the networking arena. More examples of different groups or organizations that have developed a general idea of good conduct towards networking are different cultures. For instance, traditional extraverted cultures, like the Americans, rely more on interpersonal networks of information or personal connections (Baumann, 2004).

Networking is not restricted to specific situations and people can network at any time and place, which makes every opportunity a networking opportunity (De-klerk, 2010). Networking relationships allow for successful business practices and the development of mutual respect, trust and social capital, which contribute to the success of networking efforts in a business (De-klerk, 2010). Thrikawala (2011) directed the importance of trust and mutual respect in business practice to management by stating that business managers need to engage in some form of networking in order to increase their job satisfaction. In order to benefit fully from networking, managers need to first acknowledge the importance of networking and establish strategic networking relationships (De-klerk, 2010). In general, it appears that business people are required to know how to network; yet little training or explanation of what networking skills entail is provided (Witt, 2004).

Networking is a valuable skill by which to facilitate cooperation that may lead to overall community building which requires continuous practice and patience (Fritsch, 2008). It, thus, makes sense to incorporate networking as a skill of building and sustaining relationships in business and management training, as a life-enriching and quality-of-life skill that managers can use to create opportunities and reap the benefits that it holds for businesses (Baumann, 2004). Little research has been conducted thus far on the networking practices of Nigerian business owners and managers. The industrial network model is a general perspective of networks and consists of a number of actors who are involved in the process of converting resources to an output (Yasuda, 2005). Here, the network is defined as the economic exchange link between actors. The rational reason to enter the network is to exploit its access in resources. An assumption made in the industrial network model is that an individual firm is dependent on resources that other actors possess. Porters cluster model on how firms cooperate to gain competitive advantage also illustrates a form of business network. According to Porters cluster model, co-operation is built on the basis of a geographical area (Wainwright, 2004).

There are arguments that other factors such as trust and interaction among actors, to search for common strategic goals, are of great importance to create an efficient cluster (Asma, Diabate&Athman, 2015). Therefore, actors of clusters join business associations to build stronger relations with other cluster participants. Parallel to advances in business networking, internet literacy and internet access have become available to a growing portion of end consumers. By communicating directly with service providers via electronic channels, end consumers can be integrated into value networks more closely, and service design can be influenced more directly. Particularly, for services based on products bound to electronic media (e.g. software, information, music, movies) and for financial services, offerings can be customized to specific needs of customer segments (Tulus, 2008). As a consequence, companies can focus on a production (or resource utilization) oriented competency or on a customer process oriented competency and team up with partners that bring in complementary competencies instead of having to implement both competencies in one monolithic business model (Karin & Barbara, 2009). The value network is then composed of production oriented components and customer process-oriented components. According to Undiayaundeye (2018), due to the similarity of the composition of a value network to the composition of a traditional, monolithic business model, traditional business process types can serve as templates for value network component types which include:

i. Procurement and distribution processes integrate products and services according to customer needs. Together with customer relationship management, these processes support the customer side of a traditional business model and therefore become the foundation of a 'customer intimacy' business model type in a value network.

ii. Transaction processing processes (e.g. production lines for consumer products, processing of financial products) organize efficient production of services in large numbers, thereby becoming the foundation of a 'factory' business model type in value networks.

iii. Product development and certain management processes (e.g. risk management) are examples of processes for which cost efficiency is not the most important success factor. Such processes become the foundation of a 'specialist' business model type in a value network. While the various processes are traditionally linked together by a company-specific communications and integration infrastructure, value networks require an open ‘Business Collaboration Infrastructure’ (BCI) to flexibly support collaborations of the participating companies / business units.

According to Green (2005), ‘customer intimacy’ type business strategies are designated as ‘service integration, ‘factory’ type business strategies are designated as ‘shared service providers’, and ‘specialist’ type business strategies are designated as ‘exclusive service providers’ in a value network. Customer processes become the focus of the overall value network design. Service integration aggregates standardized product and /or service components in order towards create solutions that are tailored to a specific, holistic customer process (e.g. buying a home) or a specific life event (e.g. retirement, marriage, moving to a new community). In most cases, information components become a more important solution component than in traditional products. The most important success factors for service integration are flexibility and customer intimacy (implemented e.g. by customer knowledge management) (Green, 2005).

In contrast to standardized, cheap product / service components that are reused in many solutions, some product / service components may be produced exclusively to create a unique selling proposition or by exploiting a specific competency or resource (Witt, 2004). As a consequence, such exclusive service providers may maintain direct, one-to-one networking links to their customers (service integration or other service providers) instead of maintaining an adapter to the BCI (Witt, 2004). Examples of exclusive service providers are engineering companies for product development or funds management companies and risk management units in financial services (Witt, 2004). A BCI is needed to support the open and flexible exchange of services and information necessary to run value networks. The services component of the BCI comprises standardized, cross-industry business support services like payments services, risk trading, payroll processing, business directories, network operations, and so on. These services are complemented by communications standards not only on the software level and on the application level, but also on the process level and particularly, on the business level. The four levels on which communications standards are defined (business, process, applications, software) are also used to describe the roles that they participate in the value network. On all levels, businesses are linked either directly (e.g. exclusive service providers to service integrators, service integrators to end consumers) or using the BCI (Witt, 2004).

2.1.1.1.4.1 Actors Interaction within Formal Business Networks

The formal business network model differs from other models since it involves communication and a relationship between actors. Unlike hierarchies, where one unit is controlled and organized from the top, a business network can easily shape and be organized by actor's willingness to exchange relationships (Chell& Baines, 2000). Communication in co-operations can test the relationship between two actors**.** The partners may not always know or trust each other's intentions so joint actions may be an opportunity to build relations for future alliances. Personal interactions build up trust in a relationship and set grounds for mutual goals. Organization must have a certain amount of their strategic goals that only can be achieved through the relationship for the co-operation to be meaningful. Additionally, it is possible to estimate the value of goals reached through a relationship (Chell& Baines, 2000). Interactions of firm managers can vary a lot in activities and also be influenced by the network in different ways. According to Chell and Baines (2000), the common aspect of interaction can be captured in the organization's perspective of interaction with others. Firm's aspects of interaction are:

1. Interaction between two actors in the network occurs when the parties want to gain from each other. The capabilities of one organization gives opportunity to another firm in the network.

2. The interaction is built on social relations between managers with common goals and interests.

Firms enter relationships to gain competitive advantage on the market so that the organization can reach their strategic goals. Actors' performance in a relationship is crucial for future co-operation. If parties of a relationship are not satisfied by the outcomes of co-operations, then the organization will not be able to sustain a relationship with its partners. To be able to measure the value of co-operation in strategic perspective, managers must be able to forecast the outcome of the relationship which is a complex task. Participation in the formal business network provides the entering firm manager with distant perspective and an opportunity to gain alliance with third party against a competitor (Chell& Baines, 2000).

2.1.1.1.4.2 Small and Medium Enterprises and Formal Business Networks

Amuseghan (2009) and Karin and Babara (2009) have shown that factors like years in business, size and educational level of managers in small firm influence the choice of entering a formal network. Also, prior study showed that small companies who have been in business between 5-20 years and have less than 10 employees were more likely to enter a formal network than firms who were “younger” than 5 years or “older” than 20 years. Small firms’ survival is strongly related to their adaptability on the market. Smaller firms cannot survive well without networking due to size influence of its environment. Smaller and medium firms are accompanied with creating fragility, for this reason, supportive environment such as networks are vital for competitive advantage and survival. In contrary to larger firms, small firms often lack internal resources such as expertise and are more dependent on external resources to solve problems (Witt, 2000). Small firms form networks of collaboration to compete against larger firms in new markets. In a flexible network, every member can focus on a specific services, production or process and share costs to gain quick response on new business opportunities (Witt, 2000).

2.1.1.1.4.3 Outcomes of Business Networks

There can be numerous outcomes from the participation of a formal business network but in this dissertation, we agreed with the four outcomes identified by De-Klerk (2010). They are: resources, knowledge, alliances, and internationalization.

i. **Resources:** Strategic capability or organizations ability to succeed is defined as sustainability of their resources and competence. Human resources provide the firm with core competence, organization activities and processes so that a firm positions her resources in such a way that other actors cannot imitate to gain competitive advantage. Human (intangible) resources are defined both by the number and quality of people in the organization and their diversity but also by the people’s assets in information, skills and knowledge. Organizations can access these intangible resources externally through people in the organizations' network. The resource mobilization strategy in networks shows that small and medium size organizations come together and interact to mobilize their resources so that the network can provide solution for the participants. Networks are flexible when it comes to rapid changing business environments and can provide the participant with intangible resources that are crucial for the small firms' survival (De-Klerk, 2010).

ii. **Knowledge:** For learning and developing, the small firm's manager needs to relate to others from whom they can gain a rhetorical and argumentative process. The social dimension of learning is effective and approached by manager/owner firms mainly when relating to other parts of the firm's surrounding environment. A dialog with an outside part and the manager allows the organization to see new perspectives and enhances the value of the companies' uniqueness. Therefore, in networks where learning comes from opportunity to create contextual knowledge in an informal way, leads to resources such as skills, information and knowledge. The beneficial opportunity for the small and medium firms' manager/owner is interaction and it has been suggested that managers gain performance improvement through networks that ultimately lead to competitive advantage (De-Klerk, 2010).

iii. **Co-operations:** The nature of alliances is defined by its activities. Firms that utilize their resources through improvement of existing capabilities have exploitative activities in their alliance. The main aim of exploitative alliance strategy is efficiency. In exploitative activities, firms seek opportunities for new capabilities and innovation. The need for information sharing is much higher in this activity and the alliance must offer a free knowledge form and communication for the co-operation to be successful. Working together with other organizations can be more beneficial than competing with them. The organization's relationships with others stand for the interface of exchange with other parties. Moreover, it can be said that the co-operation with each other and society is at the heart of any success in management today, and also that this co-operation is at the heart of competitive strengths (De-Klerk, 2010).

For a firm, strategic significance is to form strategic alliances, joint ventures and even form relationships with competitors. "Strategy is the direction and scope of an organization over long term, which achieves advantage in a changing environment through its configuration of resources and competences with the aim of fulfilling stakeholders expectations". There are diverse ways of maintaining strategic decisions and one way is for managers to uphold relationships and networks with suppliers, distributors and customers. Firms use strategy management to adapt to the organizations environment and take advantage of its complex and changing conditions. "A strategic alliance is where two or more organizations share resources and activities to pursue a strategy" (De-Klerk, 2010). If this relationship involves known partners, the interaction can be defined as a network. A network with relationships holds a company the most valuable resources that the firm can exploit to create growth in performance. The success and performance of firms that enter a network is dependent on the organizations' ability to cooperate with other actors and its capability to gain resources through exchange. For development of new knowledge by access to transferred information between organizations, research shows that strategic alliances is becoming the most useful form for utilizing resources and gaining competitive advantage (De-Klerk, 2010).

Moreover, it is a competitive advantage to form alliances and partnerships. Co-operation may help small and medium firms to compete with larger firms since they can gain access to new capabilities, resources and skills of each other. Organization's activities that are based on their information and knowledge resources give firms competitive advantage. In today's economy, knowledge is an important core resource in an organization and a resource that is difficult of competitors to imitate. Co-operations and alliances give access to external resources in information (Wainwridht, 2004). Factors affecting transfer of knowledge within alliances may vary; managers must be aware of what kind of information can be gained before entering an external co-operation with other actors (Wainwridht, 2004). This will give the firm advantage in the alliance. Factors impacting on knowledge transfer in alliances are: the nature and characteristics required of transferred knowledge, the absorptive capacity of partners, the shared behavior of the partners and the nature of alliance activity (Wainwridht, 2004). The nature of knowledge mean tacit or explicit knowledge which could affect the transaction of information between the actors. The same goes for core and complementary knowledge, the formal explicit knowledge can be transferred through some form of database (Rost, 2011). Tacit knowledge is required by human resources through application and experience and difficult to formalize. Some researchers believe that explicit knowledge is easier to document and also more adaptive to transfer between organization boundaries (Rost, 2011).

Factors affecting the absorptive capacity of partners are resource overlap and prior relationships. Resource overlap can also be defined as relating transferred information with already existing knowledge. Similar resource and structure help partners identify the value in information, and research shows that those alliances with actors, who are similar in organization structure, have more efficient information transfer. Prior relationships build up understanding of the external organizations. Also, prior co-operations with previous transferred knowledge gives opportunity for new additional information to build on the already implemented one (Rost, 2011).

The shared behavior of partners such as protection of certain information makes transfer knowledge through alliances less efficient. The beneficiary organization's learning intent should be high for alliances so it would be of any use. For the firm's learning to be able to work together with alliances, a lot of trust is needed. Trust is crucial for alliances to be cost effective in the sense that it reduces the transaction costs by reducing the need for control mechanisms. Also trust decreases fear of opportunity in the partner. Deponents of the network makes it difficult for the company to leave its alliance since the organization can lose its identity when the firm disconnect from its interactive environment (Tendai, 2013).

iv. **Internationalization:** Co-operations are important for firms to internationalize. The global business is becoming more complex, trade barriers are reducing and more companies are internationalizing. Relationships are needed to create future business and give access to the global market. Small firms are becoming more international than before which showed that being members of a network give companies a worldwide access. Also, the competitive position is strengthened by being part of a network and also the international competitive position. Membership in a network has positive effect on growth and development of the company and gives companies a chance of exploiting other firm's resources and market knowledge. Network theory can present a new perception of the internationalization process of a small firm since they are dependent on relationships. Moreover, in the internationalization process, firms are more dependent on relationships in the current market since they may contribute to this development (Tendai, 2013).

A network may operate internationally, but it is argued that the internationalizing firm is engaged in domestic networks. Network partners may influence mode of entry and also choice of market. When it comes to the network perspective of smaller and medium firms, the internationalization process is determined by their developed networks. Networking is a method that small and medium firms use to gain access to external resources and also provide access to innovation and technologies. Networking improves resources and knowledge of internationalization of small firms. There are different types of resources within an organization such as technological, financial, human, physical and organizational structure. Creating relationships is important especially for small and medium companies since without being part of an international network, it may be difficult to compete internationally (Tendai, 2013).

International networking, moreover, is important for reasons like identifying partners and developing an international market presence since small and medium firms may have difficulty in getting access to these international contacts. Within the network, firms can exchange information on markets and products. As a result of a network, one can connect activities and resources with other firms than may offer the SME capabilities they would not manage by themselves. The most popular mode of entering new markets is through forming alliances, strategic alliances are also the most successful mode of entry in organization’s internationalization process. Throughout alliances, companies are likely to gain knowledge faster which is important in a fast changing business environment (Brownstein, 2009). A firm can acquire partner's knowledge and gain advantages like not to go through same bad experiences and difficulties their partner had to go through. Another aspect is that in some markets, e.g. China, alliances require foreign firms to go into joint venture partnerships with local Chinese firms in order for them to do business and get access to local resources (Brownstein, 2009).

2.1.1.1.5 Financial Skills

Financial skill is listed as one of the critical managerial competencies in firms which accelerate firms' growth and development. Most scholars agree that entrepreneurs, regardless of their age, size, location, and so on are consistently engaged in decision-making activities concerning resource procurement, allocation and utilization (Abanis, Sunday, Burani&Eliabu, 2013). Such activities almost always have financial consequences and thus, in order to be effective, entrepreneurs must be financially literate. There is the only reference made to the importance of managing money which only describes the management process of individual households, but there is no clear description of SME owners/manager financial literacy (Abanis, Sunday, Burani&Eliabu, 2013).

However, there are definitions of financial literacy, specifically, addressed to managers and business people (Eniola, 2016). According to Eniola (2016), a financially literate business owner/manager is defined as someone that knows what are the most suitable financing decisions on the business performance at the various growth stages of the business; knows where to obtain the most suitable products and services; and interacts in confidence with the suppliers of these products and services. Manager's ability to understand and analyze financial information and act accordingly is referred to as financial skill. USAID (2009) emphasized on managers' ability and decision-making aspect of financial literacy. They target on a particular form of financial literacy debt literacy. Drexler, Fischer and Schoar (2014) go far as including practical experience, on the contention that it provides the basis for knowledge and other faces of financial literacy. In the present paper, financial literacy is, conceptually, how firms manage and strategize financial knowledge, which significantly affect decision makers' behaviors, awareness and attitudes, concerning sound decision making and eventually achieving organizational objective (Drexler, Fischer &Schoar, 2014).

For keeping and increasing the wealth of each individual, it is important that he/she has the skills to manage within his/her financial means (Saaib, Rao&Azhar, 2017). To consider individuals, financially capable, he/she has to know how to manage personal or so to say family finances, he/she has to have the ability to plan in advance, to receive informational decisions linked to financial products/service (Karagadag, 2015). He/she has to monitor within the scope of his/her needs all news on the financial market. There, he/she meets the problems of deciding like self-control, delaying, temporal discordance of wishes, aims, intentions and real needs, problems with creating its own financial strategy and the problem of choosing the suitable financial product/service (Karadag, 2015). Financial education is, by the definition of the OECD (2005), a process where the user of financial services/investors improve their understanding for financial products, notions and risks and on the bases of information, instructions and objective, advice, develop the skills and confidence in strengthening information about financial risks and occasions, make decisions on the bases of quality information which are acquainted with the fact where to find help and take other effective measures for improving their wealth (CBN, 2012).

The information covers facts, data and specific knowledge by means of them individuals acquaintance with financial opportunities, alternatives and consequences of the choice (Hogarth &Hilgert, 2002). The instructions guarantee training and leading where individuals gain skills and abilities of understanding financial conditions and concepts. Some pieces of advice help individuals at understanding general financial matters and products and enable the best exploitation of the acquired information and instructions (Hogarth &Hilgert, 2002). The most common subject of programmes in financial education are the basics of how to deal with money, like for example, how to use a bank account (Hogarth &Hilgert, 2002). The questions of deposit, saving and retirement, insurance and to cope with risk do not rank that high which means that these are fields where it has to be dedicated a little bit more (Hogarth &Hilgert, 2002).

According to Abubakar (2009), sound financial management is a crucial aspect of any thriving business. The management of the finances of a business/organization in order to achieve financial objectives. Taking a commercial business as the most common organizational structure, the key objectives of financial management would be: to create wealth for the business, generate cash and provide an adequate return on investment bearing in mind the risks that the business is taking and the resources invested. Professionals who possess basic financial management knowledge and skills are often at an advantage in the talent market, and by the same token, entrepreneurs seeking to grow a business need to possess these skills to ensure success and understand the basics of finance and financial management within a business context, including: how to budget, read financial statements, conduct a cash flow analysis and out costs and perform several other finance-related functions (Abubakar, 2009).

According to Abubakar (2009), there are three key elements to the process of financial management; financial planning, financial control and financial decision-making.

2.1.1.1.5.1 Financial Planning: Management needs to ensure that enough funding is available at the right time to meet the needs of the business. In the short term, funding may be needed to invest in equipment and stocks, pay employees and fund sales made on credit. In the medium and long term, funding may be required for significant additions to the productive capacity of the business or to make acquisitions.

2.1.1.1.5.2 Financial Control: Financial control is a critically important activity to help the business owner/manager ensure that the business is meeting its objectives. Financial control addresses questions such as are assets being used efficiently? are the businesses assets secure? does management act in the best interest of stakeholders and in accordance with business rules/ethics?

2.1.1.1.5.3 Financial Decision-making: The key aspects of financial decision-making relate to investment, financing and dividends. Investments must be financed in some way, however, there are always financing alternatives that can be considered. For example, it is possible to raise finance from selling new shares, borrowing from family, friends and family relations, borrowing from banks or taking credit from suppliers. A key financing decision is whether profits earned by the business should be retained rather than distributed to shareholders via dividends. If dividends are too high, the business may be starved of funding to reinvest in growing revenues and profits further. In small businesses, the owner of the business may sacrifice personal gains and retain the whole profit for business growth.

The basic financial management skills required of a business venture for effective and efficient operation are: understand financial statements, measure financial performance, knowledge of cost behaviour, develop the financial plan, exercising financial control, knowledge of capital budgeting techniques, knowledge of cost of capital, financing dividend policy, the balance sheet, liabilities and equity, profit and loss statement (income statement), cash flow statement, financial management failure and success factors, centralized vs decentralized financial management, analyzing various accounting ratios, demonstrate an understanding of basic accounting principles and the bookkeeping process, display understanding of the double entry bookkeeping process, demonstrate an understanding of the major journals in the bookkeeping process, understand the bank reconciliation and its importance for businesses, display an understanding of Value Added Tax (VAT), demonstrate an understanding of the closing entries and trial balance, balance in the bookkeeping process and be able to understand the preparation and financial reports and forecast cash flows (OECD, 2015).

2.1.2 Concept of Small and Medium Enterprises Growth

2.1.2.1 Concept of Small and Medium Enterprises

Since 1986, government had played down its role as the major driving force of the economy by a process of commercialization and privatization (Oghojafor, 2009).

Emphasis, therefore, shifted from large-scale industries mainly to small and medium scale industries, which have the potentials for developing domestic linkages for rapid and sustainable industrial development. Attention was focused on the organized private sector to spearhead subsequent industrialization programmes. Incentives given to encourage increased participation in these sectors were directed at solving and/or alleviating the problems encountered by industrialists in the country, thereby giving them greater leeway towards increasing their contribution to the national economy and achieving their growth intention (Oghojafor&Sulaiman, 2009).

As evident in every other part of the world, SMEs also have a long history in Nigeria following their capability to offer great and alternative means of survival for the people (Olufemi&Ajayi, 2016). They, in Nigeria, have managed to save many poor homes that have the innovation to start a unique business though with diverse problems of establishment and/or survival considering the various environmental peculiarities (Oghojafor, 2009). According to Egbinde, Olusola and Fakile (2013), definitions of SMEs vary from one organization/association to another, from country to country, industry to industry and from one financial institution to another.

The National Council of Industry (NCI) in 2001 included the capital investment band of SMEs between ₦ 150 to 200 million, without land but working capital and also the working force band between 11 and 300 employees. However, the National Association of Small and Medium Scale Enterprises (NASME) described an SME as a business with less than fifty employees and an annual turnover of ₦ 100 million. Furthermore, NASME still provided more definitions, which states that Small Medium Scale Enterprise is a business with less than 100 employees and an annual turnover of ₦500 million (Onugu, 2005 &Sanni, 2009). In addition, The Central Bank of Nigeria (CBN) defines SME as a business entity in which the asset cannot be more than ₦200 million without the value of its land and working capital. Also, its employees are between 10 and 300 people. Due to the flexible nature, SMEs are quite able to withstand economically diverse situations. In Nigeria, SMEs are more likely able to survive in smaller urban and rural areas where they can effectively contribute to the amount of economic activity in many regions which has helped to reduce migration into larger cities like Lagos, Kano and Port Harcourt (Ukoha, Osuji, Osuji&Ibeagwa, 2014).

More so, Nigerian SMEs can be categorized into urban and rural enterprises. The urban in a more formal way, can further be classified into organized and unorganized enterprises. The organized enterprises, which some scholars referred to as formal entities, have paid employees with a registered office while the unorganized enterprises, also known as informal entities, are direct opposite of the former; they do not paid employees nor specific office locations as they are just artisans. Operating in temporary wooden workshop or structures, the unorganized enterprises rely mostly on apprentices or family members and mostly employ low rate or no salary paid workers. Rural enterprises are made up of family groups, women that are engaged in food production from local farm crops, and individual artisans. The major activity involved in this sector include: soap and detergents, fabrics, textile and leather, local blacksmith, tinsmith, ceramic, clothing and tailoring, timber and winning, bricks and cement, food processing, wood furniture, beverages, bakeries, electronic assembly, agro processing, chemical based products and mechanics (Okpara& Wynn, 2007). Mambula (2002) defines SMEs as those businesses with total investment of between $13,000 and $260,000 (N100,000 and N2m) excluding land and working capital, while micro enterprises and cottage industries were defined as those with investments not exceeding $13,000 (N100,000) excluding land but including working capital (CBN Statistical Bulletin, 2005). The World Bank Group proposed the following definitions; Micro Enterprises: Employment, 10 or less, Total assets; $100,000 or less, and Turnover; $100,000 or less. Small 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 - $l5m (Mambula, 2002). Small and Medium Enterprise Equity Investment Scheme (SMEEIS,a private initiative by the Bankers' Committee, defines MSME as enterprises with an asset base not exceeding $3.85 million (N500 million) excluding land and working capital with staff strength of not less than 10 and not more than 300 (Osogwa&Anah, 2017). A common feature of these definitions is that MSMEs are usually small owner or family managed businesses with basic goods and services. MSMEs also tend to lack the organizational and management structures, which characterize large-scale enterprise. Urban MSMEs tend to be more structured than their rural counterparts (Gbam, 2017). The researcher adopted the definition by World Bank Group in Mambula (2002) because it provided boundaries that clearly differentiate SMEs from large organizations, it does not matter the type and size of the SMEs as they all attended the same entrepreneurship training programme with same expected effect at varying level.

2.1.2.2 Concept of Small and Medium Enterprises Growth

Business growth is the process of improving some measures of an enterprise's success (Norasmah, 2014). To Haibo and Gerrit (2009), business growth can be achieved either by boosting the top line or revenue of the business with greater product sales or service income, or by increasing the bottom line or profitability of the operation by minimizing costs. A growth company is any company whose business generates significant positive cash flows or earnings, which increase at faster rates than the overall economy (Oluwaremi, Odelabu, Lawal&Obisesan, 2016). To Chibundu (2006), a growing company tends to have very profitable reinvestment opportunities for its own retained earnings. Some common growth strategies in business include market penetration, market expansion, product expansion, diversification and acquisition. According to Mambula (2002), business growth means expanding a firm's products and services or expanding its target markets, or some combination of each; it means that any increase in the volume of activities of enterprises is a clear indication of growth. To Okpara and Wynn (2007), business grows for a number of reasons which include to take advantage of a gap in the market, to gain a competitive advantage over rivals, and to win increased market share. Business growth has various connotations. It can be defined in terms of revenue generation, value addition, and expansion in terms of volume of the business. It can also be measured in the form of qualitative features like goodwill of the customers (Omolara, 2018).

Usually, ventures start small because of limited knowledge of the market, shortage of capital and lack of skilled employees and so on. It is expected that as the entrepreneur gains more skills, knowledge and acquire additional resources, the volume of activities of the business will expand. An entrepreneur may also capitalize on changes in the environment to expand his/her operations in order to exploit new opportunities (Oghojafor, 2009). Theorists have shown that behavioral traits are significant influence to an entrepreneur's desire to grow his business. Some people inherently derive satisfaction from being excellent in what they do; they tend to have insatiable desire to grow and positively affect the world around them. Other people tend to be comfortable with average results while others are 'easy come easy go' (Oghojafor, 2009).

Agwu (2014), Ebiringa (2011), and Ihua (2009) have shown that more than half of all businesses fail in less than two years of commencement. Also, a large number of those businesses that survive the first two years hardly grow. It is only few businesses that survive, grow, regenerate and even create other businesses. Conventionally, people ascribe businesses success or failures to fate/chance or certain environmental conditions including family background. Even though one cannot entirely rule out the influence of changes in environmental factors, the entrepreneur's positive attitude, discipline, skills, competences, resilience and experience are real factors determining the transition of an enterprise from start up to a fully grown or diversified venture. The question often asked is what motivates people to commit to starting and growing their businesses, usually, entrepreneurs tend to make critical investments, take acceptable risks and learn consistently because of their desire to make money and enjoy all the rights and privileges that come along with wealth. Other reasons include improved social status and wellbeing, greater opportunity for philanthropy and community services, and gaining control over their own destiny. Employees attribute increase in income/benefits and advancement with businesses that grow. Government tends to favor business growth because it lessens unemployment and social tension in addition to raising more revenue from taxes. Thus, it is in the best interest of business owners and other stakeholders in the society for businesses to grow and flourish because growth tends to create social and economic value for all.

On a general note, startups and small businesses generate employments opportunities (Uduak&Ekong, 2016). Uduak and Ekong (2016) estimated that about 70% of the people in sub-Saharan Africa rely on medium, small and informal establishment for their livelihood. For example, in Nigeria, the share of employment provided by SMEs sector is estimated at 60% and generated about 40% output (Osemeke, 2012). In Botswana, small businesses contributed between 30-45% to the nations GDP and accounted for more than 60% of wage employment. Thus, any increase in the activities of small enterprises will lead to corresponding increase in employment. As employments are generated, increase productivity raises the level of wealth creation in a given economic environment. This is why the productiveness of an economy is related to increasing income and improving standards of living. Businesses combine human and material resources to create value. So, as activities of enterprises increase due to increase in labour productivity and efficient use of resources, all other things being equal, lead to high wages for individual worker, more profit for the company and rise in GDP for the nation. When productivity is higher, cost of production tends to be lower. With lower cost of production, citizens obtain products cheaper and these, in turn, increase living standards (Osemeke, 2012).

Business growth is in two dimensions (internal and external). Internal growth is typically a steady process of expansion from within the firm. The owners of the business contribute more capital, or plough back profits into the business to acquire new assets, employ more staff, build additional plant or deploy new technology (Greene &Storey, 2004). The main advantage of this approach is that the business is able to leverage its assets and experience over time. The main disadvantage is that it takes time, and rivals may be expanding and gaining competitive advantage as well. North Atlantic Salmon Conservation Organization (NASCO) Nigeria Plc used this approach by expanding into the production of detergents and carpets. Thus, through hard work and careful planning, owners can grow their businesses successfully while external growth can be carried out by seeking external finance, or by merger and acquisition (Greene &Storey, 2004). These approaches tend to rely on bringing external resources into the business in order to fund expansion. In this case, there is the possibility of changes in the ownership structure of the firm or changes in its gearing position (Greene &Storey, 2004).

SMEs in Nigeria are not only substance of change and growth in the economy at large, but they are also the bedrock of the nation (Ihua, 2009). Innovation is an essential characteristic of SMEs pressuring to greater demands (Ololade, 2013). According to Ololade (2013), the ability of suppliers to listen to customers and understand their expectation of product is very crucial to business growth. It is evident from literature that not all small businesses are growth oriented and for certain firms' growth is a voluntary choice (Wikhund& Shepherd, 2005). An empirical study of SMEs growth pattern by Kamau (2016) concluded that growth intentions may be used to predict actual growth, that past intentions are related to later intentions, and that change in growth intentions are associated with changes in growth patterns. Haque, Aston and Kozlouski (2018) provided empirical evidence that most new firms do not grow into large ones and that there is no relationship between the age of a firm and its size. Chibundu (2006) opined that there is no single strategy to firm growth. Hence, the probability of achieving growth is increased by avoiding excessive emphasis on singlestrategy transformation initiatives and by giving different capabilities, priority depending on the development stage of the firm. They identified three factors that could limit the growth of small business to include ability, need and opportunity. Gbam (2017) concluded that small and medium business entrepreneurs who wanted their firms to grow started their business in order to achieve just that. The proxies of growth that are used for the study as highlighted by Endi&Christea (2016) include: increase in employment, increase in output, increase in profits, business expansion, increase in business assets, increase in sales, quality of service delivery, effectiveness, efficiency and so on.

2.1.2.2 .1 Determinants of Business Growth

According to Okpara and Wynn (2007), there are three determinants of business growth, namely: individual determinants, organizational determinants and environmental determinants.

2.1.2.2 .1.1 Individual Determinants: The growth of a firm is to a certain extent a matter of decisions made by an individual entrepreneur. Previous studies indicate that an entrepreneur's personality traits, growth motivation, individual competencies and personal background are the most important determinants that determine the growth of a firm (Zhas&Seibert, 2006). These determinants are detailed in the following sub-headings:

i. **Personality traits:** The Big Five model is often used and identified as a robust indicator of an individual's personality. The Big Five factors like extraversion, emotional stability, agreeableness, conscientiousness and openness to experience are generally agreed among some personality theorists as representative personality traits or characteristics. It has been argued that the Big Five factors also represent the potential personality traits of entrepreneurs. Based on the Big Five model, entrepreneurial personality traits have been further classified and the following characteristics are widely recognized by earlier quantitative and qualitative research (Zhas&Seibert, 2006).

ii. **Need for achievement:** McCelland argues that individuals with a high degree of need for achievement to engage in activities or tasks are more likely to take greater responsibility for outcomes than those who have a low degree of need for achievement. Adofu (2013) concludes that there is a positive relationship between need for achievement and entrepreneurial activity. A recent study also confirms the important role of need for achievement in explaining entrepreneurial activity. Abubakar (2009) found a strong positive relationship between the need for achievement and the ambition to grow the firm. Hence, we can imply that there might be a positive relationship between need for achievement and firm growth.

iii. **Risk taking propensity:** Risk taking propensity seems to be an important trait of an entrepreneur. An entrepreneur can be characterized as someone who seeks opportunities, faces uncertainties and takes risks. It has been indicated that owners of young and established firms who are not risk averse are more likely to be ambitious to grow the firm (Amadi& Abdullah, 2012). Similar evidence has also been found at the individual level by Luper and Kwanum (2012); individuals with a high degree of risk taking propensity do not fear to take action for growing their business further.

However, most of the empirical studies have not shown any significant role of risk taking propensity in entrepreneurial activities. The reason behind such a weak relation might be that entrepreneurs have different perceptions of risks. Entrepreneurs also encounter various types of risks. Some of these risks might have direct effect on their behaviour, while some might not (Luper&Kwanum, 2012).

iv. **Locus of control:** Locus of control is the belief of an individual to know to what extent their actions or personal characteristics affect outcomes. Individuals with an external locus of control believe that the outcome of an event is out of their control. Individuals with such beliefs are less likely to grow their firms. Entrepreneurs are generally considered to have an internal locus of control. They believe that their actions and decisive behaviour affect the outcome of an event. In the entrepreneurship literature, internal locus of control is regarded as one of the motivations to start and develop one's own business. Individuals with an internal locus of control are more likely to seek entrepreneurial roles in order to let their action have a direct impact on the results (Tulus, 2008).

v. **Self-efficacy:** Self-efficacy is defined as an individual's ability to gather and implement the necessary personal resources, skills and competencies in order to achieve a given task (Malachy, Yini& Ibrahim, 2015). Self-efficacy has proved to be a robust predictor of an individual's performance for a specific task (Malachy, Yini& Ibrahim, 2015). Growth is an important indicator of individual performance, specifically, if the individual is an owner of a small or medium business. One can argue that an individual with high self-efficacy for a given task will put more effort and time into it, make better plans and strategies, self-evaluate and modify goals, if necessary, to successfully accomplish the task. This type of individual is open to suggestion and feedback and takes a positive attitude while facing negative situation (Malachy, Yini& Ibrahim, 2015). He/she knows how to continuously improve based on feedback and previous experience.

vi. **Extraversion:** Extraversion is primarily associated with the quantity and intensity of building and maintaining relationship, and requires active engagement with high energy levels, positive emotion and excitement (Zhas& Seibert, 2006). Extraversion has been used originally as an indicator of job performance for managers and sales people. It is also applicable to entrepreneurs since they play a crucial role in both management and profit-oriented practices in order to survive and grow (Zhas& Seibert, 2006). Omadi and Abdullah (2012) observed that extraversion is strongly related to the performance of franchisees. Furthermore, sociability is an important component of extraversion. Entrepreneurs with strong sociability are more likely to engage in developing social networks, ultimately resulting in stronger relationships with suppliers, customers and partners (Omadi& Abdullah, 2012). Umundi (2014) argues that the ability to establish and develop networks with suppliers, advisors and customers is crucial for effectively increasing the likelihood of venture success and consequently the growth of venture. We can, thus, suggest a positive relationship between extraversion/sociability and firm growth.

vii. **Growth motivation:** Personality traits of entrepreneurs are important but they may not necessarily result in the actual growth of a firm. It has been argued that personality traits contribute more to the growth motivation (Olugbenga, 2012). Intrinsic motivation plays a rather important role in an entrepreneur's behaviour which in turn contributes to the actual growth (Olugbenga, 2012). Intrinsic motivation implies that growth is highly determined by personal values and interests of the entrepreneur. Personal values can be defined as a generalized and organized conception of an entrepreneur, which influence the behaviour and motivation of entrepreneurs and are determined by personality traits. Olugbenga (2012) argues that an entrepreneur who has greater intrinsic motivation, who experienced growth before or who is more innovative, is more likely to be ambitious towards firm growth and is more likely to engage in further growth. Often, a firm starts very small and grows to a certain size to become economic viable. Once the firm reaches a minimum efficient scale, the entrepreneur has the freedom to decide whether he wants the business to grow or not. Not every entrepreneur aims to have his/her business grow further. For instance, Anup (2015) shows that entrepreneurs primarily motivated by 'being your own boss' are less likely to pursue growth. The rationale behind this is that they do not want to delegate key functions which lead to a loss of control in decision making. Only 16% of the small and medium business owners in Africa were found to have motivation to grow (Yasuda, 2005).

viii. Individual competencies: Individual competencies can be defined as the knowledge, skills and/or abilities required to perform a specific job. It can be categorized into general individual and organizational competencies, and specific competencies (Wikhund&Sheperd, 2005). Ololade (2013) combines the general individual and organizational competencies - referring to them as organizational skills, with opportunity recognition skills and name them as managerial skills. Specific competencies include, for example, technical and industrial skills.

ix. **Personal background:** Personal background includes general information on an individual such as gender, age, education and experience. Various studies have been conducted on this aspect. Endi and Christea (2016) found a significant difference between the ambition to grow among male and female entrepreneurs. The result indicates that male entrepreneurs have higher growth ambitions when compared to female entrepreneurs (Endi&Christea, 2016). This may be due to the constraints in time, experience and resources available to female entrepreneurs (Endi&Christea, 2016). However, the effect of gender is still ambiguous. Some studies show that female entrepreneurs do not underperform in growing their business regarding profit and employment (Amuseghan&Tayo, 2009) while Green (2005) does found that female owned business grow less. Age is often used as a factor that influences the growth ambition and, therefore, several studies investigate the influence of age. The results of these studies all indicate a significantly negative relation between age and growth ambition (Amuseghan&Tayo, 2009). Scholars argue that this negative relationship may be due to the entrepreneur's initial goal of growth, or due to a higher energy level and willingness of younger entrepreneurs to test their abilities as compared to older entrepreneurs (Amuseghan&Tayo, 2009). Therefore, we could argue that male entrepreneurs are more likely to engage in actual growth when compared to female entrepreneurs, and that the older the entrepreneur, the less likely he/she is to grow the firm.

2.1.2.2 .1.2 Organizational Determinants: Firm growth is an increase in certain attributes, such as sales, employment, and/or profit of a firm between two points in time (Bosire&Nzaramba, 2013). Firm growth can be determined by the degree of effectiveness and capability with which firm specific resources such as labour, capital and knowledge are acquired, organized, and transformed into sellable products and services through organizational routines, practices, and structure (Bosire&Nzaramba, 2013). Thus, organizational determinants should have more direct impacts on firm growth. According to Bosire and Nzaramba (2013) the following determinants include; firm attributes, firm strategies such as market orientation and entrepreneurial orientation, firm specific resources including human capital and financial resources, organizational structure and dynamic capability.

1. **Firm attributes:** The classical firm attributes refer to firm age and size. The discussion on the relationship between firm age/size and firm growth has its origin in Gibrat's law (Osogwa, 2017), which states that the growth rate of a firm is dependent of its size and there is no different relationship between firms' size and growth rate during a specific time interval within the same industry. However, empirical studies do not find supporting evidence (Osogwa, 2017). Several studies show that younger firms show higher growth rates than firms that exist for many years. The negative effect of age on firm growth is consistent even among various countries and industries (Yasuda, 2005). The stylized fact of firm size has been found in the industrial economic literature. Small and medium firms grow relatively fast since they have to achieve a minimum efficient size (Chibundu, 2006). Similarly, Yasuda (2005), found a negative effect of firm size on firm growth in the case of Japanese manufacturing firms.

2. **Firm strategies:** Firm growth can be determined by how successfully one sells products and services to the customers. Therefore, market orientation can be considered an important determinant of growth. Firms with market orientation are able to track and respond to the customer's needs and preferences. They are more likely to develop their market intelligence as well as have the ability to coordinate internal processes in order to respond quickly and effectively to customers and external stakeholders. Consequently, market orientation enables better satisfaction of customers and stakeholders which in turn result in a firm's growth (Osogwa, 2017).

3. **Firm specific resources:** Based on a resource-based view, financial resources and human capital are the most important resources for small and medium business growth (Waziri, 2012). It has been argued that securing financial resources might be particularly important in promoting firm growth (Cahna, 2008). It is because financial resources can relatively easily be converted into other types of resources. With sufficient resources, firms are able to experiment new things, which not only increase their innovation potential but also enables the business to pursue new growth opportunities (Cahna, 2008). Human capital represents knowledge, skills and experience. On an organizational level, human capital of the total workforce plays a more determined role when compared to the entrepreneur alone (Okala, 2004).

4. **Organizational structure:** As described above, human resources, in other words labour, is considered as the most important input for SMEs (Amuseghan&Tayo, 2009). It is, therefore, that organizational structure, which concerns the distribution of tasks among labour units and the coordination mechanism between labour units, is relevant

to the firm's growth (Amuseghan&Tayo, 2009). Though different dimensions are used by various authors to describe distribution of tasks, centralization, formalization and departmentalization are commonly agreed dimensions (Amuseghan&Tayo, 2009). Centralization represents the degree to which authorities of decision making are delegated throughout an organization; it is the opposite of decentralization (Ikupolati, et al, 2017). Formalization refers to the extent to which organizational rules, procedures, authority relationship, communication, and norms are defined (Ikupolati, et al, 2017). Formalization along with standardization and coordination are utilized to control and optimize organizational procedures. Departmentalization is normally measured by the number of departments involved in organizational activities or by the number of managerial levels (Witt, 2004).

5. **Dynamic capability:** Due to constraints in resources, SMEs have to reconfigure, reallocate, and recombine their resources to achieve desired goals. The firm's ability to do this is referred to as dynamic capability (Turyakira&Ikiror, 2015). Given the purpose of operationalization, we define dynamic capability as strategic routines (for example, R&D and new product development) and strategic decision making (for example, entering into a new market) which aims at achieving new resource combinations to yield firm growth (Turyakira&Ikiror, 2015).

2.1.2.2 .1.3 Environmental Determinants: A general finding in literature is that most firms start small, live small and die small. One major reason for this is that a majority of the business start-ups are imitative businesses in mature industries that serve local markets (Brownstein, 2009). These dimensions are adopted and further developed to investigate their effects on small and medium firms (Brownstein, 2009). Dynamic environment, either market dynamics or technology dynamics, is measured by the level of environmental predictability (Houston, 1986). It is argued that there are more opportunities for growth when there are changes in society, politics, market and technology (Brownstein, 2009). Munificence represents an environment's support (for example, great market potential) for firm growth (Brownstein, 2009). Hostile environment can create threats to the firm through increased intensity of competition. Competitive intensity thus reduces the growth opportunities for small and medium firms. Heterogeneity indicates the complexity of environment regarding the concentration or dispersion of organizations in the environment. It is argued that small and medium firms which serve niche markets can find growth opportunity with relatively more ease in a heterogeneous market than in a homogeneous because they interact with other firms and learned (Asma, Diabate& Othman, 2015).

2.2 Empirical Review/Review of Previous Studies

Tende (2014), conducted a study on government initiatives toward entrepreneurship development in Nigeria. He stated that government policies and programs promote entrepreneurship and investing in new ventures. His paper examined various government policies and programs towards the development of entrepreneurship in Nigeria. A random sample of 1,159 beneficiaries of EDP-NDE programs were selected and structured questionnaires were used to obtain information from the selected EDP-NDE beneficiaries. The result indicated that government credit policies and programs have no significant effect on the development of entrepreneurial beneficiaries of the EDP-NDE program. He recommended that governments enforce laws and regulations that link institutional development and the entrepreneurial endeavor and to create an environment that will encourage entrepreneurs to develop business and new ventures. The study did not state the design used and the universe where the random selection of beneficiaries as well as the strategy used in carrying the random technique. The gap in the study is that the Entrepreneurship Development Centres (EDC) responsible for entrepreneurship training was not included in the study.

Omorala (2018), studied entrepreneurship skills and growth of small and medium enterprises (SMEs): a comparative analysis of Nigerian Entrepreneurs and Minority Entrepreneurs in UK. He stated that the significance of Small and Medium Enterprises (SMEs) contributions to an economy growth of a country cannot be ignored. Therefore, the growth of a business depends on the development of abilities needed to execute a smooth running of day to day business activities. Research established the fact that the flat economy growth of region relies on the extent of trade activities in the area. Given this importance of enterprise to economic growth, the study determined effect of entrepreneurial skills on SMEs growth in Nigeria as compare with the UK, as perceived by SME owners. Data collection was through an online survey questionnaire, and it was administered to a population of 38 SME owners both in Nigeria and in the UK. The research followed judgmental sampling techniques to explore their experience, beliefs, and attitudes to entrepreneurial skills because of the limited time frame. Moreover, this survey was used to validate the study conceptual framework and establish an insight on the opinion of business owners of the context. The study findings were that entrepreneurial skills have a significant influence on the growth of SMEs in Nigeria and the UK. However, the respondents in Nigeria and the UK agreed that creative thinking, Problem solving and communication skills are critical for increased sales and competitive advantage. Moreover, the respondents in Nigeria strongly agreed that high level of creative thinking with a bit of problem solving and communication skills will help SMEs to grow. By contrast, UK minority entrepreneurs argue that great creative thinking and a balance of problem solving and communication skills are critical to SMEs growth. The researcher failed to show in a clear term how he arrived at 38 SMEs owners and how objectively it was distributed to Nigeria and UK, the tool of analysis was not stated but the researcher was able to come out with findings and recommendations. The gap in the study is that it did not covered specific skills and the environments of the two countries are different, therefore there was no bases for comparative study.

Niskanen and Niskanen (2007), investigated the determinants of growth in a sample of small and micro finance firms. Firm growth was examined on a number of firm specific and relationship lending characteristics. The data set provides an excellent opportunity for investigating the effects that firm specific factors have on firm growth. The study investigated the relationship between firm growth and relationship lending variables. They are also able to provide new information on the role that legal form has on firm growth by using more detailed ownership variables. The results on relationship lending effects suggest that an increase in the number of lending banks decreases growth rates in the larger firms and that an increase in the number of banks operating in the county where the firm is located enhances growth of the larger firms and decreases growth rates of the smaller firms. It could, therefore, be argued that close lending relationships enhance growth for all firms, but that only the larger firms in the sample benefit from more competitive banking markets.

Brown, Earle and Lup (2004), employed panel data techniques to analyze a survey of 297 new small enterprises in Romania containing detailed information from the start-up date through 2001. They found strong evidence that access to external credit increases the growth of both employment and sales, while taxes appears as constrain to growth. The data suggest that entrepreneurial skills have little independent effect on growth, once demand conditions are taken into account. The evidence for the effectiveness of technical assistance is weak: only assistance provided by foreign partners yields a positive effect. A wide variety of alternative measures of the business environment (contract enforcement, property rights, and corruption) are tested, but none are found to have any clear association with firm growth.

Yasmin (2013), conducted a study aimed at establishing relationship between vocational and technical skills training and employment generation, he employed descriptive survey design with a sample size of 250 SMEs through Taro Yamane 1964 formula from a population of 457 SMEs within Accra Metropolis, both secondary and primary data were used for the study, the study used ordinary least square regression as well as questionnaire and interview instruments, the study found a significant positive relationship between vocational/technical training and employment generation which means that the higher the level of vocational/technical training the higher the rate of employment generation in Accra metropolis. The research study did not show the kind of secondary data used and the recommendations for the study were not stated.

Osogwu and Anah (2017), in their study titled "Impact of Entrepreneurship Development on Economic Growth of Enugu State" was designed to determine the effects of entrepreneurship development on the economic growth of Enugu State. The literature reviewed brought into limelight the effect of entrepreneurship development on the Economy. The specific objectives were: to determine the extent entrepreneurial activities impacts the standard of living of the people in Enugu State, to ascertain the impact of multiple taxation on entrepreneurial activities in Enugu State and to examine the extent entrepreneurial activities create job employment for the people of Enugu State. The study used survey research design of which structured questionnaires were administered to the sample drawn from the population of the study. The data collected were analyzed with chi-square (X2). The study discovered that entrepreneurial activities create job opportunities which subsequently enhance the standard of living of the people of Enugu State and therefore concludes that the role of entrepreneurial activities on economic development cannot be over-emphasized because it enhances the socio-economic well-being of the people. The study recommended that the government should revamped the initiated programmes (Micro finance bank, Bank of industry (BOI) etc.) by appointing men of good will that have passion for entrepreneurship to head some of the establishment in an attempt to enhance their activities taking cognizance of the vital role it plays on the economic development of the State. The study failed to state the population of registered SMEs in Enugu state and how it was stratified across the local governments in the state to avoid bias, it did not show sample size and sampling technique, the study used chi-square (X2) which only established the goodness of fit among the variables used in the study but did not show any impact, this means the the issue under the study was not addressed.

Haibo and Gerrit (2009), conducted their research study on determinants and dimensions of firms growth in Netherlands. They stated that firm growth is an important indicator of a thriving economy. Although the determinants of firm growth have been studied in various disciplines, an integrated analysis is still lacking. Their paper attempted to provide such an analysis. Many determinants of firm growth were summarized and classified into three dimensions: individual, organizational, and environmental determinants. By conducting an empirical study using 523 Dutch small and medium sized firms, they identify the determinants of firm growth which is measured by employment growth. their findings show that environmental determinants do not affect firm growth. Individual ones do: entrepreneurs with growth motivation and having technical knowledge are more likely to grow their firms while entrepreneurs characterized by a strong need of achievement are less likely to engage in firm growth. Organizational determinants have the most influence on firm growth: the older the firm, the less likely it is to grow. Availability of financial capital is found to be crucial to firm growth. Finally, the firm's capability (its preparedness to grow) is found to have a positive impact on firm growth. The researchers did not show how their study is designed, sample size and sampling technique.

Oluwaremi, Odelabu, Lawal and Obisesan (2016), conducted a study on tax incentives and the growth of Small and Medium Scale Enterprises in Developing Countries- The Nigerian economic experience. They stated that the importance of Small and Medium Scale Enterprises (SMEs) in the economic development of any country in recent years cannot be underrated especially with regard to creation of employment, innovation, uplifting the people's standard of living and financial contribution to the growth of the countries' Gross Domestic Product. This sector's growth is hindered by the challenges of lack of financial resources to expand, the entrepreneur managerial skills/attitudes, employment of cheap and unskilled labour, production of poor quality goods, lack of market for their products, inadequate infrastructural facilities and above all unpleasant taxation policy of the government. In the light of all these, this study reviews the role being played by various governmental tax incentives on the growth and development of SMEs growth in developing economy with special focus on Nigeria. The study employed descriptive design, thus, primary data was collected on variables contributing to tax influence and their effect on the growth of SMEs. A sample of 100 respondents representing a percentage of targeted population enterprises in the production sector of Osun State Industrial area was selected through Stratified and Simple Random Sampling techniques. Data collected through questionnaires, interviews and observations when necessary was analyzed using ordinary least square regression model to estimate the contribution of each variable to the growth effect of SMEs. The study found that there was a significant correlation between taxation and SMEs' growth. The study recommends that there should be a friendly tax policy for all start up businesses preferably a tax holiday, or an introduction of a growth limit which can be said to be a level stable enough to sustain tax payment. The study failed to state the population figure and narrowed Nigeria to Osun state which cannot represent the Nigerian experience. The study was concerned about environmental factors and entrepreneurs skills which create a gap of concentration by which the researcher wish to fill by concentrating on only development of entrepreneurship skills through government support entrepreneurship programmes.

Njeru, (2013) carried out a study titled "market orientation, marketing practices, firm characteristics, external environment and performance of tour firms in Kenya".The study objectives were to assess the relationship between market orientation and performance; examine the influence of firm characteristics on performance; assess the influence of external environmental factors on performance and establish the moderating effect of external environmental factors on the relationship between market orientation and performance. The study population comprised 104 tour firms. A descriptive cross-sectional survey was used. Primary data were collected using semi-structured questionnaires. Data were analyzed using descriptive statistics, inferential statistics and regression analysis.

The results of the study revealed that market orientation influences performance. The relevant results also showed that the external environmental factors directly influence performance and also moderate the relationship between market orientation and performance. In addition, the results revealed that the marketing practices partially mediate the relationship between market orientation and performance. The results showed that firm characteristics do not influence firm performance nor moderate the relationship between market orientation and marketing practices. Finally, the joint effect of market orientation, marketing practices, firm characteristics and external environmental factors was greater than the individual effects of the independent, intervening and moderating variables on performance. The findings of the study are relevant because the study offered further clarification into the relationship between market orientation, marketing practices, firm characteristics, external environmental factors and performance. However, the research was not without limitations. The selection of the study variables was not exhaustive and the use of subjective performance measures, a relatively small population, use of a descriptive cross-sectional research design and single key-informant approach, testing of market orientation as a single concept put constraints on the general ability of the results.

Maleki, Ansari and Safari (2013) also conducted a study on market orientation and its effect on small and medium sized enterprises of informatics industry located in Tehran. The study assessed marketing orientation and its effect on the three dimensional performance of active Small and medium Enterprises (SMEs) in the Informatics industry located in Tehran city. The research method adopted was a descriptive survey design. The statistical population consisted of 350 CEOs or the marketing managers of active Small and medium Enterprises (SMEs) in the Informatics industry located in Tehran which are members of high council of informatics and have a license in three fields of production and Supporting Customer Order Management Application, providing and supporting software packages along with the basic software, and providing systems and tools. In addition they all have less than 50 employees and their corporation has been established for at least 3 years. The sample size 160 SMEs was calculated through Cochran formula and sampling was done randomly and in accordance to the size. Data gathering tools were questionnaires that its stability was specified using Cronbach alpha 76/0. The justifiability of the questioners was confirmed through Factor Analysis. 160 questionnaires were distributed among the companies which were in the population and 93% of them were filled and sent back to us for analyzing. Structural Equation along with AMOS20 and SPSS19 applications were used to test research hypotheses and the relationship between variables. In the studied model, the value of Fitting indices (RMSEA=0.025 and GFI= 0.953) showed that the model is acceptable. In the final results, all three hypotheses were confirmed and showed significant relationship between market orientation and firm performance. The study is related to this present study but the scope and the environment differs.

Aliyu and Rosli (2014), carried out an empirical analysis on market orientation and business performance relationship in the context of developing economy in Nigeria. The objective of the study was to assess the relationship between market orientation and business performance of small and medium enterprise (SMEs) in Nigeria. A quantitative method was used, employing a cross – sectional research design. The data were collected through self – administration method from 320 respondents¸ using a structured questionnaire, a total of 212 valid questionnaires was completed and returned representing 66 percent response rate. A model was developed based on theoretical reflection to examine the relationship. Smart PLS was used in the data analysis, which reported a significant and positive relationship between the market orientation and business performance of SMEs. The research did not show the area of the study, the population of the study was not specified, the model of the study is just smart Partial Least Square (PLS) which is not clear, however, the findings of the study are relevant and they will benefit owner/managers of SMEs and this creates gap for further studies.

Kassie (2015), carried out a study titled "market orientation and business performance: An empirical study of the banking sector in Ethiopia examined the relationship between market orientation and business performance mediated by marketing resources and moderated by contextual factors". The study also examined the extent to which the conceptual model was a good fit to the sample data. A quantitative approach was used to test if there was a significant relationship between market orientation, marketing resources, and business performance. A cross-sectional survey was carried out to obtain data pertaining to market orientation, marketing resources, contextual factors and business performance. The unit of analysis of the study were banks consisting of 3 public and 15 private banks. A sample size of 507 consisting of 492 branch managers and 15 top level marketing managers was used in the survey. With a response rate of 87.97%, 446 questionnaires were collected of which 377 were used for data analysis. A SEM was used to test the extent to which the theoretical model fits the sample data. Mediation analysis was used to test the indirect effect of market orientation on business performance and hierarchical regression analysis was used to test whether the relationship was moderated by market dynamism, competitive intensity, and government regulation. Finally, an independent t – test was used to examine the statistical variations between public and private banks in terms of market orientation, marketing resources, and business performance. The confirmatory factor analysis revealed that the modified model was fit with the observed data in terms of chi-square and the individual indices. The total effect of market orientation on business performance was moderate with a 0.36 regression coefficient. The indirect effect was high with a 0.91 regression coefficient where complete and inconsistent mediation was found due to suppression effect. The moderation analysis revealed that the interaction effect of market dynamism, competitive intensity, and government regulation was not statistically significant. Finally the result showed that there was a statistically meaningful difference between public and private banks in terms of market orientation, marketing resources, and business performance. It recommended that banks in Ethiopia should strive to segment the market, differentiate their services, and build a strong brand with clear identity. Banks in Ethiopia should also build on their marketing resources to enhance their business performance. The findings of the study are considered relevant to this present study.

Gbam (2017), study on impact of small and medium enterprises on employment generation in Plateau state Nigeria and stated that One of the major problems facing Nigeria today is unemployment. Establishment of Small and Medium Scale Enterprises (SMEs) is largely seen as a possible panacea to ameliorating the impact of unemployment in the society. The study examined the impact of SMEs on employment generation in Plateau State, Nigeria.. Survey research method was adopted. A sample of one hundred and thirty three (133) small business owners was drawn from the population. The chi-square technique was employed for the analysis of the data collected. The findings show that SMEs have significant impact on employment generation in Plateau State through increased expansion of markets for local goods and services, improved economic growth and development, and a reduction in the unemployment problems of the state. It concludes that SMEs remains one of the most viable tools for job creation in Plateau State. In view of this, the study made some useful and practical recommendations to be adopted in order to encourage SMEs for greater employment generation. Among these are implementation of power sector reforms and stabilization of the power sector; control of religious, ethnic and political crisis; development of infrastructure such as roads, schools and vocational training centres. The study did not show the population where the sample is drawn as well as the technique used in selecting the sample size, the study also used chi-square which has no capacity to show impact and the recommendations seems to be imported because the study is recommending on addressing of SMEs challenges instead of showing the degree of impact (negative or positive) the SMEs have on employment in Plateau state. The gap in the study is that the researcher is targeting SMEs outcomes instead of looking at the SMEs inputs that can be complementary to the result of SMEs activities.

Abiola (2014), carried out a study titled Small and Medium Scale Enterprises in Nigeria: The problems and Prospects. The objective of the study was to examine the role of Small and Medium Scale Enterprises in Nigeria in relation to those challenges which affect SMEs from developing capacity to realizing its full potentials as well as the prospect for improvement and development for employment generation, economic growth and national development. The study employed a descriptive research such that structured questionnaire was administered to the sample drawn from the population of the study. The data collected were analyzed with Chi-square (X2). It was revealed that small and medium scale enterprises plays a pivotal role in the socio-economic well being of the citizenry if properly and carefully managed. From the findings, the study therefore concludes that invigorating Small Medium Scale Enterprises (SMEs) with strengthened commitment to economic reform would offer a turning point in facilitating the recovery of Nigeria economy and national development. The tool of data analysis (Chi-square (X2)) used can only indicate the goodness of fit but not effect.

Ayozie (2013), conducted a study on the implications of Small and Medium Scale Enterprises (SMEs) on socio-economic development in Nigeria. The objective was to determine the effect of Small and Medium Scale Enterprises (SMEs) on Nigerian economy. The study employed a survey research design of which structured questionnaire was administered to the sample drawn from the population of the study. The data collected were analyzed with chi-square (X2) and it was found that Small and Medium Scale Enterprise (SMEs) assist in promoting the growth of the country’s economy, hence all the levels of government at different times have policies which promote the growth and sustenance of SMEs, and therefore concludes that Small scale industry orientation is part of the Nigerian history. Evidence abound in the communities of what successes our great grandparents, made of their respective trading concerns, yam barns, cottage industries, and the likes.

Kriss (2012), conducted a study on the Impact of Small and Medium scale enterprises on the Economy. The study was aimed at determining the impact of small and medium scale enterprises on the economy. The study employed a survey research design of which questionnaire was administered to the sample drawn from the population of the study. The data collected were analyzed with Chi-square (X2). It was found that the contributions of small scale enterprises to the economy cannot be over-emphasized because it provides job employment for the people and enhance their standard of living. Therefore concludes that the Government at all levels should provide succor to the small scale enterprises by way of advancing loan, sensitization programmes to encourage entrepreneurs. The multiple regression is prefers to Chi-square (X2) because the aims of the study cannot be achieved.

Karin and Barbara (2009), conducted a study on how networking impact on the SMEs growth. Quantitative research design was adopted for the study, sample size of 387 SMEs in Slovenia were selected, primary data was obtained through structured questionnaire, Chi-square (X2) was used in data analysis and the researchers stated that today's market conditions are forcing companies to adapt to changes in order to survive, grow and be competitive. Such changes include inter-company cooperation and networks, which allow for competition and innovation in a dynamic environment. Today, almost all industries are affected by the evolution of networking relationships within and between firms; however, previous studies have revealed that companies differ in their competitive strategies, strategic and technological orientation, and methods of networking. Most of these studies have linked networking with performance, with less empirical evidence on linking networking in SMEs with company growth. The gap in this research study is in the study area.

Kamau (2016), studied on influence of entrepreneurial training on business growth of small and medium enterprises among youth driven initiatives in Nairobi County, Kenya. The research employed descriptive research design. Data collected were presented without the researcher influencing the findings in any way. The research targeted owners, managers and employees of the SMEs. Target population was 7494 and a sample size of 364 was taken by using the Morgan and Krejcie sampling Table. The research applied multi-stage sampling technique to sample its respondents. Questionnaires were used for data collection. The research utilized descriptive analysis for each of the questions asked in the questionnaires presenting their reliability, mean and standard deviation. Inferential statistics was also applied to establish the correlations of the dependent and independent variables. Data obtained was analyzed using SPSS software and MS Excel. The study concluded that creativity influenced business growth of SMEs among youth driven initiatives; that training programs influences business growth of SMEs among youth driven initiatives; that mode of delivery influences business growth of SMES among youth driven initiatives. The study recommended that, the Ministry of Youth Affairs and sports in collaboration with the Ministry of Education should develop and implement a comprehensive curriculum on entrepreneurship education and training which should be integrated at all levels from nursery to university, so as to build a strong entrepreneurial culture early enough in our youths. The researcher suggested that since the study was conducted in Nairobi County, a similar research should be carried out in other areas. The gap in the study is that it focused on youths and emphasized curriculum for entrepreneurship training without considering the non-educated entrepreneurs.

Saqip, Rao and Azhar (2017), conducted study on impact of financial management practices on SMEs profitability with a moderating role of agency cost. They stated the importance of Small and medium enterprises (SMEs) towards economic development and growth are considerable. Some SMEs are facing difficulties to their development due to the lack of financial resources and management experience. The objective of the study was to check the relationships of financial management practices on profitability of small and medium enterprises and also to check the impact of agency cost on this relationship. The study consisted of data analysis of two hundred (200) SMEs from Faisalabad Pakistan. The study used primary data predominantly. SPSS 23 was used for descriptive analysis and Structural Equation Model (SEM) through Partial Least Square (PLS) for hypothesis testing. The findings of this study indicate the presence of positive relationship between financial management practices and SMEs profitability but agency cost as a moderator has no effect on this relationship. The study strongly recommends higher adherence to financial management practices. Policy makers, developments partners, owners, and managers of SMEs may use these findings for sustainability of their business in Pakistan. The research gap in their study is the differences in the environment and financial management skills and strategies.

Tarek, Mohammad and Rasheda (2013), management Skills and Accessing to Finance: Evidence from Libya's SMEs. They have used a quantitative research method based on 557 responses of 600 distributed questionnaires on SMEs in various regions in Libya. The findings of this study confirm that management experiences and education levels have significant positive effects on access to finance; in contrast, business planning, and political connection have no significant effect in regard to access to finance. The model used was:

$$ATF= \alpha+\beta 1MEX +\beta\ 2\ BPL +\beta\ 3EDL+ \beta\ 4\ POC +\varepsilon \text{...} \quad (i)$$

Where, ATF= Access to finance, MEX= Management Experience, BPL= Business planning, EDL= Education level, POC = Political connection. MEX, BPL, EDL and POC have been utilised to measure management skills and their impact on ATF. The study used only two training skills (managerial and finance) while the present study made use of five training skills (vocational/technical, managerial, market orientation, business networking and financial).

Ikupolati, et al (2017), studied entrepreneurs' managerial skills as determinants for growth of small and medium enterprises (SMEs) in Nigeria. The study adopted a survey research design. A full study of a simple random sample of 204 entrepreneurs of registered SMEs with Corporate Affairs Commission in Abuja, Kaduna, Kano, Ibadan, Lagos and Aba. Data was collected using questionnaire and analyzed using the SPSS software version 23. Linear regression was the tool used. The findings have shown that both the entrepreneurs' conceptual and technical skills contribute to the managerial skills of the entrepreneurs which has brought about growth in SMEs in Nigeria. The study recommends that entrepreneurs should endeavour to acquire conceptual skills for strategic planning for the enterprise. And SMEs that are related to engineering and other technical orientations should ensure that entrepreneurs acquire such technical skills so as to leverage for the growth of their enterprise. The research study failed to provide the registered SMEs from the above mentioned places and only 204 SMEs lack objective representation of Nigeria. The gap is that the study restricted to only managerial skills and it was not situated with any training center in Nigeria.

Egbide, Olusola and Fakile (2013), studied on empowering small and medium scale enterprises in Nigeria: a key poverty alleviation strategy.The role of small and medium scale enterprises (SMEs) in the economic development of any nation cannot be down played. In Nigeria for instance, it is reported that SMEs represents about 95% of all enterprises. This statistic is a pointer to the expected contribution of this segment to the economy. Unfortunately, a myriad of problems have strangulated SMEs from performing as expected. While some of the problems are self-inflicted, a high proportion is external, arousing a cry for the empowerment of SMEs to enhance its performance. In their paper, the preoccupation is to establish the fact that empowering SMEs in Nigeria is a key poverty alleviation strategy. The paper found out that the major problems plaguing SMEs were; inadequate capital, poor infrastructural facilities, inability to access funds from financial institutions due to stringent conditionalities, ignorance of the available sources of finance and lack of management and skill support. It therefore concluded that if these major areas are adequately addressed, our SMEs will be translated into active economic sector, fully empowered to significantly contribute to the achievement of the Millennium Development Goal (MDG) of eradication of poverty and hunger in Nigeria and by extension Africa. From the review we discovered that the paper is empirical study but it failed to show the research design, the target population, the sample size and sampling technique(s), the data, and tool(s) of analysis used then there was sudden recommendations. The gap in the study was found in one of the recommendations that SMEs should be exposed to managerial skills training so as to utilize the knowledge for effective and efficient undertaking of their business activities.

Umaru and Chinelo (2016) studied how entrepreneurial skills assist Small and Medium Enterprises (SMEs) generate growth and development of new ventures in developing economies like Nigeria. These new enterprises are faced with diversity of problems in Nigeria due to numerous entrepreneurial, domestic, economic problems and policy inconsistencies despite tremendous efforts made through policies to enhance the capacity, skills and profitability of the SMEs. The SMEs sub-sector"s contribution to national income, employment, economic prosperity and development till today remains low. The result is a high mortality rate. The objective of their paper was to critically examined the skills required by entrepreneurs for the enhancement of the performance of SMEs, to find solutions to the problems facing the SMEs in Nigeria and to identify the option strategies needed by new ventures as demonstration alternatives. For profitability, this picture has to be changed quickly. Their study focuses on the issues of resource acquisition strategies and challenges militating against prosperity and profitability of SMEs in Nigeria. The study used simple t-test and survey methodology through questionnaire (administered) as an instrument of primary data collection from a stratified random sample of 250 owners and employees of SMEs in major industrial cities in Nigeria. Major findings include entrepreneurial skills, proper record keeping, access to financing, concessional taxation, longer period of operation and consistent policies were found to be significant factors required for business success and profitability in Nigeria. Seminars and workshops were recommended to improve SMEs capabilities, as well as the institutional co-ordination of the efforts of relevant agencies and institutions, and the streaming of the myriad of taxes stifling SMEs. The research study failed to show the place where the study was carried out and the population were the sample of 250 was drawn, the instrument for data collection was not stated. The gap in the study is from one of the findings of the study which stated that SMEs owners lack skills to effectively run their businesses.

Essien (2014), studied how micro and small scale businesses played significant role in socio- economic development of any nation with Nigeria inclusive. But despite the significant role they played in national development, they are usually faced with some challenges that constraint their growth. Hence, this study examines growth constraints of Micro and Small Scale Manufacturing Industries (MSMI) in AkwaIbom State. The study adopts a descriptive survey design. The study population comprised operators of manufacturing micro and small scale businesses in AkwaIbom State and sample of 234 operators of manufacturing micro and small scale businesses were selected through stratified random sampling and "Nigerian Business Environment and Growth Constraints Questionnaire "developed by the researcher was used in data collection. This instrument was duly validated and tested to be reliable. Of the 234 copies of the questionnaire administered, 225 useable copies were retrieved. Frequencies and simple percentage as well as factor analysis were used to analyze data. Data analysis was facilitated with the use of the Statistical Package for Social Sciences (SPSS version 20.0) Results showed that the dimensions of the MSMI's constraints can be explained by 7 factors. These include problem of infrastructure particularly-power (factor 1), strict rules on credit (factor2), high interest rates on loan (factor3), multiple taxation (factor 4), absence of tax holiday (factor 5), trade liberalization (factor 6) and poor patronage of made in Nigeria goods (factor 7). It was identified that problem of infrastructure (power), inaccessibility of credit, high interest rate on loans, multiple taxation respectively were the major constraints that affected the growth of micro and small scale manufacturing businesses in AkwaIbom State. Hence, to stabilize power, the AkwaIbom State government should geared efforts toward generating electricity through Ibom IPP; the use of immovable assets as criterion to access business funding by banks should be reviewed; tax regimes should be harmonized. Also, ensuring product quality by SON, and promoting awareness of made in Nigeria products through trade fairs and exhibitions by MAN and NACCIMA will address trade liberalization and poor patronage factors. The study failed to give a specific population and there was sudden emergence of sample size without sampling technique. The gap was found in the topic as it was focused on only micro and small businesses.

Lawal, Akingbade and Mustapha (2017), studied the status of entrepreneurship support agencies (ESAs) in Lagos state, Nigeria. The purpose of their study was to appraise theoretically and empirically the status of ESAs in Nigeria. Government agencies, organized private sector, industrial associations and international institutions constitute ESAs in Nigeria and have been in the forefront of MSMEs' development, through enabling environment. The study used a qualitative multiple case study by purposively contacting 56 SME operators in Matori, Lagos Industrial Centre for interview. Data were gathered from 30 firms that agreed to participate through structured interview and relevant documents. The content analysis of available information reveals the interaction of SMEs with regulatory agencies for certification. However, a performance appraisal of ESAs indicates that these agencies have been ineffective due to poor implementation resulting from challenges such as bureaucratic bottleneck, high costs of services, corruption, lack of infrastructure and inadequate staffing to mention just a few. The study, therefore, recommends a change in value system, empowerment of ESAs, availability of MSMEs' databases, effective communication and publicity, and consolidation of existing ESAs with duplicating roles for ESAs to be relevant in MSMEs' development. The study did not show how it arrived at 30 firms and the recommendations were not in line with the topic. The gap was found in the focus of the study as it concentrated on the status of supporting agencies.

Ekong and Ekong (2016) studied on skills acquisition and unemployment reduction in Nigeria with a focus on national directorate of employment in AkwaIbom state. The study investigated how unemployment problem is tackled through Skills Acquisition by the National Directorate of Employment (NDE) in AkwaIbom State, Nigeria. Different measures have been adopted by the government to tackle the challenge with very little result. Using data obtained from both primary and secondary sources for the period 1987-2012, we found that positive link exist between Skills Acquisition by NDE and unemployment reduction in AkwaIbom state even though not without daunting challenges. However, the results of the income contributions of Skills Acquisition by NDE to the states' economy were mixed. While 48% asserted to a positive link, 40% accepted a minimal influence. Thus, we recommend more spread of NDE training centers to all the Local Government Areas in the State for more benefits to be realized, among others. The study was haphazardly conducted as the researchers claimed to use both primary and secondary data but there was not clear demonstration and usage and he introduced 48% and

40% with no clear explanation. The gap in the study is the focus on NDE as well as the environment where the study was conducted.

Ebitu, Basil and Ufot (2016), conducted a stud on an appraisal of Nigerian micro, small and medium enterprises(MSMEs): growth and prospects. They took a critical appraisal of the Micro, Small and Medium Enterprises (MSMEs) in Nigeria. The major focus of their work was to expatiate on the growth, challenges and prospects of the MSMEs in the country. While attempting to give an appropriate definition for micro, small and medium enterprises using employment strength and asset base criteria, the work revealed that SMEs contribute significantly to economic development in the provision of goods and services, creation of employment and contribute to a high standard of living. There are some setbacks facing the over 17,284,671 Micro, Small and Medium Enterprises in Nigeria. These setbacks include; limited financing, lack of action plan to deal with eventualities, lack of managerial and marketing skill, and lack of research appreciation and technical expertise. The study concluded that entrepreneurship is regarded as the catalyst in most developing economies and that it is very crucial to the economic growth and development of Nigeria. As such, it was recommended that government policies should support the establishment, nurturing and growth of SMEs by curtailing or banning importation of certain products, training of young entrepreneurs, establishment of Centers for Entrepreneurial Development and promoting entrepreneurial spirit through the provision of conducive entrepreneurial environment, funding and empowerment programmes. This will facilitate the training and retraining of entrepreneurs and also help Nigerian youths to develop interest in entrepreneurship. The method of carrying out the study was not stated, the population was passively stated and there was no sample size and sampling technique, the study recommendations were imported as they were not linked to the topic and the analysis. The gap was found in the topic because the study focus of micro, small and medium enterprises in Nigeria.

Malachy, Yini and Ibrahim (2015) studied impact of managerial skills on small scale businesses performance and growth in Nigeria. The study adopted a descriptive survey research design. Questionnaire technique was used to collect data from 58 SSBs in the state and analyzed using simple linear regression to test the hypothesis on the relationship between the two variables. The study found that managerial skills have significant impact on SSBs performance and growth. The study concluded that inadequate managerial skills are factors militating against SSBs performance and recommended that government,Non-Government Organizations and SSB owners' unions should provide adequate training and development programmes to improve the managerial skills of SSB owners and their management. The gap in the study is found in lack of training where the current study is addressing through the EDCs.

2.3 Theoretical Framework

2.3.1 Resource-Based View Theory

The resource-based view theory was propounded by Barney (1991), (Njeru, 2013). The Resource- Based View (RBV) was employed with a major focus on how a firm resource or knowledge, develop and affect its growth. The resource- based view asserts that organizations can have competitive advantage through the development of resources that are peculiar and diversely distributed (Christene&Overdorf, 2000). The RBV does not have a single accepted definition, hence, the term resources and capabilities are used interchangeably (Gold, Malhotra&Segars, 2001). RBV defines resources as assets, processes and capability. According to Ogbonna and Ogwo (2013), the theory posits that firm's sustainable growth and performance advantage is by securing rare resources of economic value and the ones that competitor and other rivals cannot easily copy, imitate or substitute and the resources of an organization must complement her strategy for effective performance. As such, firms with rare resources should be able to leverage them for their own peculiar benefit. Hence, a vocational/technical skills acquisition training, managerial skills training, market oriented, business networking and financial skills training of SMEs can stand a chance of achieving competitive advantage through the development of resources that are rare, valuable, imitable and non-substitutable. The RBV collected works points out that firms could obtain economic benefit as the basis of unique business assets that are valued, uncommon, difficult to replicate and non- compatible with other resources (Dauda&Akingbade, 2010).

2.3.2 Industrial Organization Theory

The industrial organization theory as propounded by Zou and Cavusgil (1995), emphasizes the external market/industry forces that drive competition in the business environment. Conversely, firm performance is not determined by the external environment alone as the internal characteristics of the firm play a critical role in determining firm performance. The Industrial Organizational theory as espoused by Porter (2008), suggests that a firm's success can be explained by the structural forces of the industry in which it operates. Knight and Dalgic (2000), argue that the industry structure strongly influences the competitive rules as well as the strategies available to the firms. This view was supported by Lada (2009), who suggested that the analysis of industry competition relates to the behaviour of existing firms and the structure of the industry's environment. The five competitive forces model consists of threat of entry, threat of substitute goods, power of buyers, power of suppliers and rivalry among existing firms that are present in a firm's environment (Weerawardena, O'Cass& Julian, 2006). The theory is relevant to the study because all the sub-variable of the independent variable of the study are strategies to enhance SMEs capability to attain growth and subsequently perform more than competitors.

2.3.3 The Social Contract Theory

Generally, social contract theorists advance the view that the state or, more precisely, civil society is the product of a contract, a covenant, an agreement, or a compact (Oyedun, 2004). Its earliest recognizably modern form dates back to Thomas Hobbes and continues through John Locke, Baruch Spinoza, Samuel Pufendorf, Jean-Jacques Rousseau (and others) to Immanuel Kant; whilst John Rawls stands out among its contemporary proponents, not only for resurrecting it from the disrepute into which it fell after Kant but, perhaps more importantly, for incorporating into it some key elements for its adaptation to the contemporary requirements of the state and citizenship (Minniti& Levesque, 2008). Contracarianism and Contractualism are often generally used as synonymous terms for social contract theories, the central idea of which is that 'the legitimacy of the state and/or the principles of sound justice derive their legitimacy from a societal agreement or social contract' (Alubabari, 2012). However, the two terms are also sometimes distinguished respectively as the Hobbesian model, and the Kantian interpretations of the justifiably problem, which is a central issue in the modern conceptualizations of the theory (Alubabari, 2012). To explicate the idea of the Social Contract Theory, Rauscher suggests five variables into which contractual approaches may be analysed, namely: the nature of the contractual act; the parties to the act; what the parties are agreeing to; the reasoning that leads to the agreement and what the agreement is supposed to show (Alubabari, 2012).

According to Freeman (2007), hints of the Social Contract Theory, however, exist in the natural law theories, for example in the medieval Aristotelianism of Thomas Aquinas and in the modernized natural law theories of Johannes Althusius and Hugo Grotius. The element of contract in Aquinas' theory derives from his views on the basis of moral obligation, which according to him is located in man's nature. The basis of moral obligation … is found, first of all, in the very nature of man. Built into man's nature are various inclinations, such as the preservation of his life, the propagation of his species, and, because he is rational, the inclination toward the search for truth. The basic moral truth is simply to ''do good and avoid evil'' (Freeman, 2007). As a rational being, then, man is under a basic moral obligation to protect his life and health… Secondly, the natural inclination to propagate the species forms the basis for the union of man and wife… and thirdly, because man seeks for truth, he can do his best by living in peace in society with his fellow men who are also engaged in the quest for better life (Wiseman, 2012). To ensure an ordered society, human laws are fashioned for the direction of the community's behavior. Civil society and human laws thus become logically imperative for man's pursuit of full self-realization and independence.

For Aquinas, human laws are statutes of government and they derive from the general precepts of natural law, which he conceives of as ‘nothing else than the rational creature’s participation of the eternal law’. this theory expressed the obligation of the government to her citizens to guarantee their welfare to satisfactory level, therefore, it is the responsibility of the government to formulate and implement the programmes and articulate policies that can help to maximize the welfare of her citizenry and in return the citizens have the responsibility of operating within the ambit of the constitution and living up to the expectations required from then. The government also has a responsibility of creating enabling environment and assists citizens to overcome their economic predicaments by initiating, starting and sustaining their businesses at an appreciable level which subsequently guarantee an economic development of a given nation. It is in light of the above that the various administrations in Nigeria have tried in one way or the other to introduce entrepreneurship programmes that can assists entrepreneurs to run and grow their business smoothly to boost economic growth (Freeman, 2007).

2.3.4 Theories of Change (SMEs Growth Theories)

Stanworth and Curan (1976), in trying to explain organizational change processes, six generic categories of theories have been proposed in the literature. According to Brownstein (2009), each theory relies on a different ‘motor of change’ or ‘generative mechanism’, which can be drawn as a distinct sequence of events, they are;

i. **Life-cycle Theory:** life-cycle theory evolutionist or developmental assumes that change is inherent and imminent. The process of change is in a linear and determined fashion. The process is cumulative, successive stages building from the previous one.

The process is irreversible and there is a definitive ending point. This means that business pass through several stages; introduction, growth, maturity and decline which implies that small and medium businesses also attain growth stage in the business life-cycle, they pass through the stages just like their individual product/service (Brownstein, 2009).

ii. **Technological Theory Rational:** assumes that organizations are purposeful and adaptive. In other words, there is a stated goal and organizations purposefully take action to reach it. Change is rational and occurs because organizations see the necessity of change (Starbuck, 1971).

iii. **Dialectical Theory (political):** assumes that within companies there are colliding forces that compete with each other for domination and control. Change results from clashing ideology or belief systems and conflicts a. Change may be triggered by a political crisis, a change in leadership, new ideas introduced in the firm, persuasion, different interest groups within the company, and so on (Stanworth&Curan, 1976).

iv. **Evolutionary Theory (Natural Selection):** assumes that change is achieved through a selection process where the environment selects the organizations that best fit their context. There is not a predetermined end point, like in the life cycle, rather it is an on-going cycle of variation and selection. Change is seen as a reaction to external demands, institutional variables, and the particular environment faced by the firm (Brownstein, 2009).

v. **Social Cognition Theory:** explains change as tied to learning and mental processes such as sense making and mental models. Managers see a need to grow, learn and change (Freeman, 2007).

vi. Cultural Theory: change happens as a response to alterations in the human environment. It can involve alteration of values, beliefs, myths and rituals in an organization.

In this research study change is aligned with business growth because any positive alteration in the growth indicators such as increase in employment, increase in sales, increase in profit, increase in business assets, business expansion and so on are the products of change therefore all the above change theories are relevant for the study. From the detail and careful review of the above theories We adopted social contract theory as an anchored theory for the study. This is because the government in this study is the provider of entrepreneurship training centers and/or entrepreneurship programmes which aim at fulfilling government contractual obligation to assist her citizen in attaining their objectives while the SMEs owners/managers that are beneficiaries of the entrepreneurship programmes are oblige to put the skills acquired in practice so as to boost the growth of their businesses and subsequent economic growth and development.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The research study adopted a survey research design which follows a quantitative methodology. Quantitative data in this study mean a measurement where numbers are used to represent the phenomenon being studied. A survey research method was adopted because the study assessed thoughts, feelings, and opinions about SMEs owners training programmes and the effect of the training on business growth by collecting primary data from the targeted respondents. The survey method allowed the researcher to gather quantitative data and analyse through descriptive and inferential statistics. Then, possible reasons for particular relationships between variables can be suggested and models of these relationships can be produced. Survey research provides a fast, cheap, efficient and accurate assessment and information about a given population. Additionally, survey research using questionnaires compared to observation, secondary data and interview, is inexpensive and easy, especially when collecting data from a large sample. In an interview, the nature and characteristics of the interviewer may influence the answers of the respondents compared to the questionnaire. Observation, may not give a better understanding of certain behaviours because people may behave differently when they know they are being observed. Similarly, secondary data may be inappropriate for a study like this one because of record keeping problem of the respondents. In the event where records are available, the information may be outdated, since the data was collected many years ago. Also, the information may refer to the entire country when this research aimed to study a specific zone (North Central Nigeria). Hence, the quality of the secondary data will not be guaranteed.

Therefore, a survey research design, using questionnaire as the instrument for data collection was found to be more appropriate for this study. This is because, the study involves collection, of data from the entire representative sample size of the North Central States. In other words, this study made use of quantitative data in order to describe the characteristics of the population and summarize the information and testing of the hypotheses. The study gathered data and describes the characteristics of the population of the study at one time and not over a long period of time.

3.2 Population, Sample and Sampling Techniques

3.2.1 Population

The target population of the study was eight thousand six hundred and fifty seven (8,657) SMEs owners that are trained with EDC in Makurdi that their businesses resides in the states within North Central Nigeria;

Table 3.1 Individual State population of Trained SMEs Owners

S/No	State	Population
1.	Kwara	1, 082
2.	Kogi	1, 323
3.	Benue	2, 164
4.	Niger	1, 846
5.	Plateau	1, 418
6.	Nasarawa	824
	Total	**8, 657**

Central Bank of Nigeria Statistical Bulletin, 2017

3.2.2 Sample and Sampling Techniques

The technique used for sample size selection was Taro Yamane (1967) formula:

$n = N/1+ (N (e)^2)$

Where:

n is required sample size,

N is required research population, and

e is tolerable error in judging the population (Chukwuemeka 2009, Orsaah, 2009 and Agburu, 2010).

For the purpose of this study 5% tolerable error was allowed. Therefore, using the above formula we have;

$n = 8, 657/1+ 8, 657 (0.05)^2$

$= 8, 657/1+ 21.6, 425$

$= 8, 657/22.6, 425$

$= 382.3, 341$

$= 382$ (Approximately)

Therefore the sample size for the study was 382.

The Bowley's 1964 proportional population allocation formula was used in calculating the individual sample size of SMEs owners according to the state (Ayatse, 2012).

The formula is:

nh = $\frac{nN\boldsymbol{h}}{N}\frac{nN\boldsymbol{h}}{N}$

Where:

nh is number of units allocated to each state,

n is total sample size,

Nh is number of population in each state

N is population size

Applying this formula, we have;

Kwara State

nh = 1, 082*382/8, 657 = 48 (approximately)

Kogi State

nh = 1, 323*382/8, 657 = 58 (approximately)

Benue State

nh = 2, 164*382/8, 657 = 96 (approximately)

Niger State

nh = 1, 846*382/8, 657 = 82 (approximately)

Plateau State

nh = 1, 418*382/8, 657 = 63 (approximately)

Nasarawa state

nh = 842*382/8, 657 = 35 (approximately)

The questionnaire was distributed purposely to the respondents across the states.

3.3 Methods of Data Collection

3.3.1 Instrument for Data Collection

The researcher prepared a close ended questionnaire. The researcher designed the questionnaire on a 4 point Likert's scale, where A = Agree, SA = Strongly Agree, DA = Disagree and SD = Strongly Disagree. The Likert scale type questionnaire allowed the use of scale and continuous variable for inferential statistics. The respondents were asked to complete the questionnaire and return at the spot to the research assistants employed by the researcher to help and serve the questionnaire in various states. This was done to only the SMEs owners that could not accessed their email account in time and answer the questionnaire sent to them, and cannot be reach by phone; their business addresses were traced and the questionnaire was administered to them successfully. The researcher printed 382 copies of the questionnaires and administered same to the respondents.

3.3.2 Validation and Reliability of Instrument

Conceptually validity implies the degree to which a research instrument measures what it is designed to measure while reliability is the degree to which a research instrument produces consistent result or the consistency between independent measurements of the same phenomena. This implies by implication that despite variance in time, the same set of element must yield the same result.

The research instrument was tested for validity by using content validity test. The validity for the study was determined by experts opinion. Three senior university lecturers specialized in business management from different universities with a requisite knowledge on strategy, policy and entrepreneurship from the Department of Business Administration; Nasarawa State University, Keffi, Benue state university, Makurdi and Federal University of Agriculture, Makurdi were contacted for validation and the instrument was edited and refined in a professional manner. The instrument's reliability was determined through the use of test- retest method in the South Eastern region of Nigeria and there was a consistent results of between 95% - 97% for all the five sub-independent variables.

This was confirmed in the Cronbach's Alpha result as shown in the table below:

Table 3.2: Reliability Statistics

Variable	**No. of items**	**Cronbach's alpha**
Vocational/Technical Skills Acquisition Training	5	0.954
Managerial Skills Training	5	0.970
Market Orientation Training	5	0.967
Business Networking Training	5	0.974
Financial Skills Training	5	0.954

Source: SPSS OUTPUT, 2018

The overall Cronbach's Alpha result for the study is 0.992 which shows that on the average the research instrument is more reliable than the individual results as shown in table 3.2 above.

3.3.3 Sources of Data

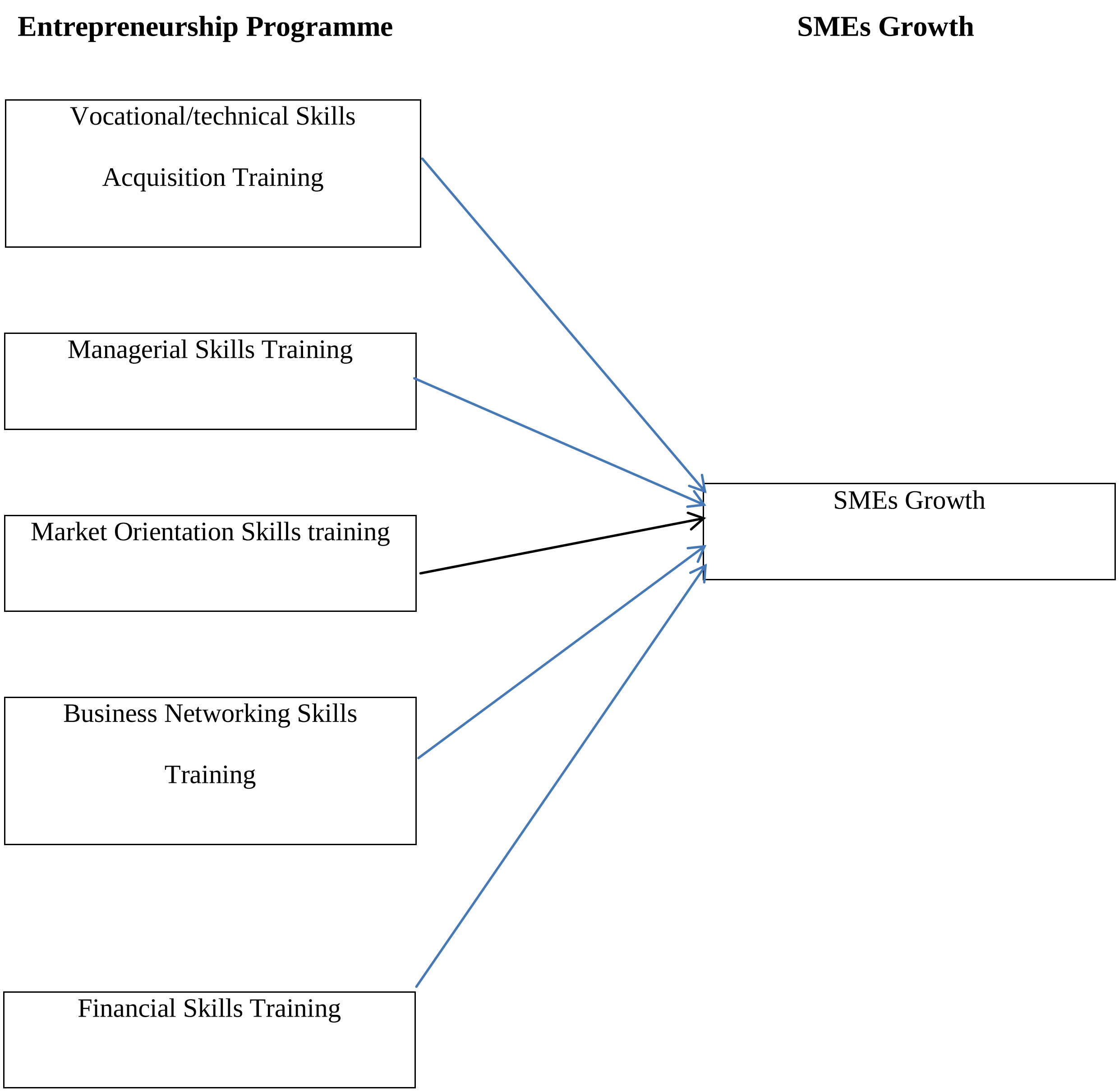
The sources of data for the study was primary (field work that gathered first-hand information for the study, it was obtained by the use of questionnaire). The data for the study was primarily collected through the use of questionnaire.

3.4 Techniques for Data Analysis and Model Specification

3.4.1 Technique for Data Analysis

The data needed for this research study was collected on a nominal scale. Hence, the researcher used descriptive statistics (tables, frequency, percentage, mean, standard deviation were used) the data was coded on a nominal and ordinal scales. This was imperative to help comprehend the diversity in the opinions of the respondents, so as to help understand the effect of entrepreneurship programmes on SMEs growth in the North Central Nigeria. Multiple Regression Analysis was used to test the hypotheses and all the calculations were done through Statistical Package for Social Sciences (*SPSS)*, version 21.

3.4.2 Model Specification



Source: Researcher's Model 2018

Diagrammatic Model Representation of Variables (Entrepreneurship Programme and SMEs Growth)

Implicit Function

SMEs Growth = f(Vocational/Technical Skills Acquisition Training, Managerial Skills Training, Market Orientation Training, Business Networking Training and Financial Skills Training).

The model for the study was specified thus:

SMEG = f(VTS, MST, MOT, NWT, FST) ………………………………………… (i)

$SMEG = b_0 + b_1VTS + b_2MST + b_3MOT + b_4BNT + b_5FST + Ut$ ………………… (ii)

Where:

VTS = Vocational/Technical Skills Acquisition Training

MST = Managerial Skills Training

MOT = Market Orientation Training

BNT = Business Networking Training

FST = Financial Skills Training

b_0 is Constant/Intercepts, b_1, b_2, b_3, b_4 and b_5 = Parameters estimates of determination and Ut = Stochastic Variable (Error term).

A-priori Expectation

$b_1 > 0, b_2 > 0, b_3 > 0, b_4 > 0, b_5 > 0$

Measurement of Variables: All the variables were measured using nominal scale.

3.4.2 Variable Definition

The independent variable for the study is entrepreneurship programmes (Vocational/Technical Skills Acquisition Training, Managerial Skills Training, Market Orientation Training, Business Networking Training and Financial Skills Training) and dependent variable is SMEs growth (increase in employment, increase in output, increase in profits, business expansion. Increase in business assets, increase in sales, quality of service delivery, effectiveness and efficiency).

3.5 Justification of the Methods

The inferential (multiple regression) statistics was used for the study because the instrument of data collection was likert scale which use continuous variable that can be statistically analyzed by Pearson Rank Correlation and regression analysis. However, the Pearson Rank Correlation can only express the association of relationships but the multiple regression express the significant of the effect of independent variable on the dependent variable and that is why it is favoured among other similar techniques.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1.1 Data Presentation

The data collected was presented and analyzed as shown below.

Table 4.1.1 Questionnaire Response Rate

Questionnaire Item	Frequency	Percentage (%)
Questionnaire distributed	382	100
Questionnaire returned	350	91.6
Questionnaire with missing values	32	8.4
Questionnaire retained	**350**	**91.6**

Source: *Researcher's Field Survey, 2018*

A total of three hundred and eighty two (382) questionnaires were administered on the sampled respondents. However, only three hundred and fifty (350) questionnaires were correctly answered and returned as presented in Table 4.1.1. The analysis presented in this chapter was based on the three hundred and fifty (350) questionnaires that were successfully returned. Data in Table 4.1.1 above shows that 350 copies of the questionnaire representing 91.6% of the total questionnaire administered were duly completed and successfully returned. The reason for questionnaire not returned might be the nature of the respondents' work which requires full commitment that denied them time to respond to the questionnaire, some of the questionnaire that form part of not returned questionnaires are those that are wrongly completed. However, the table also shows that none of the questionnaire were rejected. Thus, all the successfully returned copies of the questionnaire were used for the analysis of the study. This indicates a good response rate from the sample size which made the findings valid for generalization.

Table 4.1.2 Respondents' Years of Experience on the Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 2 years	98	28.0	28.0	28.0
	3-5 years	83	23.7	23.7	51.7
	6-8 years	73	20.9	20.9	72.6
	9-10 years	50	14.3	14.3	86.9
	above 10 years	46	13.1	13.1	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.2 shows that 98 (28.0%) of the respondents had business experience of not more than 2 years, 83 (23.7%) of the respondents had experience of 3 – 5 years, 73 (20.9%) had 6 – 8 years' experience, 50 (14.3%) had 9 – 10 years' experience while 46 (14.1%) had experience of more than 10 years. This indicates that majority of the respondents were motivated to start a business as a result of the training received from EDC, while the remaining respondents were existing business owners that received training from EDC.

Table 4.1.3 Respondents' Educational Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Others	64	18.3	18.3	18.3
	SSCE/GCE	39	11.1	11.1	29.4
	ND/NCE	78	22.3	22.3	51.7
	HND/Degree	98	28.0	28.0	79.7
	Masters	71	20.3	20.3	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.3 shows that 39 (11.1%) of the respondents had either SSCE or GCE certificate, 78 (22.3%) were holders of ND/NCE certificate, 98 (28.0%) had either HND/Degree or its equivalent, 71 (20.3%) were holders of Masters and the remaining 64 (18.3%) had other qualifications. The percentage distribution of responses shows that majority of HND/Degree holders took advantage of the entrepreneurship development scheme to become self-employed, given the dearth of job opportunities in the country generally. It is pertinent to note that all the respondents involved in the study were literate enough to give required responses to the questionnaire as none of the respondents claimed not to be educated.

Table 4.1.4 Literate Knowledge in Business Area help to Improve Business Growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	22	6.3	6.3	6.3
	Disagree	62	17.7	17.7	24.0
	Agree	138	39.4	39.4	63.4
	Strongly Agree	128	36.6	36.6	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.4 shows that 128 (36.5%) of the respondents strongly agreed that literate knowledge in business area help to improve business growth; 138 (39.5%) of the respondents agreed, 62 (17.7%) of the respondents disagreed and 22 (6.3%) of the respondents strongly disagreed. This indicates that literate knowledge makes entrepreneurs to be able to know the actual income and expenditure as well as have a detailed operational plan in respect of their business.

Table 4.1.5 Practical Application of Knowledge in the Business Increase Business Success

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	2.0	2.0	2.0
	Agree	205	58.6	58.6	60.6
	Strongly Agree	138	39.4	39.4	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

On whether practical application of knowledge in the business leads to correspondent success in business, 138 (39.5%) respondents strongly agreed, 205 (58.5%) respondents agreed, 7 (2.1%) respondents strongly disagreed as it is indicated on table 4.1.5. This implies that, putting into practice what is learnt during entrepreneurship training provides more growth opportunities to business success.

Table 4.1.6 Numerical Literacy help in Logical Operation of a Business Venture

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	54	15.4	15.4	15.4
	Agree	170	48.6	48.6	64.0
	Strongly Agree	126	36.0	36.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.6 shows that, 126 (36.0%) respondents strongly agreed that numerical literacy helps in logical operation of a business venture, 170 (48.6%) agreed, and 54 (15.4%) respondents disagreed. This is to the fact that, business plans are usually done in numerical terms and the whole operations of a business venture are measured in numerical terms therefore majority of the respondents strongly agreed with the help of numerical literacy to business growth.

Table 4.1.7 Techniques Acquired from Practical Learning Improve the Effectiveness of Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	5	1.4	1.4	1.4
	Agree	199	56.9	56.9	58.3
	Strongly Agree	146	41.7	41.7	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

On whether techniques acquired from practical learning lead to effectiveness of business, Table 4.1.7 shows that 146 (41.7%) of the respondent strongly agreed, 199 (56.9%) of the respondents agreed, while 5 (1.4%) of the respondents disagreed. This implies that, practical learning provides entrepreneurs with business experience which makes them capable of handling the complexities of business operations as confirmed by the majority of the respondents.

4.1.8 Workshop Training Enables Proficiency in Business Operation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	1.4	1.4	1.4
	Disagree	40	11.4	11.4	12.9
	Agree	135	38.6	38.6	51.4
	Strongly Agree	170	48.6	48.6	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Furthermore, Table 4.1.8 has shown that, 170 (48.6%) respondents strongly agreed that workshop training enables proficiency in business operation, 135 (38.6%) respondents agreed, 40 (11.4%) respondents disagreed, while 5 (1.4%) of the respondents strong disagreed. This indicates that, workshop training exposes participants to various dimensions of business, thereby making them proficient in ensuring effective and efficient business operations.

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Table 4.1.9 Critically Knowledge of the Functions of a Business Manger help to Improve Business Outcomes

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	15	4.3	4.3	4.3
	Disagree	17	4.9	4.9	9.1
	Agree	185	52.9	52.9	62.0
	Strongly Agree	133	38.0	38.0	100.0
	Total	350	100.0	100.0	

Source: Researcher's Field Survey, 2018

In Table 4.1.9, responses show that 133 (38.0%) of the respondents strongly agreed that critical knowledge of the functions of a business manager helps to improve business outcomes, 185 (52.8%) respondents agreed, 17 (4.9%) respondents disagreed and 15 (4.3%) respondents strongly disagreed. This indicates that, majority of the respondents have critical knowledge of the functions of a business manager which help them to operate with due commitment and efficiency.

Table 4.1.10 Analysis of Business Information Lead to an Informed Decision For Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	12	3.4	3.4	3.4
	Disagree	72	20.6	20.6	24.0
	Agree	148	42.3	42.3	66.3
	Strongly Agree	118	33.7	33.7	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.10 also shows that 118 (33.7%) of the respondents strongly agreed that analysis of business information leads to an informed decision for business; 148 (42.3%) agreed, 72 (20.6%) respondents disagreed and the remaining 12 (3.4%) strongly disagreed. This implies that, analysis of business information ensures taking of facts based decisions that are favourable to the growth of the business as confirmed by the majority.

Table 4.1.11 Conducting Feasibility Study with Good Report Clearly Define a Business Capacity/Capability in Relation to Available Resources

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.9	2.9	2.9
	Disagree	44	12.6	12.6	15.4
	Agree	158	45.1	45.1	60.6
	Strongly Agree	138	39.4	39.4	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.11 shows that, 138 (39.4%) respondents strongly agreed that conducting feasibility study with good report clearly defines a business capacity/capability in relation to available resources; 158 (45.1%) respondents agreed, 44 (12.6%) respondents disagreed while 10 (2.9%) respondents strongly disagreed. This indicates, by the majority, that critical areas of a business venture and their implications were identified and taking care of in a feasibility study.

Table 4.1.12 Understanding that Business is a Separate Entity Improve Business Activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	17	4.9	4.9	4.9
	Disagree	13	3.7	3.7	8.6
	Agree	234	66.9	66.9	75.4
	Strongly Agree	86	24.6	24.6	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

On whether the understanding that business as a separate entity leads to business growth, Table 4.1.12 shows that 86 (24.6%) of the respondents strongly agreed, 234 (66.9%) of the respondents agreed, 13 (3.7%) of the respondents disagreed while 17 (4.9%) of the respondents strongly disagreed. This implies that, managerial skills training helps entrepreneurs to separate their business from personal undertakings thereby allowing the business to be run without interference as stated by the respondents.

Table 4.1.13 Influencing Employees/Subordinates by Using Motivational Tools Lead to Maximum Contribution of Individual Efforts in Achieving Business Objectives

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	19	5.4	5.4	5.4
	Disagree	42	12.0	12.0	17.4
	Agree	163	46.6	46.6	64.0
	Strongly Agree	126	36.0	36.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Also, from Table 4.1.13, responses indicate that 126 (36.0%) respondents strongly agreed that influencing employees/subordinates by using motivational tools leads to maximum contribution of individual efforts in achieving business objectives; 163 (46.6%) respondents agreed, 42 (12.0%) respondents disagreed while 19 (5.4%) of the respondents strongly disagreed. The percentage distribution of responses as indicated by the majority shows that managerial skills acquired through entrepreneurship development programmes are used to motivate employees to put up high performance towards the achievement of the business objectives.

Table 4.1.14 Business Owner/Manager Constantly Monitor the Level of Commitment and Orientation of Stakeholders to Meeting Customer's Needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.9	2.9	2.9
	Disagree	17	4.9	4.9	7.7
	Agree	187	53.4	53.4	61.1
	Strongly Agree	136	38.9	38.9	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.14 shows that 136 (38.9%) of the respondents strongly agreed that business owner/manager constantly monitor the level of commitment and orientation of stakeholders to meeting customer's needs; 187 (53.4%) respondents agreed, 17 (4.9%) respondents disagreed and 10 (2.9%) respondents strongly disagreed. The implication of this, according to the majority, is that with market orientation training, business owners/managers constantly monitor and control the operations of the business towards meeting customers' needs.

Table 4.1.15 Meeting of Customer's Needs is the most Important Objective of the Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.9	2.9	2.9
	Disagree	62	17.7	17.7	20.6
	Agree	81	23.1	23.1	43.7
	Strongly Agree	197	56.3	56.3	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

On whether meeting customer's needs is the most important objective of the business, Table 4.1.15 shows that, 197 (56.3%) respondents strongly agreed, 81 (23.1%) respondents agreed, 62 (17.7%) respondents disagreed while 10 (2.9%) respondents strongly disagreed. This implies that, market orientation training makes business owners develop the belief that customer is the king and as such the latter's needs are considered the most important to the business.

Table 4.1.16 Business Strategies are Driven by Beliefs on how to Create Greater Value for the Customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.9	2.9	2.9
	Disagree	59	16.9	16.9	19.7
	Agree	101	28.9	28.9	48.6
	Strongly Agree	180	51.4	51.4	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.16 also shows that, 180 (51.4%) respondents strongly agreed that business strategies are driven by beliefs on how to create greater value for the customers; 101 (28.9%) respondents agreed, 59 (16.9%) disagreed and 10 (2.9%) respondents strongly disagreed. This implies that, trained business owners/managers have the belief that satisfying customers leads to business success and therefore they develop business strategies that creates greater value for customers than competitors.

Table 4.1.17 Business Target Customers and Customer Groups where it has Developed or can Develop a Competitive Advantage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	15	4.3	4.3	4.3
	Disagree	17	4.9	4.9	9.1
	Agree	185	52.9	52.9	62.0
	Strongly Agree	133	38.0	38.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Also, from Table 4.1.17, responses show that 133 (38.0%) of the respondent strongly agreed that business target customers and customer groups, where it has developed, can develop a competitive advantage; 185 (52.9%) of the respondents agreed, 17 (4.9%) disagreed while 15 (4.3%) of the respondents strongly disagreed. The implication of this is that market orientation training makes business owners/managers target customers and customer groups and this helps them gain competitive advantage as a result of customer loyalty and patronage.

Table 4.1.18 Business Managers/Owner Understand how Everyone in the Business Contribute to Creating Customer Value

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	19	5.4	5.4	5.4
	Disagree	42	12.0	12.0	17.4
	Agree	163	46.6	46.6	64.0
	Strongly Agree	126	36.0	36.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Furthermore, Table 4.1.18 has shown that, 126 (36.0%) respondents strongly agreed that business managers/owner understand how everyone in the business contributes to creating customer value; 163 (46.6%) respondents agreed, 42 (12.0%) respondents disagreed, while 19 (5.4%) of the respondents strongly disagreed. This implies that, market orientation training provides business owners/managers with the knowledge needed to effectively appraise the contribution of everyone in the business towards creating value for customers.

Table 4.1.19 We have Strong Ties with Sister Businesses Electronically

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	28	8.0	8.0	8.0
	Disagree	60	17.1	17.1	25.1
	Agree	100	28.6	28.6	53.7
	Strongly Agree	162	46.3	46.3	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

In Table 4.1.19 responses show that 28 (8.0%) of the respondents strongly disagreed that they had strong ties with sister businesses electronically; 60 (17.1%) disagreed, 100 (28.6%) agreed and the remaining 162 (46.3%) strongly agreed. This implies that, trained business owners/managers see business networking as a tool for business growth and, therefore, greatly indulge in the act for the benefit of their business ventures and as well connect electronically without physical appearance for business purposes.

Table 4.1.20 We Physically go into Alliance with our Sister Businesses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	40	11.4	11.4	11.4
	Disagree	33	9.4	9.4	20.9
	Agree	110	31.4	31.4	52.3
	Strongly Agree	167	47.7	47.7	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.20 also shows that 40 (11.4%) of the respondents strongly disagreed that they physically go into alliance with their sister businesses; 33 (9.4%) disagreed, 110 (31.4%) agreed while the remaining 167 (47.7%) strongly agreed. This indicates that, business owners/managers who are trained consider business networking as sacrosanct to the success of the business and they physically go into alliance with other ventures.

Table 4.1.21 We Share Data and Information among Businesses in our Network for more Strength

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	35	10.0	10.0	10.0
	Disagree	55	15.7	15.7	25.7
	Agree	118	33.7	33.7	59.4
	Strongly Agree	142	40.6	40.6	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

To confirm whether respondents shared data and information among businesses in their network for more strength, Table 4.1.21 shows that, 35 (10.0%) respondents strongly disagreed, 55 (15.7%) disagreed, 118 (33.6%) agreed while the remaining 142 (40.6%) strongly agreed. This analysis indicates that, business owners/managers shared information on critical and important aspects of their business among businesses in their network group in other to be strong against competitors.

Table 4.1.22 Networking Skills Expand our Scope of Product/Service Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	37	10.6	10.6	10.6
	Disagree	20	5.7	5.7	16.3
	Agree	138	39.4	39.4	55.7
	Strongly Agree	155	44.3	44.3	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

On whether networking skills expanded their scope of product/service distribution, Table 4.1.22 shows that, 37 (10.6 %) of the respondents strongly disagreed, 20 (5.7%) disagreed, 138 (39.4%) agreed while 155 (44.3%) strongly agreed. This indicates that, the networking skills acquired by business owners/managers through entrepreneurship development training are practically utilized to expand the scope of products/service distribution to the areas where the producing firm cannot reach on her own.

Table 4.1.23 My Businesses is Internationalize through Network Ties with Foreign Firms

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	112	32.0	32.0	32.0
	Disagree	98	28.0	28.0	60.0
	Agree	63	18.0	18.0	78.0
	Strongly Agree	77	22.0	22.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.23 shows that 112 (32.0%) of the respondents strongly disagreed and 98 (28.0%) disagreed that their businesses are internationalized through network ties with foreign firms; 63 (18.0%) agreed while the remaining 77 (22.0%) strongly agreed with the assertion. This implies that, majority of business owners do not use the business network skills to develop ties with foreign business firms in order to take their businesses to the international level.

Table 4.1.24 Proper Record Keeping Skills Improve Business Operation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	22	6.3	6.3	6.3
	Disagree	62	17.7	17.7	24.0
	Agree	138	39.4	39.4	63.4
	Strongly Agree	128	36.6	36.6	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.24 shows that 128 (36.6%) of the respondents strongly agreed that proper record keeping skills improve business operation; 138 (39.4%) of the respondents agreed, 62 (17.7%) of the respondents disagreed and 22 (6.3%) of the respondents strongly disagreed. This indicates that, taking proper record of transaction helps business owners/managers to correctly analyze and appraise the performance of their businesses which helps in taking better and informed decisions.

Table 4.1.25 Reading and Interpreting Financial Statements help in Understanding Financial Position of the Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	2.0	2.0	2.0
	Agree	205	58.6	58.6	60.6
	Strongly Agree	138	39.4	39.4	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

On whether reading and interpreting financial statements help in understanding financial position of the business; Table 4.1.25 indicated that, 138 (39.4%) respondents strongly agreed, 205 (58.6%) respondents agreed, and 7 (2.0%) respondents strongly disagreed. This implies that, financial skills training helps business owners/mangers to understand the true state of affairs of the business to enable adequate coordination and control.

Table 4.1.26 Understanding of the Sources of Funds and their Implications on Financing a Business Enables Healthy Growth of a Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	54	15.4	15.4	15.4
	Agree	170	48.6	48.6	64.0
	Strongly Agree	126	36.0	36.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.26 shows that, 126 (36.0%) respondents strongly agreed that understanding of the sources of funds and their implications on financing a business enables healthy growth of their business, 170 (48.6%) respondents agreed, 54 (15.4%) respondents disagreed. The implication of this is that, financial skills training help business owners to choose the most favourable financing options for their businesses.

Table 4.1.27 Reinvesting Profit into the Business Enables Sustainable Growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	5	1.4	1.4	1.4
	Agree	199	56.9	56.9	58.3
	Strongly Agree	146	41.7	41.7	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Also, Table 4.1.27 shows that 146 (41.7%) of the respondents strongly agreed that reinvesting profit into the business enables sustainable growth, 199 (56.9%) of the respondents agreed, while 5 (1.4%) of the respondents disagreed. This indicates that, through financial skills training, business owners/managers reinvest profits realized into the business for expansion rather than withdrawing them for personal use.

Table 4.1.28 Cost/Benefits Analysis Guide Business Mangers on the Kind of Investment to Commit Business Resources.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	1.4	1.4	1.4
	Disagree	40	11.4	11.4	12.9
	Agree	135	38.6	38.6	51.4
	Strongly Agree	170	48.6	48.6	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Furthermore, Table 4.1.28 has shown that, 170 (48.6%) respondents strongly agreed that cost/benefits analysis guide business managers on the kind of investment to commit business resources, 135 (38.6%) respondents agreed, 40 (11.4%) respondents disagreed, while 5 (1.4%) of the respondents strongly disagreed. This means that, trained business owners/managers carry out cost/benefit analysis which guides them in taking investment decisions.

Table 4.1.29 Business Increases her Employment Status as a Result of more Business Activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	15	4.3	4.3	4.3
	Disagree	17	4.9	4.9	9.1
	Agree	185	52.9	52.9	62.0
	Strongly Agree	133	38.0	38.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.29 shows that, 133 (38.0%) of the respondents strongly agreed that the employment status of the business increases as a result of more business activities, 185 (52.9%) respondents agreed, 17 (4.9%) respondents disagreed and 15 (4.3%) respondents strongly disagreed. This indicates that, more hands are employed to keep up with the growing business activities.

Table 4.1.30 There is increase in Business Output because of the Training Acquired by the Owner

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	12	3.4	3.4	3.4
	Disagree	72	20.6	20.6	24.0
	Agree	148	42.3	42.3	66.3
	Strongly Agree	118	33.7	33.7	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Expressing their views on the statement that there is increase in business output because of the training acquired by the owners of the businesses, Table 4.1.30 shows that, 118 (33.7%) respondents strongly agreed, 148 (42.3%) respondents agreed, 72 (20.6%) respondents disagreed and the remaining 12 (3.4%) strongly disagreed. The percentage distribution of responses show that, the training acquired by owners of SMEs helped them to increase the output of their businesses.

Table 4.1.31 The Business Increase in Profits for Applying basic Managerial Principles in Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.9	2.9	2.9
	Disagree	44	12.6	12.6	15.4
	Agree	158	45.1	45.1	60.6
	Strongly Agree	138	39.4	39.4	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.31 shows that, 138 (39.4%) respondents strongly agreed that the businesses increased in profits for applying basic managerial principles in business, 158 (45.1%) respondents agreed, 44 (12.6%) respondents disagreed while 10 (2.9%) respondents strongly disagreed. This indicates that, owners of the business put into practice the managerial skills acquired during training which resulted in increased profits for the business.

Table 4.1.32 Business Expanded her Branches and Activities due to the new Techniques Learned by the Owner

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	17	4.9	4.9	4.9
	Disagree	13	3.7	3.7	8.6
	Agree	234	66.9	66.9	75.4
	Strongly Agree	86	24.6	24.6	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

On whether business expanded in branches and activities due to the new techniques learned by the owner, Table 4.1.32 shows that 86 (24.6%) of the respondent strongly agreed, 234 (66.9%) of the respondents agreed, 13 (3.7%) of the respondent disagreed while 17 (4.9%) of the respondents strongly disagreed. This implies that, trained owners of SMEs are able to manage their business in a way that enhances the expansion of business activities and creation of more branches.

Table 4.1.33 The Business Assets has Significantly Increase to an Appreciable Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	19	5.4	5.4	5.4
	Disagree	42	12.0	12.0	17.4
	Agree	163	46.6	46.6	64.0
	Strongly Agree	126	36.0	36.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.33 shows that 126 (36.0%) respondents strongly agreed that their business assets had significantly increased to an appreciable level; 163 (46.6%) respondents agreed, 42 (12.0%) respondents disagreed, while 19 (5.6%) of the respondents strongly disagreed. This means that, training enables owners of SMEs to put adequate measures in place thereby increasing both fixed and current assets of the business.

Table 4.1.34 Business sales has Increase Significantly After Training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.9	2.9	2.9
	Disagree	17	4.9	4.9	7.7
	Agree	187	53.4	53.4	61.1
	Strongly Agree	136	38.9	38.9	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.34 shows that 136 (38.9%) of the respondents strongly agreed that business sales has increase significantly after training; 187 respondents (53.4%) agreed, 17 respondents (4.9%) disagreed and 10 respondents (2.9%) strongly disagreed. This shows that, the owners used the knowledge and skills they acquired during training to improve on marketing strategies in order to significantly increase the volume of sales.

Table 4.1.35 The Quality of Service Delivery has Improved as a Result of the Training Acquired

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.9	2.9	2.9
	Disagree	62	17.7	17.7	20.6
	Agree	81	23.1	23.1	43.7
	Strongly Agree	197	56.3	56.3	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

On whether the quality of service delivery has improved as a result of the training acquired, Table 4.1.35 shows that, 197 (56.3%) respondents strongly agreed, 81 (23.1%) respondents agreed, 62 (17.7%) fairly agreed while 10 (2.9%) respondents disagreed. This implies that, the knowledge and skills acquired during training helps business owners to improve on business processes thereby enhancing efficient service delivery.

Table 4.1.36 The Business Introduces New Products and Services Regularly

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.9	2.9	2.9
	Disagree	180	51.4	51.4	54.3
	Agree	59	16.9	16.9	71.1
	Strongly Agree	101	28.9	28.9	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Table 4.1.36 shows that, 101 (28.9%) respondents strongly agreed that the business introduces new products and services regularly; 59 (16.9%) respondents agreed, 180 (51.4%) disagreed and 10 (2.9%) respondents strongly disagreed. This means that, training helps business owners/managers to always carry out market survey to identify customers' needs and continuously work on improving the products to meet the customers' needs.

Table 4.1.37 The Business Generate New Customers on a Regular Basis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	15	4.3	4.3	4.3
	Disagree	17	4.9	4.9	9.1
	Agree	185	52.9	52.9	62.0
	Strongly Agree	133	38.0	38.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

In the same vein, on whether the business generates new customers on a regular basis, Table 4.1.37 shows that 133 (38.0%) of the respondents strongly agreed, 185 (52.9%) of the respondents agreed, 17 (4.9%) disagreed while 15 (4.3%) of the respondents strongly disagreed. The percentage of responses shows that through training, business owners know how to create their product/service awareness and also embark on quality improvement that endears new customers to their businesses.

Table 4.1.38 The Business has Captured Large Percent of Market Share

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	19	5.4	5.4	5.4
	Disagree	42	12.0	12.0	17.4
	Agree	163	46.6	46.6	64.0
	Strongly Agree	126	36.0	36.0	100.0
	Total	350	100.0	100.0	

Source: *Researcher's Field Survey, 2018*

Lastly, from Table 4.1.38, 126 (36.0%) respondents strongly agreed that the business has captured large percent of market share; 163 (46.6%) respondents agreed, 42 (12.0%) respondents disagreed, while 19 (5.4%) of the respondents strongly disagreed. This indicates that through training, business owners/managers are able to adopt aggressive mode of operations that go a long way in acquiring a wide market share.

Table 4.1.39 Descriptive Statistics and Zero Order Correlation of Study Variables

S/N	Variable	M	SD	1	2	3	4	5	6
1	SMEG	31.47	7.37	-					
2	VTS	16.37	3.20	.976**	-				
3	MST	15.76	3.63	.996**	.966**	-			
4	MOT	16.28	3.74	.985**	.965**	.975**	-		
5	BNT	14.81	4.81	.952**	.959**	.942**	.962**	-	
6	FST	16.37	3.20	.976**	1.000**	.966**	.965**	.959**	-

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

Source: *Researcher's Field Survey, 2018*

The results in Table 4.1.39 provided the descriptive statistics (mean and standard deviations) as well as the zero-order correlation between variables of the study, displaying the significant relationships that exist among them. The descriptive statistics and zero order correlation, as shown in results of table 4.1.39 begin with the scores of the dependent variable, Small and Medium Enterprise Growth (SMEG). This is followed by the scores of predictor variables, beginning with Vocational Training Skills (VTS); followed by Managerial Skills Training (MST), Market Orientation Training (MOT), Business Networking Training (BNT), and Financial Skills Training (FST) respectively.

Results in Table 4.1.39 showed that, the overall scores for VTS positively correlated significantly with SMEG scores ($r_{(350)} = 0.976$; $P < 0.001$). This result shows that the amount of vocational training skills acquired by SMEs owners positively predict the growth of their SMEs. That is, higher level of vocational skills training leads to corresponding higher levels of SMEs growth and vice versa. Similarly, the scores of MST ($r_{(350)}$ = 0.996; $P < 0.001$), MOT($r_{(350)}$ = 0.985; $P < 0.001$), BNT($r_{(350)}$ = 0.952; $P < 0.001$), and FST ($r_{(350)}$ = 0.976; $P < 0.001$) also positively and significantly correlated with SMEG scores. Furthermore, all the predictors scores positively correlated highly with those of SMEs growth scores. These results show that all forms of training skills are good predictors of SMEs growth. Of particular interest to this study is the similarity between VTS and FST scores. The similarity in mean and standard deviation scores of the two variables implies that VTS and FST are substitute training skills. That is, SMEs owners who have acquired vocational and technical training skills are as good as those who have undergone financial skills training, and as such, can do with any but not both. As can be discerned from the table 4.1.39, the correlation value, where VTS (column numbered 2), and FST (6th raw) meet is equal to 1.

4.2 Data Analysis and Results

Test of Hypotheses

A standard multiple regression was performed utilizing small and medium enterprises as the criterion and five dimensions of training skills (Vocational and Technical Skills (VTS), Managerial Skills Training (MST), Market Orientation Training (MOT), Business Network Training (BNT), and Financial Skills Training (FST)) as predictors in order to determine if Small and Medium Enterprises' Growth (SMEG) scores could be predicted as a function of training or skills acquisition dimensions scores.

Table 4.2.1 Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.999[a]	.997	.997	.40017

a. Predictors: (Constant), Financial Skills Training score, Business Networking Training score, Managerial Skills score, Market Orientation Training score
b. Dependent Variable: Small & Medium Enterprises Growth
Source: SPSS OUTPUT, 2018

The model in Table 4.2.1 tells us how much of the variance in the dependent variable (small & medium enterprises growth) is explained by the model (which includes the variables of FST, BNT, MST, and MOT, excluding VTS, which has similar scores with FST). In this case, the value is .997. Expressed as a percentage (multiplyby 100, by shifting the decimal point two places to the right), this means that ourmodel (which includes four predictors) explains 99.7 per cent of the variance insmall and medium enterprises growth. In other words, less than 1 percent of the variation in the outcome variable is caused by chance.

Table 4.2.2: ANOVA Summary

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18883.906	4	4720.977	29480.518	.000[b]
	Residual	55.248	345	.160		
	Total	18939.154	349			

a. Dependent Variable: Small & Medium Entreprise Growth
b. Predictors: (Constant), Financial Skills Training score, Business Networking Training score, Managerial Skills score, Market Orientation Training score

Source: SPSS OUTPUT, 2018

To assess the statistical significance of the result, it is necessary to look in Table 4.2.2 above (**ANOVA Summary)**. In this tests, the null hypothesis that multiple Regression (R) in the population equals 0. The model in this example reaches statistical significance (Sig. = .000; this really means p<.0005). The ANOVA analysis was found to be statistically significant F (4,345) =29480, p<0.0005, indicating that all the entrepreneurship programme dimensions under this study jointly predicts small and Medium enterprises growth.

Table 4.2.3a: Regression Coefficient Summary of the Four Dimensions of Training

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.019	.185		-10.928	.000
	Managerial Skills score	1.298	.030	.640	43.924	.000
	Market Orientation Training score	.483	.032	.245	15.116	.000
	Business Networking Training score	-.065	.018	-.042	-3.555	.000
	Financial Skills Training score	.374	.032	.163	11.848	.000

a. Dependent Variable: Small & Medium Enterprises Growth

Source: SPSS OUTPUT, 2018

Table 4.2.3b: Regression Coefficient Summary of Excluded Variable

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	Vocational & Technical skills score	.[b]	.	.	.	.000	.	.000

a. Dependent Variable: Small & Medium Enterprises Growth

b. Predictors in the Model: (Constant), Financial Skills Training score, Business Networking Training score, Managerial Skills score, Market Orientation Training score

Source: SPSS OUTPUT, 2018

The above multiple regression in Tables 4.2.3a, and 4.2.3b clearly illustrate the independent predictive capacity of the four dimensions of training skills on growth of small and medium enterprises, and provide answers to the research hypotheses.

Hypothesis One

$H0_1$: There is no significant effect of vocational/technical skills acquisition training on growth of SMEs in the North Central Nigeria.

The correlation results in table 4.1 show that both vocational/technical skills acquisition training (VTS) and Financial Skills Training (FST) of owner's SMEs during the period under review were significant and positively associated with the growth of SMEs (SMEG), reflecting similar mean and standard deviation scores of 16. 3686 and 3.2016 respectively. The implication for this study is that the prediction is similar to both variables, hence, the exclusion of one. Therefore, the results of FST will also be used for VTS.

Therefore, from the regression coefficient table 4.2.3a, independently, Vocational and Technical Skills and Financial Skills Training made significant positive prediction to Small and Medium Enterprises Growth ($\beta=0.16$, $t=11.85$, $p<0.0005$). This implies a proportionate relationship between the VTS, FST and SMEG; that is, as the vocational/technical skills acquisition training and financial skills training of business owners/managers increase, the growth of SMEs improves. This informs the rejection of the null hypothesis which states that ‘there is no significant relationship between vocational/technical skills acquisition training and growth of SMEs in the North Central Nigeria. Concomitantly, the results of hypothesis one provides answers for hypothesis five too.

Hypothesis Two

$H0_2$: There is no significant effect of managerial skills training on SMEs growth in the North Central Nigeria.

Similarly, regression coefficient summary in table 4.2.3a shows that, managerial skills training has significantly made the highest positive impact on small and medium enterprises growth ($\beta=0.64$, $t=43.92$, $p<0.0005$). This result shows that of all the training dimensions, Managerial Skills Training acquisition by SMEs owners surpasses other forms of training in influencing the growth of small and medium enterprises. The significant positive prediction of MST on SMEG indicates that, as SMEs owners acquire more managerial skills, their enterprises growth will also increase proportionately. Again, the study, therefore, rejected the null hypothesis which states that ‘there is no significant effect of managerial skills training on SMEs growth in the North Central Nigeria.

Hypothesis Three

$H0_3$: There is no significant effect of market orientation training on SMEs growth in the North Central Nigeria.

Market Orientation Training (MOT), as another training dimension, has also been shown from the regression coefficient summary table 4.2.3a results to have a significant positive effect on small and medium enterprises growth ($\beta=0.25$, $t=15.12$, $p<0.0005$). This implies a direct relationship between the MOT and SMEG; that is, as the market orientation training activities increase, the growth of SMEs improves. Therefore, the null hypothesis which states that there is no significant effect of market orientation training on SMEs growth in the North Central Nigeria is rejected.

Hypothesis Four

$H0_4$: There is no significant effect of business networking training on SMEs growth in the North Central Nigeria.

In the case of Business Networking Training (BNT) dimension. The regression coefficient summary table 4.2.3a result shows that it has a significant but negative effect on SMEs growth (β= -0.04, t= -3.56, p<0.0005). This implies an inverse relationship between business networking training and SMEs growth; that is, an increase in business networking training will lead to a decrease in the growth of SMEs. With this result, the null hypothesis which states that ‘there is no significant relationship between business networking skills training and SMEs growth in the North Central Nigeria is rejected.

Hypothesis Five

$H0_5$: There is no significant effect of financial skills training on SMEs growth in the North Central Nigeria.

Lastly, the test results for hypothesis one suffices here as earlier stated.

4.3 Discussion of Findings

Test of hypothesis one which sought to establish the effect of vocational/technical skills acquisition training on SMEs growth in North Central Nigeria revealed that, there is a positive relationship between the variables with regression. This implies that, for any increase in the vocational/technical skills acquisition training by business owners/managers, the growth of SMEs would improve, while any slack in business owners/managers’ vocational/technical skills acquisition training would reduce the growth of SMEs in North Central Nigeria. Consequently, the study rejected the first hypothesis of the study which states that there is no significant effect of vocational/technical skills acquisition training on growth of SMEs in the North Central Nigeria. This finding corroborates the findings of Omorala (2018) which found out that, the growth of a business depends on the development of abilities needed to execute a smooth running of day to day business activities. Vocational/technical skills acquisition training helps business owners/managers to have literate knowledge in the area of numerical and logical operation of business whose practical application increases business success and improves its growth. Also, the techniques acquired from practical learning improve the effectiveness of business. This means that, the entrepreneurship programmes designed and implemented by government, as found by Osogwu and Anah (2017),assist citizens - business owners/managers - to overcome their economic predicaments by enhancing the standard of living of the people as argued by the Social Contract Theory. The findings are also in line with Ikupolati (2017) who established that entrepreneurs' conceptual and technical skills contribute to the managerial skills of the entrepreneurs which has brought about growth in SMEs in Nigeria. In the same vein, Yasmin (2013) found a significant positive relationship between vocational/technical training and employment generation which means that the higher the level of vocational/technical training, the higher the rate of employment generation.

Test of hypothesis two shows that there is a positive effect of managerial skills training on SMEs growth in the North Central Nigeria. This means that an increase in business owners/managers' managerial skills training will lead to increase in the growth of SMEs. It further implies that business owners/managers' managerial skills training serves as a means of enhancing the growth of SMEs in North Central Nigeria. This is because, managerial skills training helps business owners/managers develop critical knowledge of the functions of a business owner/manager and also to carry out critical analysis of business information, leading to informed decisions which help to improve business outcomes. Through managerial skills training, business owners are made to understand that conducting feasibility study with good report clearly defines a business capacity/capability in relation to available resources while at the same time taking the business as a separate entity which improves business activities. Furthermore, managerial skills training helps business owners develop the tactics needed in influencing employees/subordinates by using motivational tools leading to maximum contribution of individual efforts in achieving business objectives. The findings are contrary to the study by Tende (2014) revealing that government programs have no significant effect on the development of entrepreneurial beneficiaries of the EDP-NDE program. However, the finding of this work corroborates the findings of Omorala (2018) who found out that, creative thinking, problem solving and communication skills are critical for increasing sales and competitive advantage which lead to SMEs growth. The findings also align with Kamau (2016) whose study found that creativity influences business growth of SMEs among youth driven initiatives; that training programs influence business growth of SMEs among youth driven initiatives; and that mode of delivery influences business growth of SMES among youth driven initiatives. This is in confirmation of the findings of Malachy, Yini and Ibrahim (2015) that inadequate managerial skills are factors militating against Small Scale Businesses (SSBs) performance.

Furthermore, there is a significant positive effect of market orientation training on SMEs growth in the North Central Nigeria. This implies that, an increase in business owners/managers market orientation training will lead to a corresponding positive increase in the growth of SMEs. After acquiring market orientation training, business owners/managers come to the realization that meeting of customer's needs is the most important objective of the business and from that point, business strategies are driven by beliefs on how to create greater value for the customers. The business also target customers and customer groups where it has developed or can develop a competitive advantage and business owners/managers constantly monitor the level of commitment and orientation of stakeholders to meeting customer's needs which ultimately results in the growth of SMEs. This finding partly deviates from the findings of Kassie (2015) whose study suggested that the interaction effect of market dynamism, competitive intensity, and government regulation was not statistically significant. The finding, however, supports the findings of Aliyu and Rosli (2014) and Maleki, Ansari and Safari (2013)which reported a significant and positive relationship between the market orientation and business performance of SMEs. These revelations are also in line with Njeru's (2013) conclusion that the joint effect of market orientation, marketing practices, firm characteristics and external environmental factors was greater than the individual effects of the independent, intervening and moderating variables on performance.

In providing answer to research objective four of the study, which sought to determine the relationship between business networking training and SMEs growth in the North Central Nigeria, test of hypothesis four revealed that business networking training has significant negative relationship with SMEs growth. The increase in business networking training will lead to decrease in SMEs growth and vice-verse. This means that business owners/managers do not need to invest much in business networking because the more you invest into business networking the more your business growth would declined. The finding is contrary with the findings of Karin and Barbara's (2009) study which found that almost all industries today are affected by the evolution of networking relationships within and between firms even though companies differ in their competitive strategies, strategic and technological orientation, and methods of networking. As found by Saaib, Rao and Azhar (2017), business networking brings together firms to co-produce, co-market, co-purchase or co-operate in product or market development through contractual agreements. Networking relationships allow for successful business practices and the development of mutual respect, trust and social capital, which contribute to the success of networking efforts in a business (De-klerk, 2010).

Lastly, the result shows that financial skills training has a significant positive relationship with SMEs growth. This shows that, the more business owners/managers are trained in the area of financial skills the higher the growth of SMEs in the north central Nigeria. The result also shows that financial skills training can be substituted with vocational and technical training as both of them are having the same relationship and effect on SMEs growth in the North Central Nigeria. This position is in line with the findings by Saqip, Rao and Azhar (2017) which found a positive relationship between financial management practices and SMEs profitability and that of Tarek, Mohammad and Rasheda (2013) which confirmed that management experiences and education levels have significant positive effects on access to finance. Financial skills' training teaches business owners/managers to adopt proper record keeping skills and make them capable to read and interpret financial statements. Through financial training, business owners are also able to understand the various sources of funds and their implications on financing of a business. They carry out cost/benefits analysis to guide them on the kind of investment to commit business resources and reinvest profit into the business to enable sustainable growth.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The main objective of this study was to examine the effect of entrepreneurship programmes on SMEs growth in the North Central Nigeria. The study, specifically, examined the effect of vocational/technical skills acquisition training on SMEs growth;effect of managerial skills training on SMEs growth; effect of market orientation training on SMEs growth; effect of business networking skills training on SMEs growth; and effect of financial skills training and SMEs growth in the North Central Nigeria. The researcher adopted the social contract theory as anchor theory for the study. Also, the study employed survey research design method in collecting and presenting data from a sample of 382 drawn from a population of 8, 657 trained SMEs owners, while multiple regression was used to analyze the data collected and also test the hypotheses.

The study found that; there is a significant positive effect of vocational/technical skills acquisition training on SMEs growth in North Central Nigeria. Vocational/technical skills acquisition training helps business owners/managers to have literate knowledge in the areas of numerical and logical operation, as well as, the technical aspects of business whose practical application increases business success and improves its growth; managerial skills training has positive effect on SMEs growth in the North Central Nigeria, managerial skills training help business owners/managers develop critical knowledge of the functions of a business manager and also to carry out critical analysis of business information leading to informed decisions which help to improve business outcomes. There is a significant positive effect of market orientation training on SMEs growth in the North Central Nigeria.

With market orientation training, business owners/managers come to the realization that meeting of customer's needs are the most important objective of the business and from that point, business strategies are driven by beliefs on how to create greater value for the customers ultimately resulting in the growth of SMEs.

Business networking training has significant negative relationship with SMEs growth; Investing much in business networking training will decline business growth, the more investment in business networking the less the growth of SMEs and vice-verse. Financial skills training has a significant positive effect on SMEs growth. Financial skills training teaches business owners/managers to adopt proper record keeping skills, make them capable to read and interpret financial statements and help them carry out financial analysis to guide them on the kind of investment to commit business resources and reinvest profit into the business to enable sustainable growth of the businesses.

5.2 Conclusions

Based on the findings, the study concluded that there is positive effect of entrepreneurship programmes on SMEs growth in North Central Nigeria in the following ways:

i. Vocational/technical skills acquisition training has a significant effect on SMEs growth in North Central Nigeria.

ii. Managerial skills training has a significant effect on SMEs growth in North Central Nigeria.

iii. Market orientation training has a significant effect on SMEs growth in North Central Nigeria.

iv. Business networking training has a significant negative effect on SMEs growth in North Central Nigeria and;

v. Financial skills training has a significant effect on SMEs growth in North Central Nigeria.

5.3 Recommendations

Based on the conclusions, we recommended that:

i. Business owners/managers should invest more into acquiring vocational/technical skills acquisition training to enable their business grow significantly.

ii. Owners/manager should regularly update their managerial skills on current managerial issues in order to enhance business growth and as well invest into managerial training skills more than any other training skills because it contributes to SMEs growth more than any other training skills.

iii. SMEs owners/managers should invest more into market orientation so as to understand customers needs and create value to satisfy it at profit so as to enhance business growth.

iv. SMEs should not invest into business networking because it will rather decrease business growth and expose a business to danger of folding up.

v. SMEs should not invest concurrently in vocational/technical training and financial training because they have the same effect on business growth, therefore, investing in one will serve the two purposes.

5.4 Limitations of the Study

In the course of conducting the research, the documentary data such as profitability, productivity, cost, assets, employment and so on were not available for verification; however, the researcher was able to set the research questionnaire in a specific manner that probe the reality of SMEs operations and their results and the researcher and research assistants were able to observed all the business premises visited and opine that there is correlation between what was observed and the respondents responses. Therefore, the result of the study is not affected.

Some respondents were reluctant to collect the questionnaire given reasons that several researches done/conducted without seeing any benefit for it and some of the survey researches end up exposing them to multiple taxes. However, we were able to convince them on the benefits of the study to their businesses such as further training, possibility of granting loans, ability to know the performance of their businesses on average and so on. They were able to answer the questionnaire served to them.

5.5 Suggestion for Further Studies

Other researchers that may be interested in a similar study should study the whole country with a comparative analysis with other West African countries so that the best strategy can be adopted if better than the Nigerian strategy. And others should look at other entrepreneurship programmes in specific areas such as Agriculture, Manufacturing and so on.

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APPENDIX I

LETTER OR INTRODUCTION

Department of Business Administration
Nasarawa StateUniversity, Keffi.
Nasarawa State.

Dear Respondent,

LETTER OF INTRODUCTION

I am a postgraduate student (Ph.D Business Administration Programme) in the above named department and institution, conducting a research study on the "Effect of Entrepreneurship Programmes on the Growth of SMEs" in North Central Nigeria.

Your opinion is inevitably a potential source of primary data for this research, it would be appreciated if you can assist in completing the attached questionnaire, while assuring you that all information provided will be treated in strict confidence.

Thank you.

Yours sincerely,

AKORGA, Mamkpega Clement
NSU/ADM/Ph.D/BUS/0022/16/17

APPENDIX II

QUESTIONNAIRE

SECTION A: BIOGRAPHIC DATA

Please tick as (✓) as appropriate for each of the following questions.

1. Years of business experience: (a) Below 2 years ( ) (b) 3-5 years ( )
   (c) 6-8 years ( ) (d) 8-10years ()
   (e) Above 10 years ( )
2. Educational qualification
   (a) SSCE/GCE ( ) (b) ND/NCE ( )
   (c) HND/Degree ( ) (d) Masters ( )
   (e) Others ( )

SECTION B: DATA ON ENTREPRENEURSHIP PROGRAMMES

Instructions: Please tick (✓) the box (cell) best represent the degree to which you agree with the statements below:

SA	=	Strongly Agree	⇒ 4
A	=	Agree	⇒ 3
D	=	Disagree	⇒ 2
SD	=	Strongly Disagree	⇒ 1

S/N	ITEMS	4	3	2	1
A.	**Vocational/Technical Skills Acquisition Training**				
1	Literate knowledge in business area improve business growth				
2	Practical application of knowledge in the business increase business success				
3	Numerical literacy help in logical operation of a business venture				
4	Techniques acquired from practical learning improve the effectiveness of business				
5	Workshop training enables proficiency in business operation				
B.	**Managerial Skills Training**				
1.	Critically knowledge of the functions of a business manger help to improve business outcomes				
2.	Analysis of business information lead to an informed decision for business				
3.	Conducting feasibility study with good report clearly define a business capacity/capability in relation to available resources				
4.	Understanding that business is a separate entity improve business activities				
5.	Influencing employees/subordinates by using motivational tools lead to maximum contribution of individual efforts in achieving business objectives				

C.	**Market Orientation Training**					
1.	Business owner/manager constantly monitor the level of commitment and orientation of stakeholders to meeting customer's needs					
2.	Meeting of customer's needs is the most important objective of the business					
3.	Business strategies are driven by beliefs on how to create greater value for the customers					
4.	Business target customers and customer groups where it has developed or can develop a competitive advantage					
5.	Business managers/owner understand how everyone in the business contribute to creating customer value					
D.	**Business Networking Training**					
1.	We have strong ties with sister businesses electronically					
2.	We physically go into alliance with our sister businesses					
3.	We share data and information among businesses in our network for more strength					
4.	Networking skills expand our scope of product/service distribution					
5.	My businesses is internationalize through network ties with foreign firms					
E.	**Financial Skills Training**					
1.	Proper record keeping skills improve business operation					
2.	Reading and interpreting financial statements help in understanding financial position of the business					
3.	Understanding of the sources of funds and their implications on financing a business enables healthy growth of a business					
4.	Reinvesting profit into the business enables sustainable growth					
5.	Cost/benefits analysis guide business mangers on the kind of investment to commit business resources.					

SECTION C: DATA ON SMEs GROWTH

Instruction: Please tick (✓) the box (cell) best represent the degree to which you agree with the statements below:

SA = Strongly Agree ⇒ 4

A = Agree ⇒ 3

D = Disagree ⇒ 2

SD = Strongly Disagree ⇒ 1

S/N	ITEMS	4	3	2	1
	SMEs Growth				
1	Business increases her employment status as a result of more business activities				
2	There is increase in business output because of the training acquired by the owner				
3	The business increase in profits for applying basic managerial principles in business				
4	Business expanded her branches and activities due to the new techniques learned by the owner				
5	The business assets has significantly increase to an appreciable level				
6	Business sales has increase significantly after training				
7	The quality of service delivery has improved as a result of the training acquired				
8	The business introduces new products and services regularly				
9	The business generate new customers on a regular basis				
10	The business has captured large percent of market share				

APPENDIX III
SPSS DETAIL OUTPUT

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
Small & Medium Entreprise Growth	31.4686	7.36661	350
Vocational & Technical skills score	16.3686	3.20165	350
Managerial Skills score	15.7629	3.63102	350
Market Orientation Training score	16.2771	3.73787	350
Business Networking Training score	14.8086	4.80812	350
Financial Skills Training score	16.3686	3.20165	350

Correlations

		Small & Medium Entreprise Growth	Vocational & Technical skills score	Managerial Skills score	Market Orientation Training score	Business Networking Training score	Financial Skills Training score
Pearson Correlation	Small & Medium Entreprise Growth	1.000	.976	.996	.985	.952	.976
	Vocational & Technical skills score	.976	1.000	.966	.965	.959	1.000
	Managerial Skills score	.996	.966	1.000	.975	.942	.966

	Market Orientation Training score	.985	.965	.975	1.000	.962	.965
	Business Networking Training score	.952	.959	.942	.962	1.000	.959
	Financial Skills Training score	.976	1.000	.966	.965	.959	1.000
Sig. (1-tailed)	Small & Medium Entreprise Growth	.	.000	.000	.000	.000	.000
	Vocational & Technical skills score	.000	.	.000	.000	.000	.000
	Managerial Skills score	.000	.000	.	.000	.000	.000
	Market Orientation Training score	.000	.000	.000	.	.000	.000
	Business Networking Training score	.000	.000	.000	.000	.	.000
	Financial Skills Training score	.000	.000	.000	.000	.000	.
N	Small & Medium Entreprise Growth	350	350	350	350	350	350
	Vocational & Technical skills score	350	350	350	350	350	350
	Managerial Skills score	350	350	350	350	350	350
	Market Orientation Training score	350	350	350	350	350	350
	Business Networking Training score	350	350	350	350	350	350
	Financial Skills Training score	350	350	350	350	350	350

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Financial Skills Training score, Business Networking Training score, Managerial Skills score, Market Orientation Training score[b]	.	Enter

a. Dependent Variable: Small & Medium Entreprise Growth

b. Tolerance = .000 limits reached.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.999[a]	.997	.997	.40017	.997	29480.518	4	345	.000

a. Predictors: (Constant), Financial Skills Training score, Business Networking Training score, Managerial Skills score, Market Orientation Training score

b. Dependent Variable: Small & Medium Entreprise Growth

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18883.906	4	4720.977	29480.518	.000[b]
	Residual	55.248	345	.160		
	Total	18939.154	349			

a. Dependent Variable: Small & Medium Entreprise Growth

b. Predictors: (Constant), Financial Skills Training score, Business Networking Training score, Managerial Skills score, Market Orientation Training score

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations	Collinearity Statistics	
		B	Std. Error	Beta			Partial	Tolerance	VIF
1	(Constant)	-2.019	.185		-10.928	.000			
	Managerial Skills score	1.298	.030	.640	43.924	.000	.921	.040	25.105

Market Orientation Training score	.483	.032	.245	15.116	.000	.631	.032	31.030
Business Networking Training score	-.065	.018	-.042	-3.555	.000	-.188	.060	16.796
Financial Skills Training score	.374	.032	.163	11.848	.000	.538	.045	22.310

a. Dependent Variable: Small & Medium Entreprise Growth

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	Vocational & Technical skills score	.[b]	.	.	.	.000	.	.000

a. Dependent Variable: Small & Medium Entreprise Growth

b. Predictors in the Model: (Constant), Financial Skills Training score, Business Networking Training score, Managerial Skills score, Market Orientation Training score

CollinearityDiagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Managerial Skills score	Market Orientation Training score	Business Networking Training score	Financial Skills Training score
1	1	4.941	1.000	.00	.00	.00	.00	.00
	2	.052	9.716	.17	.00	.00	.03	.00
	3	.004	35.357	.30	.19	.03	.64	.00
	4	.001	58.664	.21	.00	.39	.02	.71
	5	.001	70.654	.31	.80	.58	.30	.28

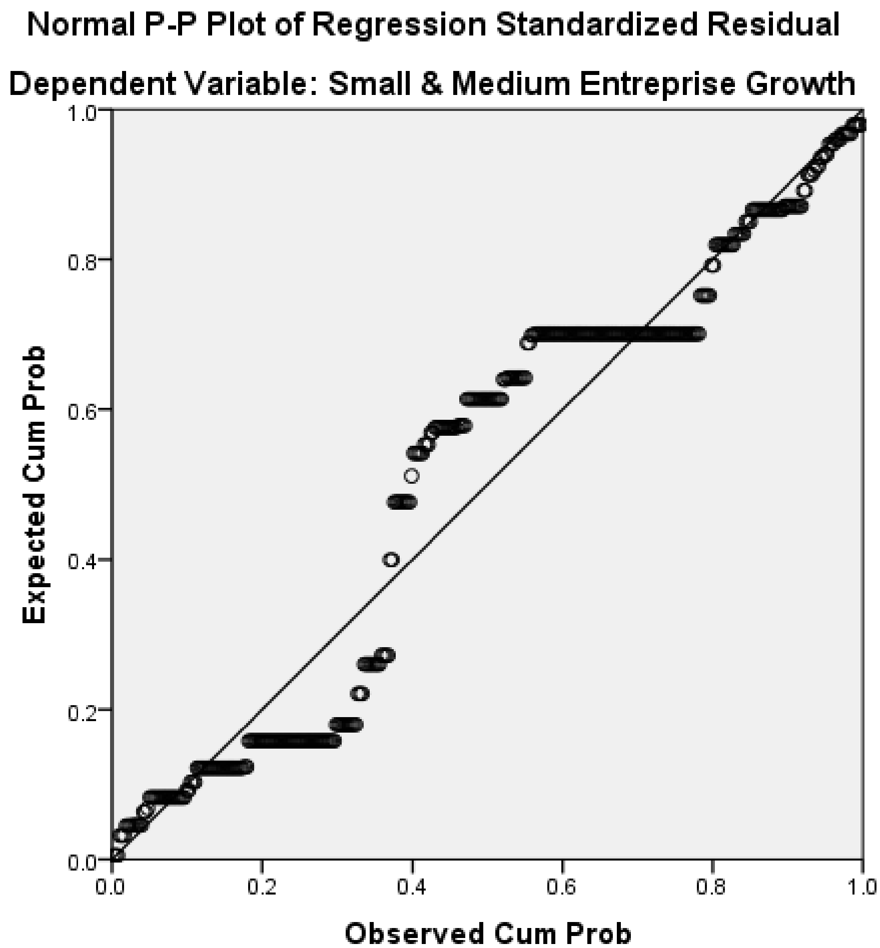
a. Dependent Variable: Small & Medium Entreprise Growth

Residuals Statistics[a]

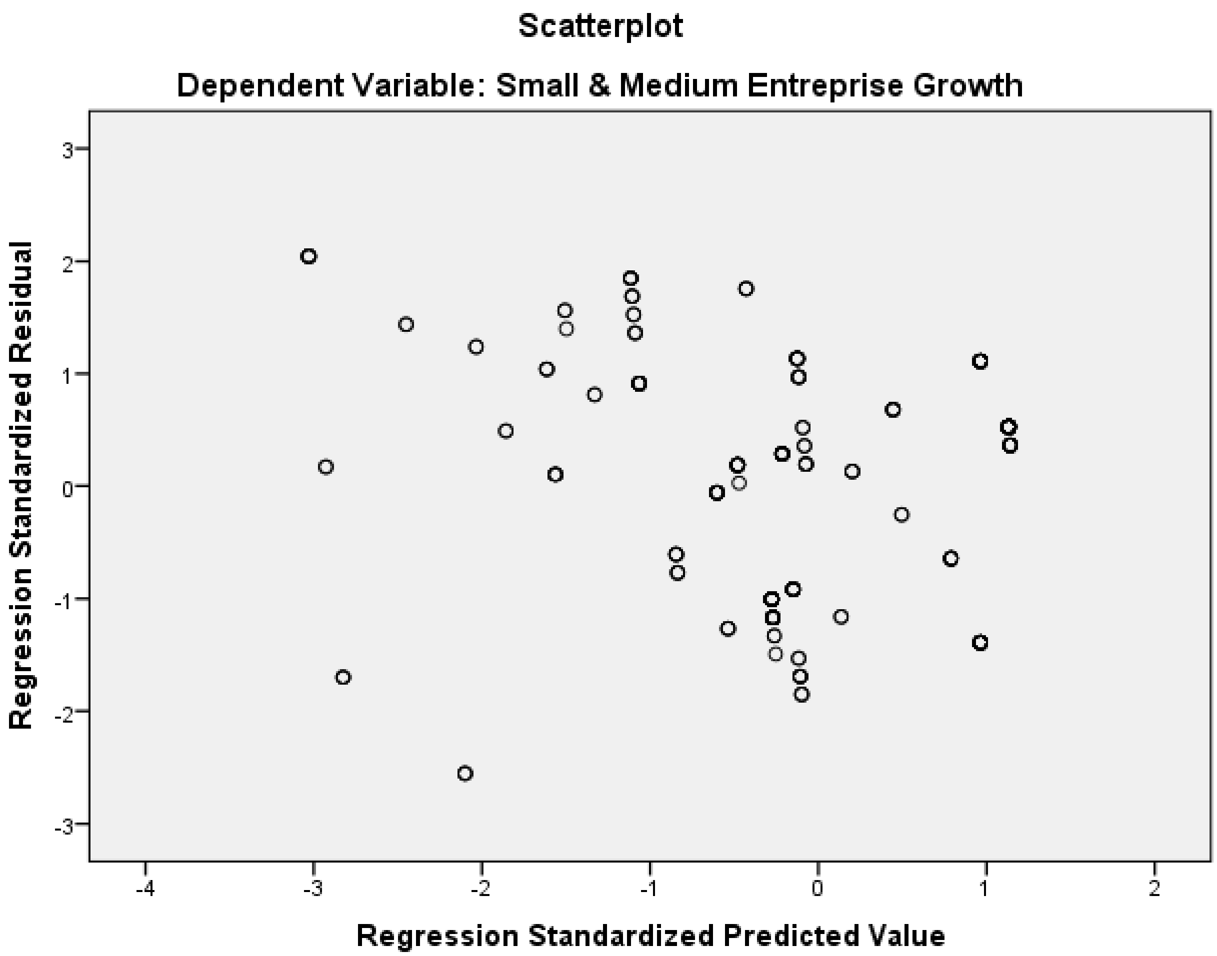
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9.1818	39.8539	31.4686	7.35586	350
Std. Predicted Value	-3.030	1.140	.000	1.000	350
Standard Error of Predicted Value	.029	.133	.045	.016	350
Adjusted Predicted Value	9.1249	39.8526	31.4681	7.35695	350
Residual	-1.02213	.81825	.00000	.39787	350
Std. Residual	-2.554	2.045	.000	.994	350
Stud. Residual	-2.591	2.115	.001	1.004	350
Deleted Residual	-1.05187	.87512	.00043	.40604	350
Stud. Deleted Residual	-2.613	2.125	.000	1.006	350
Mahal. Distance	.881	37.559	3.989	4.715	350
Cook's Distance	.000	.080	.004	.011	350
Centered Leverage Value	.003	.108	.011	.014	350

a. Dependent Variable: Small & Medium Entreprise Growth

Charts



Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Small & Medium Entreprise Growth
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: Small & Medium Entreprise Growth
Regression Standardized Residual
Regression Standardized Predicted Value
3
2
1
0
-1
-2
-3
-4
-3
-2
-1
0
1
2