



¹Bello, Enesi Ibrahim, ²Ochepa, Abubakar Abdulhafeez, ³Usman Asma'u, ⁴Araga, Eneji Simeon, ⁵Umar Hadiza ^{1, 2,3,4&5} Department of Entrepreneurship and Business Studies, Federal University of Technology, Minna, Niger State - Nigeria

Abstract: The National Directorate of Employment (NDE) was a creation of the Federal government in response to the mounting unemployment problems faced by Nigeria. The directorate was created to promote the spirit of enterprise among Nigerians. It does this by providing training for the acquisition of job related skills, providing financial assistance to beneficiaries to set up and manage small scale businesses and also render advisory services for healthy performance of their enterprises. Therefore this paper was designed to investigate the impact of National Directorate of Employment on small enterprises performance in Minna metropolis, Niger State. The study employed quantitative approach using a census based research design. The population of the study was 50 registered small enterprises in Minna metropolis. Data for the study were collected through the administration of 50 structured questionnaires to respondents. Three null hypotheses were developed and tested using linear regression analysis. The result of the study revealed insignificant positive effect of NDE vocational training programme, finances and consultancy services on the performance of small enterprises in the study area which led to the retention of the null hypotheses. The study concluded that, though, NDE has made positive impact on small enterprises operating in Minna metropolis, it is yet to significantly affect their operations. It recommends among others that the directorate should intensify its operations so as to make its positive effect on small enterprises in Minna metropolis significantly felt.

Keywords: National Directorate of Employment, small enterprises performance, training, finance, consultancy services

Introduction

An increase in the size of the economy is determined based on the level of employment and standard of living of the people in the country. The development of a virile small enterprise subsector is a vital tool for employment creation and improvement in the standard of living invariably leading to such an increase and expansion in the economy (Kuteyi, 2013). This role is ascribed to small enterprise because of its potentials to create job opportunities and increase the Gross Domestic Product (GDP) of the country (Ariyo, 2008). Therefore small scale enterprises have been globally known as a mechanism for economic development and a way of reducing poverty. Among its other relevant role in the development of an economy is its power to reduce inequalities, stabilize domestic savings for investment, introduce business techniques, develop local technology and open up rural areas (Yunusa & Paul, 2018).

Nigeria as a developing economy has been burdened with the problem of unemployment which has contributed to the skyrocketing rate of poverty and an alarming increase in social vices

which further impede her growth rate, thereby, making its aspiration to be among the twenty most developed world countries by the year 2020 a near mirage. The National Bureau of Statistics (NBS) report for the third quarter of 2018 showed that there are 20.9 million unemployed Nigerians representing 23.1% of the total workforce in Nigeria. In the same vein, the World Poverty Clock reported that Nigeria with 94.5.9 million Nigerians representing about 47% of its population lived in extreme poverty, thereby, becoming the poverty capital of the World (Obadiah, 2019; World Poverty Clock, 2018). However, this negative development is not a recent phenomenon in the country as this perennial social malaise bedeviling the country became very frightening in the early eighties, shortly, after the oil boom of the late seventies. Its negative impact on the economy had caught the eyes of past and present leaders, who have initiated policies and instituted programmes aimed at stemming their growth (Thaddeus, 2012). The non-diversification of the productive base of the Nigerian economy is often implicated as a major cause and attempts are usually geared towards diversification. Micro and small enterprises are seen as cardinal to the struggle, thus, leading to the establishment of the National Directorate of Employment (NDE) in 1986 to instill basic vocational and entrepreneurial skills that could help in the early achievement of such economic goal.

The Directorate performs some basic functions among which are the provision of vocational training through vocational skill development programme, provision of finance through its credit schemes to enhance access to credit by small enterprises and the establishment of a unit to render services as a consultancy platform (Dike, 2009, Thaddeus, 2012). The extent to which the directorate have been able to provide these services and its efficiency remains a subject of debate. Though, attempts have been made by several researchers (Adebisi & Oni, 2012; Ekong & Ekong, 2016; Ogunlela, 2012;) to examine the activities of National Directorate of Employment, the impact of the directorate's services on the performance of small enterprises remains grossly under-researched. Therefore, pertinent questions on the impact of NDE credit services on the performance of small enterprises and impact of NDE consultancy services on small enterprises are far from being answered. It is against this background this study will investigate the impact of NDE on performance and financing of small enterprises and the effect of the Directorate's consultancy services on the enterprises.

Literature Review

Conceptual Literature Review

National Directorate of Employment (NDE) came into existence on the 24 October 1986. It started full operation in January 1987, with the primary aim of promoting skill acquisition, self-employment and labour intensive work scheme (Ogunlela, 2012). The directorate was set up to handle the development of training programmes tailored towards the building of basic vocational skills that would help combat growing unemployment, especially, among Nigerian youths.

NDE programmes are aimed at enhancing the performance of small enterprises. One of such programmes is the vocational skill development programme in carpentry, photography, trading, block making, welding, poultry, livestock farming, drum manufacturing, candle making and fashion designing. These programmes assist participants improve on their efficiency by developing their skills (Maclean & Wilson, 2009). Another variant of the programmes put in place by the National Directorate of Employment to improve small enterprises performance is the setting up of a unit to render services as a consultancy platform to address small enterprise owners on how to diligently manage their enterprises in such a way that they can survive in the

competitive global market and earned profit (Dike, 2009). The directorate also operates two credit schemes with low interest rate to assist small enterprises by way of enhanced access to credit. These credit schemes are: the mature people scheme (MPS) and the graduate job creation loan scheme (GJLS) (Ogunlela, 2012).

The National Policy on MSMEs introduced in the year 2007 and reviewed in 2018 defines small enterprises as those enterprises whose total assets (excluding land and building) are above five million Naira but not exceeding fifty million Naira with a total workforce of above ten, but not exceeding forty-nine employees.

Though small enterprises have contributed positively to the growth of the economy by providing income/revenue, employment, and skilled manpower (Onogu, 2005), its operation is hampered by inadequate finance, poor access to information and poor technical and managerial skills. James (2015) opines that finance is a precondition to growth in the size of enterprises. The volume of money available for business activities can relatively affect the success of such business activities. Therefore, finance is a major factor in the establishment and survival of small enterprises. Government has tried to augment access to funding for the development of small enterprises by initiating special programmes and through the establishment of institutions such as the Small and Medium Enterprises Equity Investment Scheme and National Directorate of Employment (Akingunola, 2011; Ojo, 1993).

The success of small enterprises has been found to be a function of training and development programmes acquired by operators (Morakinyo & Oyewole, 2017). This is so because the running of an enterprise involves a lot of technicalities some of which are not taught in formal educational institutions. It has been empirically proved that the longevity of an enterprise is directly related to the level of training (Adebisi & Oni, 2012; Popoola & Ajayi, 2016). The relevance of this point is highlighted by the decision of the government to establish training institutions such as the Industrial Development Centers, National Directorate of Employment, incubation centers and recently Entrepreneurship centers.

Another factor that has been identified to be crucial to the sustainability of small enterprises operation is consultancy services. This often serves as an avenue for entrepreneurs to obtain professional guidance and advice in relation to a particular line of operation and the provision of vital information on which entrepreneurs could leverage to hasten the rate of development of their enterprises. In recognition of the relevance of consultancy services to the success of small enterprises, the National Directorate of Employment has put in place a unit to render services as a consultancy platform to address small enterprise owners on how to diligently manage their enterprises to enhance performance (Dike, 2009).

While Sandberg, Vinberg and Pan (2002) as cited in Moorthy, Tan, Choo, Chang and Leong (2012) see performance in terms of capability to create employment and wealth; Neerly, Gregory and Platts (1995) as cited in Roman and Rastislav (2015) conceptualise performance as the procedures of quantifying business enterprise action in terms of accomplishing its

The performance of a firm can be measured subjectively and objectively. According to Yasin and Omer (2013), objective values are measured in terms of absolute values, such as through quantitative data while qualitative data which are usually obtained by asking perspective views about performance with respect to competitors are used to measure performance subjectively. chandler and Jansen (1992) cautioned that firm performance should not be measured by

combining both measures to create a single measure for firm performance. The implication of this is that either of these measures of entrepreneurial firm's performance could be used exclusively at a time in order to prevent improper measurement. This study uses the objective measure, using profitability of the firms as a measure of their performance.

Talala, 2011; Adnan, Abdullah and Ahmad, 2011; and Yasin and Omer, 2013; have identified education and training, skilled labour and finance as crucial determinants of small enterprises performance. Thus, NDE vocational training programme which is an aspect of education is tailored towards achieving robust performance in the small enterprise subsector.

Theoretical Underpinning

The resources- based theory of entrepreneurship contends that start – up managers should have access to resources which is an imperative focus for opportunity based entrepreneurship and new venture development. The theory is based on the crucial need of financial, social and human resources in the growth of entrepreneurship (Alvarez & Busenitz, 2001;Simpeh, 2011). The theory argues that access to resources by founder/originator is an important predictor of opportunity based entrepreneurship and new venture growth. The theory stresses the importance of financial, social and human resources to entrepreneurship. The theory also emphasizes the role of education and experience (Becker, 1993; Pedro, 2018). It posits that knowledge gained from education and experience represents a resource that is heterogeneously distributed across individuals and in effect central to understanding differences in opportunity identification and exploitation.

Empirical Literature Review

Popoola and Ajayi (2016) conducted a research on National Directorate of Employment (NDE) and rural empowerment in Oyo state. Findings revealed that NDE played significant roles in entrepreneurship and skills creation, with a significant positive effect on the monthly income of beneficiaries. In another result that contradicts this finding, Ndem, Effiong and Obot (2018) found from their study on the impact of entrepreneurial development on employment creation in Cross River State that NDE programmes including its consultancy services have impacted insignificantly on firm performance and their ability to create employment.

In another study, Lee, Han and Song (2019) assessed the effects of vocational training in Korea and found that vocational training has positive impact on the performance of organisations.in a related study, Oseafina, Ajike and Esedebe (2017) assessed the contributions of the NDE to employment generation and poverty alleviation in Delta State of Nigeria using primary data and found that vocational study has significant positive impact on the two variables. Azihs and Samuel (2016) assessed the role of NDE in entrepreneurship development in Nigeria and came out with the result that NDE financial assistance has impacted positively on the development of entrepreneurship in Nigeria. Anderson (2018) also found in a separate study conducted in Enugu State, Nigeria, that the NDE has contributed substantially to financing of micro and small businesses in the state.

From the foregoing, the lack of consensus among scholars on the impact of NDE on the performance of enterprises is very obvious. This, coupled with the fact that these studies were conducted outside the location of this current study has necessitated the conduct of an independent empirical study to ascertain the extent of the impact of NDE on small enterprises.

Methodology

The study utilized a quantitative approach using a census based research design. The population for this study comprised of registered small enterprises in Minna Metropolis, which have benefited from the services of the National Directorate of Employment. This was put at 50 small enterprises.(NDE, Minna Branch 2016). With the small size of the population of small firms that have benefited from the services of NDE in Minna based on the information provided by NDE, Minna area office, the study, therefore, adopted a census approach using all the population. A well-structured questionnaire was used to collect data from the respondents after being subjected to validity and reliability checks. Both the dependent and independent variables of the study were measured using a set of questions rated on Likert's five-point scale, ranging from strongly disagree "1" to strongly agree "5". Validity check was done by experts in English Language and in the field of entrepreneurship. Cronbach's Alpha reliability test was used to measure internal consistency of the instrument. With Cronbach Alpha value of 0.74 obtained, the reliability of the research instrument was certified (Sani, 2018). The study employed the use of simple percentage for descriptive analysis of the respondent's demography and Ordinary Least Square (OLS) regression as inferential statistical tool in testing the hypotheses.

Model Specification

A linear regression model adopted from (Cohen, 2008) was used and it as stated below: $SEP = \beta o + \beta 1 VST + \beta_2 FIN + \beta_3 COS + e$

Where:

Y (SEP) = Small Enterprise Performance (Measured in terms of firm's profitability)

 $X_1(VST) = Vocational Skill Training Programme (Measured in terms of skill acquisitions programmes such as workshops)$

 X_2 (FIN) = Finances (Measured in terms of financial supports received from NDE by the firms) X_3 (COS) = Consultancy services (Measured in terms of professional services made available to firms by NDE).

The a priori expectation of the functional relationship between the dependent variable and each of the independent variables is as stated below: the intercept (β_0) is expected to be positive. This implies that the value of the dependent variable is positive if all the independent variables remain unchanged; NDE'S vocational training, finances and consultancy services are expected to be positively signed. That is: $\beta_0 > 0$; $\beta_1, \beta_2 > 0$; $\beta_3 < 0$.

Empirical Results and Discussion

Descriptive analysis

A total of 50 questionnaires were administered and collected for analysis. Table 1 below presents the descriptive analysis of the result:

S/N	Variable	Frequency ($N = 50$)	Percentage (%)
1.	Gender Malc	27	5.1
	Female	23	54 46
2.	Marital Status Married		
	Single	30	60
	Divorce	11	22
	Widow	4 5	8 10
3.	Age Group		
	18-30	19	20
	31 - 44	15	38
	45-46	10	30 20
	65 and above	6	12
4.	Educational Qualification		
	Primary Education	2	4
	SSCE/NCE	6	12
	ND	6	12
	HND	7	14
	BSC/B.TECH	17	34
	Technical /Vocational Education	12	24
5.	Duration of Existence		
	I year	3	6
	2 years	15	30
	3 years	13	26
	4 years	9	18
	5 years	10	20

Table 1: Demographic Profiles

Variable

Source : Authors Computation, 2019.

The table indicates that out of a total of 50 small enterprises sampled for this study, 27 owners representing 54% were male while Twenty Three (23) enterprises owners representing 46% were female. The finding reveals that there are more male involved in small enterprises than female small enterprise owners in Minna Metropolis. The table also shows the marital statuses of the respondents. It shows that out of the 50 respondents which benefited from NDE's services in Minna, thirty (30) of the respondents representing 60% were married while eleven (11) representing 22% were single, four (4) respondents representing 8% are divorced while five (5) respondents representing 10% have lost their spouses. It therefore shows that most of the small enterprises sampled for the study were owned by married people. The table also shows that out of the 50 respondents that returned their questionnaire 19 (38%) were between the age of 18-30 years, 15 (30%) of the respondents were within the age bracket of 31 – 44 years, 10 (20%) were within the age of 45 – 64 years while 6 (12%) were aged 65 years and above. This reveals that the sampled small enterprises were owned by actively young people who can contribute significantly to the growth of the study area.

Educational distribution of the respondents as indicated in table 4.1 reveals that 2 respondents, representing 4% have primary education, 6 (12%) were SSCE/NCE qualification, 6 (12%) were ND holders, 7 (14%) of the respondents were HND holders while 17 (34%) were BSC/B.TECH holders. It also reveals that 12 of the respondent representing 24% have acquired Technical/ Vocational Education. This implies that most of the small enterprises were owned by people

who have acquired one form of higher education or another. A good number of the enterprises were also owned by entrepreneurs who have acquired technical/ Vocational education. This provides justification for the vocational training programme of the National Directorate of Employment.

The table also shows that three (3) of the enterprises representing 6% have existed for 1year, fifteen (15) representing 30% have existed for 2 years, thirteen (13) representing 26% have existed for 3 years, nine (9) representing 18% have existed for 4years, ten (10) representing 20% have existed for 5 years. This information reveals that most of the small enterprise used in the study that have benefited from NDE's programmes, have existed for at least two years. Therefore, the inclusion of such firms in the study sample to provide needed information is justified.

Inferential Results

Three hypotheses were tested using linear regressions aided with the Statistical Package for the Social Sciences (SPSS) Version 23.0. The hypotheses are as stated below:

Ho1: There is no significant effect of NDE vocational training on small enterprise performance. Ho2: NDE finances has no significant impact on small enterprises' performance in Minna

H₀₃ NDE consultancy services have no significant effect on small enterprises performance in

The results are as presented below:

	Unstandardised	l Coefficients	Standardised Coefficients Sig	
(constant)	В	Std. Error	Beta	Sig
(constant)	7.027	1.137	Bela	
VST				.000
V51	.305	.169		
DD		.109	.250	.780
FIN	.215	.160		
000		.100	.190	.185
COS	.108	.131		.165
		.131	.117	
				.824
R = Square: 0.728				
F = 2.05				
	from SPSS'Regression	D		

Table 2 Regression Output

SS'Regression Result (2019)

The R-Square is .728 which indicates that the independent variables (vocational skills training, finance and consultancy services) included in the model together expounded 72.8% of the variation in the independent variable while 27.8% of the total variation in the independent variable is explained by variables not included in the model. The F- Value of 2.055, though not too high, indicates that the model for the study is good.

Table 2 indicates the effect of the independent variables (vocational skills training, finance and consultancy services) on the dependent variable (small enterprises' performance). It shows that NDE's Vocational training programme has a non-significant positive effect on small enterprises performance in Minna Metropolis as indicated by the beta value of 0.305 with associated Pvalue of 0.78 which is above the 0.05 level of significance used leading to the retention of the value of 0.78 which is account of a significance used leading to the retention of the null hypothesis. This finding agrees in part with that of Lee et al. (2019) who found out that null hypothesis.. This many of the respondents while vocational training has a positive effect on performance. Majority of the respondents while

responding to the question on the frequency of training services by NDE has expressed dissatisfaction with the manner in which the directorate goes about it.

Similarly, the result shows that NDE finances has no significant impact on the performance of small enterprises in Minna Metropolis. This is shown by the beta value of 0.215 with associated of .185 which is also greater than the 0.05 level of significance used in the study. Therefore, the null hypothesis is also retained. This result is in tandem with the findings of Azihs and Samuel (2016) and Anderson (2018) whose results in separate studies show that NDE financial service impacts significantly on firm performance.

Finally, the result also shows that consultancy services rendered by NDE to small enterprise owners in Minna Metropolis has a non-significant positive effect. Therefore, the null hypothesis is retained. This result is consonance with that of Ndem et al (2018) whose finding also show that NDE consultancy services have not impacted significantly of firm performance in Cross River State.

Conclusion and Recommendations

Based on the findings of this study, the paper concludes that, though, NDE has made positive impact on small enterprises operating in Minna metropolis, it is yet to significantly affect their operation with respects to training, finances and consultancy.

Following from the findings and the conclusion drawn from the study, the researcher recommends the following:

- i. The directorate should intensify its vocational training programme so as to make its positive effect on small enterprises in Minna metropolis significantly felt. Such training should be purpose driven and regular.
- ii. Since findings of the study has shown that NDE finances has a positive impact which is not significant on small enterprises in Minna metropolis, the directorate should also raise its finances to these enterprises so that small enterprises in Minna metropolis can be positively and significantly affected. The terms on which such finances are given out should also be reviewed so as to enhance performance.
- iii. The National Directorate of Employment should open its consultancy service doors more widely to small enterprises in Minna metropolis so they can avail themselves of such services for better performances.

References

- Adebisi, T. A., & Oni, C. S. (2012). Assessment of relevance of the National Directorate of Employment (NDE) training programme to the trainees in Southwestern Nigeria. *International Journal of Vocational and Technical Education*, 4(3): 29-37
- Adnan, Z, Abdulllah, H. S & Ahmad, J.(2011). Direct influence of human resource management practices on financial performance in Malaysian R & D companies. World Review of Business Research, 1, 61 – 77
- Akingunola, R. O. (2011). Small and medium scale enterprises and economic growth in Nigeria: an assessment of financing options. *Pakistan Journal of Business and Economic Review*, 2(1): 78-97
- Alvarez, S., & Busenitz, L.(2001). The entrepreneurship of Resource-Based Theory. Journal of Management, 37: 755-775
- Anderson, U. (2018). The role of National Directorate of Employment in financing microbusiness (A case study of some selected micro businesses in Enugu Metropolis).

Afribary.com: retrieved July 05, 2020, from https://afribary.com/works/the-role-ofnational-directorate-of-employment-nde-in-financing-micro-business-a-case-study-ofsome-selected-micro-businesses-in-enugu-metropolis-9087

- Ariyo, D. (2008). Small firms are the backbone of the Nigerian economy. Africa Economics Analysis, Academic Management Journal, 1(1).
- Azihs, A.I., & Samuel, T.A. (2016). The role of National Directorate of Employment in entrepreneurship development in Nigeria. International Journal of Research in Business Studies and Management, 3(4):23-28
- Becker, G.S. (1993). Human Capital, A theoretical and empirical analysis with special reference to education. Chicago: The University of Chicago Press.
- Bhatia, B. S. (Ed.). (2011). Entrepreneurship and small business management, Deep & Deep Books, New Delhi.
- Chandler, G. N; & Yansen, E (1992). The founder's self-assessed competence and venture performance. Journal of Business Venturing, 7 (3):11-21
- Cohen, L. (2008). Research methods in education. British Journal of Educational Technology, 39 (3): 559-577, doi: 10.1111/j.1467.8535.2008.00855.x
- Dike, V. E. (2009). Addressing youth unemployment and poverty in Nigeria: A call for action not rhetoric. Journal of Sustainable Development in Africa, 1(3):129-151.
- Ekong, M .U. & Ekong, C. U. (2016). Skills acquisition and unemployment reduction in Nigeria: A case study of National Directorate of Emplyment(NDE) in Akwa Ibom State. International journal of Economic and Management Sciences, 5(4): 57-67. Doi: 10:4172/2162-6359.1000352
- Oseafina, O. J., Ajike, A. K., & Esedebe, J. E. (2017). Assessing the contributions of the National Directorate of Employment to employment generation and poverty alleviation in Delta State, Nigeria. International Journal of Business Systems and Economics, 11(2):54-68
- James, N. O. (2015). The role of microfinance banks in entrepreneurship development in Nigeria and some selected countries. African Journal of Social Policy and Administration, 3(1): 1-35
- Kuteyi, D. (2013, November 18) "Multiple charges stifle SMEs' growth" Nation News Paper. Retrieved from https://thenationonlineng.net/multiple-charges-stifle-smes-growth/amp
- Lee, J., Han, J. & Song E. (2019). The effects and challenges of vocational training in Korea. Journal of Training Research, https://doi.org/10.1080/14480220.2019.1639272 17(1): 96-111,
- Maclean, R., & Wilson, D. (Eds).(2009). International handbook of education for the changing world of work: bridging academic and vocational learning, 1(6), Springer Science +
- Moorthy, M. K., Tan, A., Choo, C., Chang, S.W., Ping., J. T. Y., & Leong, T. K. (2012). A study on factors affecting the performance of SMEs in Malaysia. International Journal of Academic Research in Business and Social Sciences, 2(4), 224-239
- Morakinyo, A., & Oyewole, O. T. (2017). Assessment of National Directorate of Employment (NDE) training training skills acquisition towards achievement of Millenium Development Goals in Oyo State, Nigeria. International Journal of Adult Learning and Continuing Education, 1(1): 32-38.

National Bureau of Statistic (2018). Third Quarter Report on unemployment in Nigeria.

- National Directorate of Employment, Minna Branch Office (2018).
- Ndem, B. E., Effiong, C. E., & Obot, I. S. (2018). Impact of entrepreneurial development on employment creation in Cross River State: A case of the national directorate of employment. International Journal of Academic Research in Economics and Management Sciences, 7(4): 89-102. DOI: 10.6007/IJAREMS/v7-i4/5155

- Neerly, A., Gregory, M. & Platts, K.(1995). Performance measurement system design: a literature review and research agenda. International Journal of Operations and Production Management, 15, 80-116
- Obadiah, M. (2019, November 15). Poverty capital of the world. *Business Day*. Retrieved from <u>https://businessday.ng/columnist/article/poverty-capital-of-the-world/amp</u>
- Ogunlela, Y. (2012).Impact of the programme of the National Directorate of Employment on graduate employment and unemployment in Kaduna state. *PakistanJournal of Social* Sciences, vol. 9
- Ojo, M. O. (1993). Monetary policy instruments in Nigeria: Their changing nature and implications. *The Nigerian Banker, April-June, 6-8.*
- Onogu, B. A. (2005). Small and Medium enterprises in Nigeria: Problems and prospects (Master's Thesis). St. Clements University.
- Pedro, T. (2018). conquering or mapping? textbooks and the dissemination of human capital theory in applied economics. The European Journal of the History of Economic Thought, 25(1):106-133
- Popoola, O. O., & Ajayi, O. (2016). National Directorate of Employment and rural empowerment in Oyo State, Nigeria. International Journal of Business and Social Science, 7(8):164-170.
- Roman, Z. & Rastislav, R. (2015). Business process performance measurement under conditions of business practice. *Procedia Economics and Finance*, 26: 742-749, <u>https://doi.org/10.1016/52212-5671(15)00833-3</u>
- Sandberg, K; Vinberg, S; & Pan, Y. (2002), An exploratory study of women in micro enterprise: owner. perceptions of enterprise policy in a rural micro capacity: gender – related differences CD – Proceedings of 12th Nordic Conferences on Small Business Research, 1-14
- Sani, H. (2018). Business ethics and employee performance: a study of small and medium enterprises in Kaduna Metropolis. Lapai Journal of Management and Social Sciences, 10(1&2): 210-223
- Simpeh, K. N.(2011). Entrepreneurship theories and empirical research: summary review of the literature. *European Journal of Business Management*, 3(6): 1-8.
- Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2018). National Policy on Micro, Small and Medium Enterprises. Federal Republic of Nigeria Abuja:SMEDAN.
- Talala, M. (2011). Entrepreneurial team and performance in Lomband SMEs: An empirical study (Unpublished Master's Thesis), Universities Dell' Insutoria Facolta Di Economic
- Thaddeus, E. (2012). Perspectives: Entrepreneurship development & growth of enterprises in Nigeria. Entrepreneurial Practice Review, 2(2): 31-35.
- Yasin, S & Omer, C. O (2013). The impact of business incubation on firm performance during post graduate – period – Turkey example. British Journal of Arts and Social Sciences. Vol 12 9(1)Research from <u>http://www.bj</u>ournal .co.uk/bjas
- Yunusa, A. & Paul, A. A. (2018). Assessment of the contribution of small scale enterprise to the Development of the Nigeria Economy. Journal of Good Governance and Sustainable Development in Africa, (1): 37-47
- World Poverty Clock (2018). 'World Poverty Clock' (Electronic Datset, World Data Lab). Retrieved from https://worldpoverty.io