GOVERNMENTAL AND MANAGERIAL FACTORS HAMPERING THE GROWTH OF SMALL SCALE ENETERPRISES IN ENUGU, NIGERIA

J. U. Okeke¹, & J. I. Ezenwafor²

^{1,2}Department of Technology and Vocational Education, Nnamdi Azikiwe University, Awka

Abstract:

The persistent failure of small scale businesses in Nigeria is alarming and needs timely intervention particularly in Enugu State. This, however, informed the present study to determine governmental and managerial factors hampering the growth of small scale enterprises in Enugu State. Two purpose statements, two research questions and four hypotheses guided the study. The research design was descriptive survey. Simple random technique was used to select 120 registered entrepreneurs for the study. The instrument for data collection was a structured questionnaire. The questionnaire was tested for validity and reliability. Using Cronbach's alpha, the overall reliability coefficient was 0.82. Descriptive statistics of mean and standard deviation were used to answer the research questions. The t-test for non-correlated data was used to test the hypotheses at 0.05 level of significance. Findings from the study revealed among others that governmental and managerial factors hamper the growth of small scale enterprises in Enugu State. The findings revealed that the respondents differ significantly in their mean ratings on governmental and managerial factors that hamper the growth of SSEs based on location. Similarly, the findings revealed that the respondents do not differ significantly in their mean rating on governmental factor that hamper the growth of SSEs in Enugu State based on location. However, the respondents differed significantly in their mean rating on governmental factor that hamper the growth of SSEs based on years of experience. Similarly, the respondents do not differ significantly in their mean rating on managerial factor that hamper the growth of SSEs in Enugu State based on years of experience. Based on the findings, it was recommended among others that Enugu state should be consistent in her policies and regulations with regards to the affairs of small scale enterprises. Entrepreneurs in Enugu State should strive to employ competent managers to their enterprises as that will enhance enterprise growth and development among others.

Introduction

Globally, the up-shoot of unemployment has become an all reaching concern. It is a challenge that most economies are facing under the current economic circumstances (Oppong & Sachs, 2015). Even the developed nations have not shown exception to this frightful social problem, although the up-surge is more pronounced in the developing countries. The present high rate of unemployment in Nigeria has made majority of citizens to be self-employed and one way of being self-employed is to start a small scale enterprise. Eni (2010) defined small scale enterprises as any business that is owned, managed and controlled by a sole proprietor or partners of about two persons, has total assets of less than four million naira and a relatively small share of the market with not more than fifty employees for its growth. In the view of

Gbandi and Amissah (2014), classification of SSE in Nigeria is based on capital employed, turnover and number of employees.

Small scale businesses play a pivotal role in development of economy of developing countries and are seen as an engine of growth and development of many nations (Robert & Michael, 2012). Similarly, Fatal (2011) averred that SSEs are very vital spring board for growth, job creation and the socio-economic development of any nation. These enterprises are seen as the engine through which the growth objectives of developing countries can be achieved. It upgrades indigenous technologies through exploration of locally available raw materials. SSEs are essential promoters of sustainable economy and national development such as job creation, improvement of standard of living, encouraging local industrialization and others.

Nigerian governments through its economy regulatory agencies have recognized the importance of small scale enterprises in the provision of employment to its citizens. According to Small and Medium Enterprise Development Agency of Nigeria (2013), small businesses employed 80% of the Nigerian workforce. Shehu, Oni, Adeyinka and Omage (2013) stated that 97% of the Nigerian economy are small businesses and are contributing up to 70% of the country's job opportunities. Because of the importance of small businesses in the Nigerian economy, local, states, and federal governments recognizes the need to stimulate small businesses to provide employment, reduce poverty rate, and improve economic growth.

Consequently, the survival and growth of these widely acknowledged and all important SSEs is at stake in Nigeria particularly in Enugu State. The growth of SSEs can be hampered by several factors but this study is delimited to governmental and managerial factors.

Governmental policies are one of the factors that can hamper the growth of SSEs in Enugu State. No business can thrive in a hostile environment with unfavourable government policies. Government efforts in creating enabling environment for SSEs to thrive are inevitable. According to Olorunshola (2008) the contribution of government at all levels towards the management of enterprises in terms of development of small scale businesses have been considered to be below expectation. The survival of most small scale enterprises depends mainly on good government policies but bad government policies will affect the operation of the small scale enterprises and expected growth. In spite of policies put in place by government, small scale enterprises is often struggling for survival in a hostile environment thereby affecting their growth and management in Nigeria in general and Enugu State in particular.

However, the Nigerian Government have been initiating programs like People's Bank of Nigeria and National Economic Reconstruction Fund (NERFUND) aimed at subsidizing the cost of capital and increased access to small businesses in the Nigerian economy (Dugguh, 2015). Dugguh, however, observed that most of such initiatives have not altered the problem of inadequate access to finance on the part of small business owners in the Nigerian economy.

Management is another factor that can hamper the growth of SSEs and it is expressed in the view of Obi (2011) as the process by which those in authority plan, organize and control a business in an effort to make it successful. With regard to the foregoing, Bennett (2014) indicated that, for SSEs to perform competently and grow, its management should exhibit good knowledge of the industry on how to position the SSEs within the industry. This has to do with management ability to mobilize start-up capital, satisfy customers and network with suppliers and competitors. In retrospect to this scenario, SSEs owner/managers being the driving force of the firm should seek necessary techniques, strategies and skills that will enable the firm to

achieve a competitive edge over their rivalry firms. Contributing, Mahadea and Youngleson (2013) averred that lack of effective leadership and weak general skills, financial and marketing planning are pertinent factors that hamper business growth. However, since many small businesses operate on a basis of sole decision making, one can say that the entrepreneur/manager becomes the most important element in the operation of the business and therefore poor management performance is fatal as it can lead to business failure.

Arguably, the most important factor of entrepreneurship and small business development is location which could include the nearness to raw material, accessibility to business premises, good road network, busyness of the area of the business and others. Kala and Guanghua (2010) defined location as the choice of where a business is to be located, be it small, medium and large cities or urban or rural locations. This definition is in line with Esteban, Yancy and Christian (2010) who referred to location as the choice of locating your business either in the rural or urban centre and they also linked location with the type of product or service the firm tend to offer.

The entrepreneurs to be used in this study include entrepreneurs with different years of experience operating in urban and rural areas. Years of experience of an entrepreneur are very paramount to the success of the enterprise. This is because, if the small scale enterprises are owned and handled by well experienced individuals, the likely resultant effect will be business boom and success. According to McElwaine (2014), experience is the process or fact of personally observing, encountering, or undergoing something. Experience here can be categorized based on the number of years spent in operating a business outlet and could be grouped into experienced (10yrs and above) and less experienced (0-5yrs/6-10yrs/). It is possible that experienced entrepreneurs will handle different factors that hamper the growth of SSEs much better due to longer years of business experience than those with lesser experience.

Statement of the Problem

Small scale enterprises (SSEs) do not only represent the country's major opportunity for industrialization but also contributes enormously to sustainable growth and socio-economic development in the areas of tax generation, provision of raw materials and creation of employment opportunities as well as poverty alleviation. Dearth of growth and closure of small scale enterprises in Nigeria particularly in Enugu state is a threat to socio-economic development of the state.

Specifically, the persistent high failure rate of SSEs in Enugu State has become a major threat to the socio-economic development of the state. This rate of failure may not be unconnected to the way entrepreneurs perceive different factors that hamper the growth of SSEs in Enugu State which is not clearly known. Where entrepreneurs see these factors as insurmountable or lack adequate knowledge of how to handle them, the ugly trend will persist. This study is, therefore conceived to empirically determine managerial and governmental factors hampering the growth of SSEs in Enugu State as a major step in addressing the persistent high failure rate to enhance socio-economic development of the state.

Purpose of the Study

The main purpose of this study is to determine managerial and governmental factors hampering the growth of small scale enterprises in Enugu State.

Specifically, the study will determine;

- 1. governmental factors that hamper the growth of small scale enterprise in Enugu State
- 2. Managerial factors that hamper the growth of small scale enterprises in Enugu State

Significance of the Study

The findings of this study will be beneficial to owners/managers of small scale enterprises, business education students, government and future researchers.

The findings of this study would be relevant to business education students as it would add to their existing knowledge and help to expose the need to prepare students adequately to face the world of work.

The findings of this study would be beneficial to the government. Successive governments in Nigeria have always had a policy programme for SSEs but most of lacks worthwhile implementation. The findings of this study is expected to inform policy makers regarding the direction of further research into interventionist programmes for SSEs in Nigeria. The study is expected to help the government to validate or reject the choice of microfinance as the main source of financing SSEs in Nigeria and also suggest ways of improving the existing financing arrangements, if need be.

It is also hoped that these findings would contribute to the body of knowledge and stimulate more researcher's interest in this field of study.

Research Questions

The following research questions will guide the study;

- 1. What are the governmental factors that hamper the growth of small scale enterprise in Enugu State?
- 2. What are the managerial factors that hamper the growth of small scale enterprises in Enugu State?

Hypotheses

The following null hypothesis will be tested at 0.05 level of significance

- 1. Entrepreneurs do not differ significantly in their mean ratings on governmental factors that hamper the growth of small scale enterprises in Enugu State based on location.
- 2. Entrepreneurs do not differ significantly in their mean ratings on governmental factors that hamper the growth of small scale enterprises in Enugu State based on years of experience (0-5yrs/6-10yrs/ above 10yrs)
- 3. Entrepreneurs do not differ significantly in their mean ratings on managerial factors that hamper the growth of small scale enterprises in Enugu State based on location.
- 4. Entrepreneurs do not differ significantly in their mean ratings on managerial factors that hamper the growth of small scale enterprises in Enugu State based on years of experience (0-5yrs/6-10yrs/ above 10yrs)

Method

The descriptive survey research design was adopted for this study. Descriptive survey according to Nworgu (2015) is aimed at collecting data on, and describing in a systematic manner the characteristics, features or facts about a given population.

The study was conducted in Enugu State. The people of the area are industrious and enterprising. The population for this study consisted of 400 owners of small scale enterprises registered with cooperate Affairs Commission (CAC) Enugu. Purposive sampling technique was used to select 120 entrepreneurs drawn from two senatorial zones out of three existing ones in Enugu State. The sample size drawn represents thirty percent of the entire population; this is a good representative of the entire population. According to Brumeister and Aitken (2012), 30 percent sample size from a large population distribution of above 100 respondents is considered appropriate of the entire population.

Questionnaire was the instrument used for data collection. The questionnaire was validated by three experts in business education and measurement and evaluation from the Faculty of Education, Nnamdi Azikiwe University, Awka. The questionnaire has two sections, Section A and Section B. Section A contains items on the demographic data of the respondents while section B consists 2 clusters, B1 to B2. Cluster B1 contains 10 items while cluster B2 contains 9 items. Cluster B1 measured governmental factors hampering growth of small scale enterprise while cluster B2 measured managerial factors hampering growth of small scale enterprises. Section B is structured on a four point rating scale with response options of Strongly Agreed (SA), Agreed (A), Disagreed (D), and Strongly Disagreed (SD).

The reliability of the instrument was established using Cronbach Alpha statistics. This procedure according to Nworgu (2015) applies to instrument that are scored on multiple bases (polytomousely). Data collected and analyzed yielded reliability coefficients of 0.81, 0.78 respectively, with an overall reliability coefficient of 0.82, indicating a high level reliability of the items in the instrument. According to Agu (2012), reliability of 0.672 and above is deemed reliable

The instrument was administered to the study sample personally by the researchers with the help of research assisted who were briefed on the purpose of the study. Descriptive and inferential statistics were used in data analysis. Specifically, mean was used in answering the research questions, while standard deviation was used to determine the homogeneity or otherwise of the respondents' mean ratings. Null hypotheses were tested using t-test statistics for non-correlated data. The probability alpha level for rejecting or accepting the null hypotheses was set at 0.05 level of significance, If the significant value is equal to or greater than the alpha value, the null hypothesis will not be rejected; otherwise, it will be rejected. The statistical analysis was done using the Statistical Package for Social Sciences (SPSS) version 23.

Results
Table 1: Mean responses of respondents on governmental factors that hamper the growth of small scale enterprise in Enugu State

S/N	Governmental Factors	Mean	SD	Remark
1	High cost of levies	3.32	0.77	Agree
2	High cost of taxes	3.34	0.81	Agree
3	Policy inconsistency	3.51	0.59	Strongly
				Agree
4	Government instability	3.09	0.82	Agree
5	High cost of compliance with government regulations	3.31	0.76	Agree
6	Inability of government to execute favourable fiscal	3.41	0.64	Agree
	policies			
7	Baltic power supply	3.39	0.63	Agree

	Grand Mean	3.35		Agree	
10	Insecurity of lives and properties	3.28	0.63	Agree	
				Agree	
9	Poor implementation of government policies	3.58	0.63	Strongly	
8	Multiple taxes at various levels of government	3.30	0.67	Agree	

Table 1 show respondents mean rating on governmental factors that hamper the growth of small scale enterprises in Enugu State. From the result, the respondents strongly agreed to item 3 and 9, and agreed to other items stated, a grand mean of 3.35 indicates that the respondents agreed that governmental factors hamper the growth of SSEs in Enugu State. The standard deviation reported indicated homogeneity of the respondent's response.

Table 2: Mean responses of respondents on managerial factors that hamper the growth of small scale enterprise in Enugu State

S/N	Managerial Factors	Mean	SD	Remark
11	Autocratic leadership	2.21	0.77	Disagree
12	Poor communication	3.13	0.76	Agree
13	Poor staff development plan	3.18	0.77	Agree
14	Low acceptance of innovative performance policies	3.72	0.79	Strongly
				Agree
15	Poor marketing plan	2.23	0.77	Disagreed
16	Non-delegation of responsibilities to subordinates	3.81	0.74	Strongly
				Agree
17	Lack of managerial experience	3.18	0.73	Agree
18	Unmotivated staff	3.21	0.72	Agree
19	Poorly educated workforce	2.04	0.88	Disagree
	Grand Mean	2.96		Agree

Table 2 show respondents mean rating on managerial factors that hamper the growth of small scale enterprises in Enugu State. From the result, the respondents strongly agreed with two items, agreed with five items and disagreed with three items. On the whole, the grand mean of 2.96 indicates that the respondents agreed that managerial factors hamper the growth of SSEs in Enugu State. The standard deviation reported indicated homogeneity of the respondent's response.

Table 3: t-test summary of the mean rating of respondents on governmental factors that hamper the growth of small scale enterprises in Enugu State based on location

Variable	N	Mean	SD	df	t-value	Sig. value	Decision
Urban	80	32.66	4.10	118	1.098	0.276	Not significant
Rural	40	33.52	4 03				

Data presented in Table 3 reveals the t-test summary on respondents mean ratings on governmental factors that hamper the growth of small scale enterprises in Enugu state based on location. The result reveals that the significant value (0.276) is greater than the alpha value (0.05), this implies that the respondents do not differ significantly in their mean ratings of

governmental factors that hamper the growth of small scale enterprises in Enugu State based on location (t=-, df=118,p>.05). Hence the null hypothesis will not be rejected.

Table 4: t-test summary on the mean rating of respondents on governmental factors that hamper the growth of small scale enterprises in Enugu State based on years of experience

Variable	N	Mean	SD	df	t-value	Sig. value	Decision
0-5 years	81	32.76	4.17	118	0.501	0.016	Significant
6 years and above	68	33.14	4.04				

Data reported in Table 4 shows the t-test summary on the mean rating of respondents on governmental factors that hamper the growth of small scale enterprises in Enugu state based on years of experience. The result revealed that significant value (0.016) is lesser than the alpha value (0.05), this implies that the respondents differ significantly in their mean ratings on governmental factors that hamper the growth of small scale enterprises in Enugu State based on years of experience (t= -, df =118,p>.05). Hence the null hypothesis is rejected.

Table 5: t-test summary of the mean response of respondents on managerial factors that hamper the growth of small scale enterprises in Enugu State based on location

	0				U			
Variable	N	Mean	SD	df	t-value	Sig. value	Decision	
Urban	80	28.45	4.33	118	0.149	0.002	Significant	
Rural	40	28.32	4.33					

Data presented in Table 5 reveals the t-test summary on respondents mean ratings on managerial factors that hamper the growth of small scale enterprises in Enugu state based on location. The result reveals that the significant value (0.002) is lesser than the alpha value (0.05), this implies that the respondents differ significantly in their mean ratings of governmental factors that hamper the growth of small scale enterprises in Enugu State based on location (t=-, df=118,p>.05). Hence the null hypothesis is rejected.

Table 6: t-test summary of the mean response of respondents on managerial factors that hamper the growth of small scale enterprises in Enugu State based on experience

Variable	N	Mean	SD	df	t-value	Sig.	Decision
						value	
0-5 years	81	28.01	4.35	118	0.929	0.345	Not significant
6years and above	68	28.76	4.29				

Data reported in table 7 shows the t-test summary on the mean rating of respondents on managerial factors that hamper the growth of small scale enterprises in Enugu state based on years of experience. The result revealed that significant value (0.345) is greater than the alpha value (0.05), this implies that the respondents do not differ significantly in their mean ratings on managerial factors that hamper the growth of small scale enterprises in Enugu state based on years of experience (t= -, df = 118,p>.05). Hence the null hypothesis is not rejected.

Discussion

The findings from this study revealed that governmental factors such as high cost of levies, high cost of taxes, policy inconsistency, frequent change of government, high cost of compliance with government regulations among others hamper the growth of SSEs in Enugu State. This finding is supported by Onwukwe and Ifeanacho (2011) whose study revealed that despite several specialized institutions in charge of micro credit and policy instruments

established to enhance development of small scale enterprises, SSEs are being inhibited by the gap between policy development and implementation in contributing effectively to sustainable development.

On the other hand, the hypothesis tested revealed that the respondents did not differ significantly in their mean rating on governmental factors that hamper the growth of SSEs in Enugu state based on location. This finding disagrees with the findings of Adeusi and Aluko (2014) which revealed that there exist a positive correlation between government role and small scale business promotion and that the government plays a significant role on small scale businesses in Nigeria through their various actions. With regards to years of experience, the findings of this study revealed that the respondents differ significantly in their mean rating on governmental factors that hamper the growth of SSEs in Enugu state. This finding agrees with that of Akawu, Agum and Olanrewaju (2018) which revealed that government capacity building programmes has significantly impacted on the development of SSEs in the study area.

Findings from this study revealed that, poor communication, poor staff development plan, low acceptance of innovative performance policies, non-delegation of responsibilities to subordinates, lack of managerial experiences were rated to be the factors that hamper the growth of SSEs in Enugu State. This finding is in line with findings of Eze (2012) which revealed that there is evidence to prove that poor planning affects the management of small-scale business.

Similarly, the hypothesis tested based on location reveals that the respondents differ significantly in their mean ratings on managerial factors that hamper the growth of small scale enterprises in Enugu State. This findings disagrees with the findings of Okeke, Onuorah and Jakpa (2016), which shows that external environment was the most important and influential variable. It further revealed that management can make use of different strategies and policies to improve SSEs work settings and performance, but different strategies and policies would have different performance impact on diverse SSEs. More so, the respondents did not differ in their mean ratings on managerial factors that hamper the growth of SSEs based on years of experience. This finding agrees with the finding of Ikupolati, Adeyeye and Oni (2017) which found that entrepreneurs' conceptual and technical skills contribute to the managerial skills of the entrepreneurs which have brought about growth in SSEs in Nigeria.

Conclusion

Small scale enterprise has been influential in bringing about economic transformation by providing goods and services to a large group of populace in Nigeria and Enugu State in particular. This has paved way for job creation, improving the standard of living, exploration of locally available materials, generation of taxes for government among others. Based on the result of the findings, it could be concluded that governmental and managerial factors hamper the growth of small scale enterprises in Enugu State.

Recommendations

Based on the findings of this study, the following recommendations were made:

1. Entrepreneurs in Enugu State should as a matter of urgency embark on capacity building programmees geared towards educating their members on financial institutions requirement for loan and collateral issues. This could be achieved by collaborative efforts with the relevant educational institutions, government agencies and consultants through the

- organization of seminars, workshops conferences and training programmed for the entrepreneurs and the staff of financial institutions.
- 2. Enugu state should be consistent in her policies and regulations with regards to the affairs of small scale enterprises. This could be achieved through collaborative effort of the state government, the ministry of commerce and industry and small and medium enterprises development agency of Nigeria (SMEDAN) in formulating long term policies concerning SSEs in the state as this will attract foreign investors which will lead to economic development of the state.
- 3. Entrepreneurs in Enugu State should strive to employ competent managers to their enterprises as that will enhance enterprise growth and development. This could be achieved through formal recruitment of the would be managers of the enterprises.
- 4. Government should improve on their funding system to help and reduce the collateral security charges on the entrepreneurs in the state.

References

- Adeusi, S.O. & Aluko, O.A (2014). Assessing the role of government in promoting small scale businesses in Kogi State: The Kabba/Bunu Experience. *IOSR Journal of Business and Management 86-92 www.iosrjournals.org*
- Agu, N. (2014). Basic statistics for education and behavioral sciences (rev. ed). Awka: J'Goshen Publishers.
- Akawu, F.A., Agum C. & Olanrewaju. A.P. (2018). Impact of government support on small and medium enterprises (SMEs) development in Nasarawa State: Evidence from Keffi L.G.A. International Journal of Advanced Research in Public Policy, Administration and Development Strategies (IJARPPADS) Volume 3, Number 1 September, 2018
- Benneth, C. (2014). The Economic Times. Retrieved From, www.Linkedin.com/Company/The-Company/Economic-Times
- Dugguh, S. I. (2015). Critical issues in managing small and medium enterprises: The Nigerian experience. *The International Journal of Business & Management*, 3(9), 52-59. Retrieved from http://search.proquest.com/openview/
- Eni, C. I. (2010). Small sale business and entrepreneurship development Nigeria. Enugu: Sun Craft Publisher co.
- Esteban, L., Yancy, V., & Christian, S. (2010). Location decisions of knowledge-based entrepreneurs: Why some Catalan Kisas choose to be rural? *Tech-novation*.
- Eze (2012). The problems and prospects of management of small-scale business in Nigeria. Unpublished dissertation submitted to the department of management, faculty of business administration.
- Fatai, A. (2011). Small and medium scale enterprises in Nigeria: The problems and prospects. Retrieved on January 15 from https://www.thecje.com/journal/index.php/economicsjournal/article/.../8.
- Gbandi, E. C. & Amissah, C, (2014). Financing option for small scale and medium enterprise in Nigeria. *European Scientific Journal*, 10 (1), 327 339
- Ikupolati1, A.O, Adeyeye, M.M and Oni1, E.O. (2017). Entrepreneurs' Managerial Skills as Determinants for Growth of Small and Medium Enterprises (SMEs) in Nigeria. Entrepreneurs' Managerial Skills as Determinants for Growth of Small and Medium

- Enterprises (SMEs) in Nigeria. Journal of Small Business and Entrepreneurship Development June 2017, Vol. 5, No. 1, pp. 1-6
- Kala, S. S. & Guanghua, W. (2010). Firm location choice in cities: Evidence from China, India, and Brazil. *China Economic Review*, 21, 113–122.
- Kehinde, O.J., Abiodun, A.J. Adegbuyi, O. and Oladimeji, H. (2016). Small and Medium Scale Enterprises: Pivotal to Sustainable Economic Development: The Nigeria Experience.
- Mahadea D. & Youngleson J. (2013) *Small business-Management Entrepreneurship*. Cape Town: Pearson Education
- McElwaine, A. K., (2014). An examination of gender differences in work-family conflict. *Canadian Journal of Behavioural Science*, 37, 283–298.
- Nworgu, B. G. (2015). *Educational research: Basic issues and methodology* (3rded.) Nsukka Enugu State: University Trust publishers.
- Obi, C. A. (2011). Elements of Business. Owerri: Cape Publishers Int. Ltd.
- Olorunshola, J. A. (2010). Industrial financing in Nigeria: Some institutional arrangement. *Bullion Journal*, 12 (4)45-55.
- Oppong, S. & Sachs, S. (2015)., Managing Graduate Unemployment in Emerging Economies Critical Analysis of the Skill Mismatch and Over Supply Theses. JEL *poslovnaizvrsnost Zagreb, God, ix, vol 1.JEL classification*, May, pp125-135.
- Okeke, M.N Onuorah, A.N &JAKPAU.G (2016). Impact of strategic management on the performance of small and medium scale enterprises (SMEs) in Nigeria: A study of selected SMEs in Delta State. Global Journal of Applied, Management and Social Sciences (GOJAMSS); Vol.11 February 2016; P.57 66
- Onwukwe, V.C& Ifeanacho, M.I (2011). Impact of government intervention on the growth of small and medium scale enterprises in Imo State. *International Journal of Research in Commerce, Economics & Management*. Volume No. 1 (2011), Issue No. 7 (November)
- Robert B.B & Michael T (2012) Government SMEs and Entrepreneurship Developmen
- SMEDAN (2013). SMEDAN and national bureau of statistics collaborative survey: Selected findings 2013. Abuja: SMEDAN. Retrieved from Small and Medium Enterprises Development Agency of Nigeria: http://nigerianstat.gov.ng
- Shehu, D.M Oni, O.O Adeyinka, I.A & Omage, J.J (2013). Evaluation of environmental factors affecting calf mortality in Bunaji and Friesian x Bunaji crossbred. *Nigerian Journal of Scientific Research*, 11 & 12, 14-23