Key Success Factors of Entrepreneurial Development Programmesand Performance of Micro Enterprises

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Abstract

Entrepreneurship development programmes (EDPs) play important roles in wealth creation and employment generation. Despite these relevance, previous studies on entrepreneurship development programmes were largely qualitative as well as on small and medium enterprises, thus disregarding studies on micro enterprises. This is in spite of the fact that micro enterprise comprises the largest proportion of business firms in Nigeria and Bauchi state in general. The aim of this paper is to examine the factors that help entrepreneurship development programmes contribute to the performance of micro enterprises. The study was quantitative and a sample of 26 micro firms in carpentry/furniture and wielding/fabrication were selected from Members of National Association of Small Scale Industrialists (NASSI, Bauchi branch). Multiple regression was used to analyze data collected from questionnaire administration. The study found a significant relationship between infrastructure and the performance of micro enterprises; EDP funding and the performance of micro enterprises; and entrepreneurs education level and the performance of micro enterprises. However, the study did not find any significant relationship between multiple taxation and the performance of micro enterprises. More surprisingly, there was no significant relationship between EDP capacity building and the performance of micro enterprises. The study recommends for single digit bank loan to micro enterprises as well as loan guarantee scheme by entrepreneurship development agencies. Government should design tax incentive programmes for micro enterprises. There is also need for capacity building to be targeted and tailored base on specific requirement of group of micro firms.

Introduction

Entrepreneurship development programme is a strategy adopted by both government and private agencies to promote the development of micro, small, and mediumenterprises. Of interest to this study is the growth of micro enterprises. These micro firms have significant relationship with wealth creation, employment generation and economic development (Abugu, 2009). Despite increased interest in the study of

entrepreneurship development programmes, previous studies have concentrated on evaluating the successes of the programmes and investigation small and medium firms. Most researchers misconceived that the micro cannot be studied because not only they belong to the informal sectors, but also because they are too small. As a result, most entrepreneurship development programmes targeting this sector are fragmented and therefore, difficult to achieve the objectives.

In addition, previous studies on entrepreneurship development programmes were extensively qualitative. Thus, results from empirical research are continuously crucial to help micro enterprises overcome challenges confronting them. On top of that, previous studies have been conducted in isolation and did not integrate the different elements of entrepreneurship development programmes such as funding, capacity building, and infrastructure into a single framework. Marsillac & Roh (2014) argue that the integration of constructs and concepts will lead to better performance of a system. In this regard, empirical studies to harmonize fragmented studies are crucial for entrepreneurship development programmes. Thus, the aim of this study was to assess the contribution of entrepreneurship development programmes on the performance of micro enterprises.

Literature Review

Entrepreneurship Development Programmes in Micro Enterprises

It is paramount to study entrepreneurship development programmes in micro ventures because in manyeconomies there are only few large enterprises, followed by a large number of medium and small enterprises, whereas micro businesses dominate the economic landscape of most countries. Osagie (2012) cut data from a collaborative survey conducted by Small and Medium Enterprises Development Agency (SMEDAN) and the National Bureau of Statistics (NBS), and shows that the number of Micro, Small, and Medium Enterprises (MSMEs) in Nigeria stood at 17,284,671 in 2010, with total employment in the sector put at 32,414,884. This industrial structure engages a significant proportion of the population from both rural and urban areas and thus promotes economic empowerment. The large number of micro businesses, the pressure and competition they face from small, medium and large enterprises, their contribution to economic growth, and their high rate of failure demands that this industrial structure and the industrialists be engaged in formal studies.

An entrepreneurship development programme posits that individuals can be developed to become successful entrepreneur by changing their mindset through an organized and systematic capacity building programme (Afrin, Islam, and Ahmed, 2010). According to Nawaser, Khaksar, Shakhsian, and Jahanshahi, A.A. (2012), a comprehensive approach to the promotion of entrepreneurship at a national and local level rests on two primary pillars which are interlinked: (a) Strengthening of entrepreneurial skills and (b) improvement of the entrepreneurial framework conditions.

The main objectives of an entrepreneurship development programme are to identify and train potential entrepreneurs, to develop necessary knowledge and skills among the participants, to impart basic managerial understanding and to provide post-training assistance (MIT, 2012). In line with these objectives, the Nigerian's entrepreneurship development programmes aim to provide vocational

skills development/training and advisory services; and also to facilitate and guarantee external financing to micro enterprises.

According to Aminu (2012) some of the agencies which aid entrepreneurial development in Nigeria are Central bank of Nigeria; Universities, polytechnics, and research institutions (1962); industrial development centres (1964); Raw Materials Research and Development Council (1988); small Scale Industries Credit Scheme (SSICS) (1971); National Association of Small Scale Industries (NASSI), National Directorate of Employment (NDE) (1986); National Credit Guarantee Scheme (2004); Small and Medium Enterprises Equity Investment Scheme (2001); and Small and Medium Scale Enterprise Development Agency (SMEDAN) .

In July, 2001, the national council on industries at its 13th meeting (NCI -13) in Markurdi, Benue state define micro/cottage industry as an industry with a total capital employed of not more than 1.5 million, including working capital but excluding cost of land, and or a labour size of not more than 10 workers (Ogechukwu and Latinwo, 2010). The Small and Medium enterprise Development Agency of Nigeria (SMEDAN) in 2007 defines a micro enterprise as a business with less than 10 people with an annual turnover of less than 5 million Naira and total assets, excluding land and buildings of not more than 10 million Naira.

The way entrepreneurship is being handled cause for serious attention. We are living in a culture where many thoughts entrepreneurship is for the dropout and those who have not gone to school. Where the educated are targeted, we seems to be concern about short-term Entrepreneurship development programmes is a strategy adopted by both government and private agencies to promote the growth of micro and small enterprises. The small and medium enterprises development (SMEDAN) is the sole voice of micro, small and medium enterprises (MSMEs). **The mandate of SMEDAN as contained in the enabling Act can be summarized as follows:**

i. Stimulating, monitoring and coordinating the development of the MSMEs sub-sector;

ii. Serving as vanguard for rural industrialization, poverty reduction, job creation and enhanced livelihoods;

iii. Linking MSMEs to internal and external sources of finance, appropriate technology, technical skills as well as to large enterprises;

iv. Promoting and providing access to industrial infrastructures such as layouts, incubators, industrial parks;

Working in contact with other institutions in both public and private sector to create a good enabling environment of business in general, and MSME activities in particular. There are many national and international partners, working to promote the startup and growth of businesses across sectors of the Nigerian economy. These partners are National Poverty Eradication Programme (NAPEP), Federal Ministry of Agriculture and Rural Development, Raw Materials Research and Development Council (RMRDC), Nigeria Export-Import Bank (NEXIM), Federal Ministry of Labour and Productivity, Bank of Industry (BOI), Industrial Training Fund (ITF), Nigerian Association of Chambers of Commerce, Industry, Mine and Agriculture (NACCIMA), and International Development Partners (World Bank, JICA, GTZ, DFID, ADB, UNDP, UNIDO

However, are we really getting it right considering the large number of strong but unemployed youth population?

The question is why our entrepreneurial development strategy crawling. They are face with the following challenges: Limited access to finance, poor record keeping, Lack of entrepreneurial education, lack of specific technical skills, lack of conducive environment, poor state of infrastructure, unavailability of incubator, insecurity on the road, communal clashes, youth restiveness, lack of access to market, lack of standardization of product, inadequate linkage to local & international supply chain, low access to information, lack of exit/succession plan, and unfair competition with dumped products.Despite these challenges, Nigerians are resilient and perseverance amidst bad business environment. They are motivated by a lot of factors including: the desire to become their own boss, the need to address philanthropic causes, a willingness to risk in order to gain, a drive to innovate and create new products or services, and push and pull factors.

Measure of Micro Firm's Performance
Organizational performance are measured by many criteria. In general, the literature suggests that organizational performance is commonly measured in terms of effectiveness, efficiency, growth and productivity. Montanari, Morgan and Bracker (1990) suggested that organizational effectiveness may be measured in terms of financial measures, operational measures as well as behavioural measures. Financial measures such as profitability and growth can be used to assess the financial performance of an organization. Secondly, the operational measures such as productivity, resource acquisition, and efficiency and employee reaction can be adopted to assess the effectiveness of the work flow as well as work support in organizations. Third, behavioural effectiveness measures such as adaptability, satisfaction, absence of strain, development and open communication can be adopted to determine individual performance.

Theoretical and research Framework
This study is grounded on theory of entrepreneurship development proposed by Kittim, Arvola, and Venesaar (2011). Kittim, Arvola, and Venesaar(2011)shows that entrepreneurial training incorporates the theory of whether entrepreneurs are born or made, and also the theory of achievement and locus of control. Sanderock (2001) argues that entrepreneurship can be taught, but it must be relative to the economic environment of the proposed knowledge application. Krishnaveni, and Sripirabaa, (2008) maintain that effective capacity building programs tend to be comprehensive, customized, and competence-based. From a more balance viewpoint, Streeter et al (2002) reasons that although entrepreneurship can be taught, such education should reflect the essential tools and commercial processes allied with the core entrepreneurial activities associated with the venture. These theories are used to explain relationships in the research framework on figure 1.

Figure 1: Research Framework of the Study
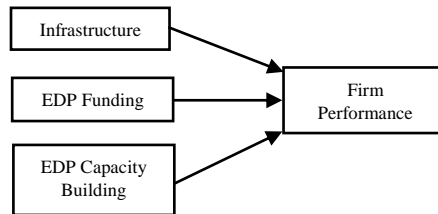
Hypotheses Development

Relationship between infrastructure and firm performance
Conducive business environment provides strong incentives for micro firms to grow and take advantage of opportunities, be innovative, entrepreneurial, and productive. However, in Nigeria,

dysfunctional physical infrastructure such as epileptic electric power outages and high costs of electricity affect the operations of micro carpentry and wielding businesses (Love, Irani, and Edwards, 2004; Kuratko, 2003; Sagagi, 2005; Sanni, 2009). These problems directly increases the expenses of running micro firms (Akinlua, and Akintunde, **2008;**Gnanadhas, Venkateswaran, and Rathiha, 2008; Puhakka, 2012).

Thirty percent of Nigerians businesses not being competitive are based on infrastructure. Insufficient supply of electricity to results in a shrinking industrial base (Hezekiah and Agbool, 2011; Ismail and Guilia, 2010).Hezekiah and Agboola (2011) study showed that if the power problem is removed, Nigeria will at least gain 30% competitiveness in production. In fact power generation through generators increase production cost of Nigerian manufacturers' (Okafor and Mordi, 2010). Based on the arguments and theories of locus of control and achievement, the following hypothesis is proposed:

H1: There is a relationship between infrastructure and the performance of micro enterprises

Relationship between EDP funding and firm performance
An efficient financial system allocates financial resources quickly and cheaply for productive uses. Access to finance, and to a lesser extent the cost of finance, are perceived by Nigerian firms as primary constraints to innovation (Ismail and Guilia, 2000). The challenge of weak access is further aggravated for micro businesses. Access to finance seems to be more of a problem in less industrialized states (60 percent) compared to more industrialized (49 percent) in Nigeria. For example, 77 percent of the firms in Bauchi perceive accessibility to finance as a major constraint. It is striking to note that the

formal financial sector—banks and other financial institutions—are only utilized by 1 percent of Nigerian businesses. Nigerian entrepreneurs rely predominantly on internal funds and retained earnings (70 percent) as well as on purchases on credit from suppliers and advances from customers (25 percent) (Ismail and Guilia, 2000). Based on the argument and theory of achievement and locus of control, the following hypothesis is proposed:

H2: There is a relationship between EDP funding and the performance of micro enterprises

Relationship between EDP capacity building and firm performance
The real wealth of a nation is its entrepreneurs and if they have education and technical skills, they can take over the global markets. Capacity building changes the skills and behaviours of micro owners (Gómez-Haro, Aragón-Correa, Cordón-Pozo, 2011). Entrepreneurship development is hinged around three critical areas of capacity building such as creation of programmes, seminars and trainings which provide skills and competences of starting and running a business (Osalor, 2009). Many of the micro entrepreneurs are have little formal education (Sanni, 2009). This makes it difficult for them to grasp the basic methods and technology necessary to manage enterprises successfully as well as seize business opportunities that could lead to growth and expansion. There is also a brain drain in micro business sector because technically proficient individual seek employment and venture opportunities in white collar public and private enterprises (Osalor, 2009). Based on the argument and theory of whether entrepreneurs are born or made, the following hypothesis is proposed:

H3: There is a relationship between capacity building and the performance of micro enterprises.

Methodology

A cross-sectional survey research design was adopted for this study. The population of the study comprised of 51 micro enterprises involved in carpentry/furniture and wielding/fabrication in Bauchi State of Nigeria. The list was obtain from the database of the Nigerian Association of Small Scale Industrialists (NASSI). Stratified and simple random sampling were used to select the firms that participated in the study. Data were analyze through multiple regression. Thedependent variable of the study was firms' performance. Firm's performance was measured by five (5) items such as sales, profitability, efficiency, effectiveness and growth. While the independents variables were infrastructure, EDP funding was measured by bank loan and adequate capital; while EDP capacity building was measured by training and new improved equipment, willingness to pay and participate in training, training and customer survey, application of training skills, training environment, and insightful training programme.

Results

Organization data of the study is depicted below:

Table 1: Organizational Data

Descriptive Statistics		
Variables	Frequency	Per cent
Types of business		
Carpentry/Furniture	13	54.2
Wielding/Fabrication	11	45.8
Number of years in Business		
1-4 Years	4	16.7
5-8 Years	4	16.7
9-13 Years	8	33.3
14 years and over	8	33.8
Educational Qualification of the Business Owner		
Primary School Certificate	2	8.3
Senior School Certificate	16	62.5
Diploma/NCE	6	25.0
Degree/HND	1	4.2
Number of Workers in Organization		
1-5 Workers	3	12.5
6-10 Workers	12	50.0
10 Workers and above	9	37.5
Sources of Business Ideas		
Family	7	29.2
Customers	3	12.5
Training Institutions	10	41.7
Friends	4	16.7
Competitors	0	0

The questionnaire indicated a high reliability of .764 for the 14 constructs of the questionnaire. This is supported by the work of Hinton, Brownlow, McMurry, and Cozens (2004) who point that 0.70 to 0.90 shows high reliability. The overall reliability of the construct is depicted on table 1 below.

Table 2: Reliability-Item Total Statistics

Items	Scale mean if item is deleted	Scale variance if item deleted	Corrected item total correlation	Cronbach's Alpha if item deleted	Mean	Standard Deviation
Technology (Internet)	44.04	56.911	.206	.771	2.25	1.422
Electricity supply	44.17	58.667	.151	.774	2.13	1.296
Generator	43.42	50.514	.490	.738	2.87	1.513
Adequate capital	43.50	57.478	.294	.758	2.79	1.062
Bank loan	44.08	49.906	.541	.731	2.21	1.474
Willingness to pay and participate in training	41.67	60.928	.282	.760	4.63	.495
Training programme is insightful	42.42	52.601	.678	.724	3.88	.992
Training environment	43.08	53.732	.497	.738	3.21	1.141
Application of training skills	42.29	56.824	.356	.752	4.00	1.022
Training on customer survey	42.58	55.471	.361	.752	3.71	1.197
Training equipment	42.17	55.971	.523	.741	4.13	.850
Training programme is insightful	42.42	52.601	.678	.724	2.25	1.422

Table 3: Models Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1 Infrastructure	.780[a]	.608	.549	.38699
2 EDP Funding	.581[a]	.338	.275	.49080
EDP Capacity Building	.531[a]	.282	.029	.56801

    a.   Model 1: Predictors: (Constant), Infrastructure: Technology (Internet), Electricity, Generator
    b.   Model 2: Predictors: (Constant), EDP Funding: Bank Loan, Adequate Capital,
    c.   Model 5: Predictors (Constant), EDP Capacity building: Training and new improved equipment, Willingness to pay and participate in training, training and customer survey, application of training skills, training environment, insightful training programmes
    d.   Dependent Variable: Performance

The R values 0.780[a], 0.581[a], 0.702[a] and 0.531[a] on table D1 indicated the correlation coefficients between the entered independent variable (infrastructure, EDP funding, and EDP capacity building) and the dependent variable (performance) respectively. Infrastructure, EDP funding, and EDP capacity building) account for .608, .338, and .282 of the variance in the dependent variable (performance). However, since the items measuring infrastructure, EDP funding, and EDP capacity building are not many, it is advisable to consider their adjusted R^2 .549, .416, and .029 respectively

Table 4: The ANOVA[b]

	Model	Sum of Squares	Df	Mean Square	F	Sig.
Model 1	1 Regression	4.643	3	1,548	10.334	.000[a]
Infrastructure	Residual	2.995	20	.150		
	Total	7.638	23			
Model 2	2 Regression	2.580	2	1.290	5.355	.013[a]
EDP funding	Residual	5.059	21	.240		
	Total	7.638	23			
Model 3	2 Regression	2.10	1	.210	.628	.438[a]
Multiple taxation	Residual	7.428	21	.338		
	Total	7.638	23			
Model 4	2 Regression	3.759	3	1.253	6.640	.003[a]
Entrepreneur	Residual	3.879	20	.194		
education level	Total	7.638	23			
Model 5	3 Regression	2.154	7	.359	1.113	.3.96[a]
EDP capacity	Residual	5.385	16	.323		
building	Total	7.638	23			

1. *Model 1: Predictors: (Constant), Infrastructure: Technology (Internet), Electricity, Generator*
2. *Model 2: Predictors: (Constant), EDP Funding: Bank loan, Adequate capital*
3. *Model 5: Predictor (Constant), EDP Capacity building: Training and new improved equipment, Willingness to pay and participate in training, Training and customer survey, Application of training skills, training environment, insightful training programme.*
4. *Dependent Variable: Performance*

The ANOVA table 4 demonstrates that this significant relationship with p value for infrastructure = .000[a]. Thus, the relationship is statistically explained in ANOVA as: F (3, 20) = 10.334; p < .01 for infrastructure. The ANOVA table 4 further demonstrates that this significant relationship with p value for infrastructure = .013[a] is significant. Thus, the relationship is statistically explained in

ANOVA as: F (2, 21) = 5.355; p < .05 for EDP funding. Similarly, the ANOVA table 4 suggest non-significant relationship with p value of .398[a]. As p < .05, the predictor EDP capacity building is not a significant predictor of performance of micro enterprises. Thus, the relationship is statistically reported in ANOVA as: F (7, 16) = 1.113; p < .05 for EDP capacity building.

Table 5: Coefficients[a]

Model	Unstandardized Coefficient		Standardized coefficient	t	Sig
	B	Std Error	Beta		
Model 1: (Constant)	2.767	.259		10681	.000
Technology (Internet)	.108	.057	.267	1.904	.071
Electricity supply	.058	.062	.131	.935	.361
Generator	.281	.054	.737	5.243	.000
Model 2: (Constant)	3.013	.325		9.264	.000
Adequate capital	.189	.096	.348	1.960	.063
Bank loan	.182	.069	.465	2.619	.016

Model	Unstandardized Coefficient		Standardized coefficient	t	Sig
	B	Std Error	Beta		
Model 5: (Constant)	2.455	1.434		1.712	.105
Willingness to pay and participate in training	-.035	.308	-.030	-.113	.911
Insightful training programmes	.064	.261	.110	.246	.809
Application of training skills	.087	.200	.158	.433	.671
Training and customer survey	.079	.118	.164	.670	.512
Training and new improved equipment	.083	.210	.122	.395	.698

The table above showed the extent at which the independent variables such as infrastructure, EDP funding, and EDP capacity building contribute to the performance of micro enterprises. The Unstandardized coefficients B column gives the contributing coefficients of the independent variables. The standardized beta column showed the contribution that the individual independent variables make to the model. The largest contributor of infrastructure is from the use of generator with a beta of .737 at $p < .000$. The largest contributor of EDP funding is from the accessibility to bank loan which has a beta value of .465 at $p < .005$. Lastly, the largest contributor of capacity building even though not having significant relationship with performance is from from the use newspapers, magazines, and trade publication which has a beta value of .47 at $p < 0.05$

From the results of the study it was found that the probability of firms' performance increases with availability of infrastructure and EDP funding. These factors are statistically significant at .000 and .003 respectively. Infrastructure was significant at $p < .001$ while EDP funding and entrepreneurial education level were statistically significant at $p < .005$.

However, EDP capacity building is not statistically significant to the performance of micro enterprises. Surprisingly, EDP capacity building which is a major focus of entrepreneurship development programmes has no relationship with performance. It was confirmed that it is not because capacity building is not important but because the training programme are not custom target with regard to firm specificity. These findings have important implications for policy and it supports the theory that states the entrepreneurs is 'born not made'.

Conclusion
The study revealed that entrepreneurship development programmes support the performance of micro enterprises. In line with the objectives, the study recommends that micro industrialists should integrate the use of internet technology in their day-to-day activities; own a generator in order to ensure continuous production when there is break in electricity supply; open and maintain current account with formal financial institutions in order to benefit from their services. Moreover, government should develop strategies to make capital accessible to micro enterprises through a credit guarantee scheme as well as to persuade formal

lending institutions to serve micro firms. On capacity building programmes, micro firms owners should be train on newly developed concepts and best practices; small amount of fees should be charged on capacity building services organized by private consultants while free training services should be provided by government; capacity building programmes should be delivered or use local language in conducting entrepreneurial training.

The study has important implication for owners of micro enterprises, policy makers, government agencies, private sector and individuals intend to create enabling environment for micro enterprises. The study will contribute to the existing body of knowledge by extending the evaluative and qualitative studies on entrepreneurship development programmes in empirical studies. The study also extends theories of entrepreneurs are born or made, theory of achievement, and theory of locus of control to explain the concept of entrepreneurship development programmes.

Suggestion for Further Research
The results and findings of this research should be used with caution due to the small sample of the study. The researcher calls for similar studies covering Northeast region of Nigeria. There is also need for similar studies in other micro firms such as bakeries and pastries, fruits processing, restaurants, tailoring, hairdressing and barbing, and blocks and bricks firms. Furthermore, there is need for studies on strategic entrepreneurship development among micro entrepreneurship. Strategic entrepreneurship is simply the integration of entrepreneurial (i.e., opportunity-seeking behaviour) and strategic (i.e., advantage-seeking) perspectives in developing and taking actions that will result in superior firm performance. Strategic entrepreneurship will introduce micro industrialists to ideas such as opportunity discoveries, innovation, networks, internationalization, organizational leaning, and growth.

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