

Effect of Participation in Cooperative Society on SMES Activities of Members in Mubi Metropolis, Adamawa State, Nigeria

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Abstract:- This study accessed effect of participation in cooperative society on SMES activities of members in Mubi metropolis, Adamawa state, Nigeria. In order to achieve the objectives, this study was guided by three research hypotheses. Structured questionnaire was used to collect data from randomly selected 376 SMEs operators comprises both members and non-members of cooperatives society in Mubi metropolis. The data collected were analysed with simple percentage, frequency table and t-test analysis. The results of analysis established that the members of cooperative that operating SMEs in Mubi metropolis have significant access to finance such as loan facilities than other SMEs operators. Also, those SMEs operators that were members to cooperative society gained significant access to modern tools and raw materials than non-members. However, the SMEs operators in Mubi metropolis were found less effective in accessing market information for positioning their business. The study concluded that being members of cooperative offers positive advantages for the SMEs operators to develop their enterprises. The study recommends among others that others non-members of cooperative that operate SMEs in Mubi should be encouraged to join the cooperative. Also, there should be training of SMEs operators on how to use information technology for the positioning of their business.

Keywords:- SMEs, Cooperative Society, loan facilities, implement, raw materials, market information.

I. INTRODUCTION

A cooperative society is a group of individuals who have specific common needs. It is an economic enterprise, the purpose of which is to improve the economic status of owners or members. Most cooperative societies offer their products to their members and others do not serve non-members. Cooperation dated back as far as human beings have been organizing for mutual benefits. Globally, from time immemorial man has always seeks power from others. Cooperation among member of society represents strong, vibrant and viable economic alternative for those without access and those with limited opportunity (Babajide, 2013).

Adamawa state which is one of the six states in North eastern Nigeria, that witnessed series of attacked from insurgent group have just began fixing the state and reposition its economy. Mubi metropolis, which located in

the North-East of Adamawa state with two local government areas (Mubi North and South) is the home of economy where many Small and medium scales business are just springing up after invasion of insurgent group (Boko Haram) in 2014. Some years after insurgent, Adamawa state and in particular Mubi metropolis is still rebooting in terms of economic development and human capital. The reintegration of different group of people into society, association or business allied should be to boost the SMEs activities and promote access to many facilities and resources that ordinarily could be difficult to be achieved by individuals. However, noticeable within our society, is those SMEs that believe in themselves for obvious reasons of time management, prompt decision making, self-gain and attainment of limited distraction. Adamawa State has over 12,000 registered cooperative societies of various categories both at the rural and urban levels, out of which 7,405 are operational (MCI, 2016). Mubi metropolis accounted for not less than 320 cooperative societies (Umar, 2015). Hassan (2015) reported that the Adamawa State Government has actively encouraged co-operatives in order to promote social and economic changes desirable for attainments of its rural development. It is not impossible for the participation of SMEs operators in different cooperative society not interfere with their commercial activities. This study therefore is an attempt to examine the extent to which cooperative societies enhance the SMEs activities in Mubi metropolis.

Nigeria is presently striving to build a strong and highly competitive market oriented and technology-driven national economy. One of the efforts to attain this economic height is by reposition the indigenous SMEs to stand shoulder-to-shoulder with other SMEs in different part of the world. Thus, to standardize indigenous SMEs, the operators have to gain more access to loan, to raw materials and equipment as well as access market information. One of the known challenges to the development SMEs in Nigeria is non-viability of many SMEs to secure loan from various formal financial institutions. Also, the high cost of modern implement and pre-processed raw materials make difficult for most SMEs to procure the required implements and materials. Meanwhile, evidences from studies such as Mohd, Maat and Mat (2014) and Somech and Drach-Zahavy (2013) have shown that majority of SMEs in Nigeria are not working with international standard due to lack of information. It is expected that through cooperative society the SMEs pull more resources for meeting the collateral

requirement for securing loan from banks. Also, the participation in cooperative society is likely to enhance the chances of SMEs operators to secure good access raw materials and modern equipment. The network of SMEs through cooperative activities is likely enhance the accessibility to information. It is believed that cooperative societies offer teamwork that suitable for the development of SMEs, therefore, the current study is an attempt to examine the impact of participation cooperative society on the SMEs activities of members in Mubi metropolis, Adamawa state.

➤ Objectives

- To determine whether participation in cooperative activities differently influence the accessibility SMEs operators to loan facilities
- To determine whether involvement in cooperative activities by SMEs operators differently influence the accessibility to market information
- To determine whether being member of cooperative society differently influence the accessibility of SMEs operators to materials and implements

➤ Hypotheses

H₀₁: There is no significant difference between the mean rating of member and non-member of cooperative society on their accessibility to loan facilities for their SMEs activities

H₀₂: There is no significant difference between the mean rating of member and non-member of cooperative society on their accessibility to market information regarding their SMEs activities

H₀₃: There is no significant difference between the mean rating of member and non-member of cooperative society on their accessibility to materials and implement facilities for their SMEs activities

II. LITERATURE REVIEWS

The concept of small enterprise could be traced back to when man graduated from the wandering life style to a more settled life and engaged in fruit gathering and agriculture for his survival. From there, other sectors were explored in a bit to improve his standard of living (Pasanen, 2010). Small and Medium Enterprises (SMEs) in Nigeria, as defined by Small and Medium Industries Equity Investment Scheme (SMIEIS), are enterprises with a total capital of not less than N1.5 million, but not exceeding N200 million, including working capital, but excluding cost of land and/or with a staff strength of not less than 10 and not more than 300. A business whether small or big, simple or complex, private or public etc. is created to provide competitive prices. Business in Nigeria has been classified as small, medium and large. However, a small scale industry can be defined by the criteria of project costs, capital, cost turnover by the employee, etc.

In this study, attempts to conceptualize small and medium enterprises (SME) in Nigeria required stressing of some points. First, there is no generally accepted definition of small or medium businesses because of the classification

of businesses into large, medium or small scale is a subjective and qualitative judgment. Secondly, small businesses are generally quite responsive to their environment and our environment changes fast. Changes in the environment therefore affect what constitutes a small business at a particular point in time. Thirdly, what the definition aims at is to set some limits (lower and upper) that will assist in achieving the set purpose. Such limits can be in terms of level of capitalization, sales volume, and number of employees among others (Sarosa & Zowghi, 2013).

The nature of SMEs in Nigeria make them prone to many challenges and difficulties. According to Tehseen and Ramayah (2015) SMEs are mostly funded and financed through self-raised capital by owners which makes most of business to lack viability. Since, in most cases the business owners may not be able to raise enough funds for the support of their business as required. However, Udoh, Inyang and Oguzie (2015) maintained that one of the factors limiting the growth of SMEs in Nigeria is capital, since most of these business usually lack documentation and depend majorly on one man thinking and business plan. Tobora (2014) reported that it is difficult for SMEs in Nigeria to approach financial institution due to poor or lack of documentation as well as lack of business plan.

Apart from fund, the SMEs in Nigeria are also faced with difficult of acquire materials for their production while majority of them depend on the olden days implement. Shehnaz, Farhad, Zuhair and Ramayah (2019) expressed that it is high time the government intervened through subsidized implement and raw materials for SMEs activities in Nigeria. Also, there is need knowledge about latest recommendation practices to ensure made in Nigeria products meets the standard and taste of foreign markets. It is largely impossible for most of Nigeria made products to compete in our local market not talking of foreign markets simply because of over dependent on obsolete equipment and production technique. According to Silas, Makrop and Paul (2016) dedicated efforts through training and acquirement of latest equipment can reposition indigenous business in Nigeria to meet the standard of international market.

One of challenges identified facing SMEs growth in Nigeria is lack of information about markets. Silas et al. (2016) expressed that almost all business produces without specifications. The idea of getting the required information about customers, details about potential consumers are always treated lightly by many firms. Most SMEs are simply not showing any concern about process for marketing their products. Some believe good markets sell itself but forget that good market may have to compete with other good markets in the market place. The advent of ICTs which capable fo transforming the knowledge of SMEs operators regarding seeking information about their product, has yet to meet its expectation. Studies (Shehnaz et al., 2019, Silas et al. 2016; Sarosa & Zowghi, 2013) have shown that SMEs operators use their mobile phone for family and friends and less business activities. Therefore,

huge commercial activities of their products are done offline. Malibate (2017) argued that many SMEs are yet to know if any link exist between their job and mobile communication expect calling their customers, using mobile phone for searching for latest business information is not common among SMEs operators.

Cooperative society is one of the associations where group of individual can pull resources together through which all their individual lack can be collectively addressed. the features of cooperative allows individual SMEs to team-up for seeking what is not attainable by individual such as loan facilities or acquirement of latest implementation. Unachukwu (2009) argued that when individual with different financial capability muscled up for particular gain, their collectiveness can enhance the attention they are getting from financial institutions, government and international donors. Undiayaundeve (2015) maintained that government usually like to deal with group or cooperative when offering implement and equipment to SMEs operators at take away prices.

Thus, access to loan is likely to become possible when collectively people put their resources together for the benefit of member. Approaching banks with business plan through cooperative can enhance the interest of banks. Sambo, Gichira and Yusuf (2015) expressed that many banks prefers dealing with association, group or societies. Since more than individual with different background are

likely to be involved. Access to information can be obtained through cooperative where words of mouth fly around the human network. In most cases, cooperative serves as backbone to many people and SMEs operators are not expected. Their participation could bring more salinity.

III. MATERIAL AND METHOD

Mubi is in north-eastern Adamawa State, north-eastern Nigeria, it lies within Northern Guinea Savannah zone of Nigeria and located at latitude 10⁰ 00 north, longitude 13⁰30 east and about 305 meters above sea level, with an area of 961.39 km² (Umar, 2015). At present, Mubi metropolis is made up of parts of Mubi-North and Mubi-South local governments, (which is the urban center). Mubi shares boundary with other towns such as Michika from the east, Hong in the west and Maiha in the south. The 2006 population census revealed that Mubi metropolis had 281,471. Mubi metropolis therefore housed numbers of major markets and commercial centers. Mubi is one of the few cities that serve as economic hub of the Adamawa state, with total registered 754 SMEs and total 320 cooperative societies (MCI, Adamawa State, 2017). A random sampling technique was used to select 376 SMEs operators comprise of 252 members of cooperatives societies and 124 non-members. The structured questionnaire was used to collect data from sampled respondents and data were analyzed using simple percentage, frequency count, and t-test analysis.

IV. RESULTS

Variables	Members	Non Members	Overall
Age Group			
18 – 29 years	87(35%)	34(27%)	121(32%)
30 – 49 years	99(39%)	65(52%)	164(44%)
50 years above	66(26%)	25(20%)	91(24%)
Total	252(100%)	124(100%)	376(100%)
Gender			
Male	178(71%)	79(64%)	257(68%)
Female	74(29%)	45(36%)	119(32%)
Total	252(100%)	124(100%)	376(100%)
Years of Experiences			
Less than 5 years	45(18%)	15(12%)	60(16%)
5 – 14 years	187(74%)	101(81%)	288(77%)
15+ years	20(08%)	8(06%)	28(7%)
Total	252(100%)	124(100%)	376(100%)
Educational Level			
Primary	34(13%)	23(19%)	57(15%)
Secondary	99(39%)	45(36%)	144(38%)
Tertiary	87(35%)	47(38%)	134(36%)
Non formal	32(13%)	09(07%)	41(11%)
Total	252(100%)	124(100%)	376(100%)

Table 1:- Socioeconomic Characteristic of Sampled Members and Non-members of Cooperative Societies

Fx: frequency, (%): Percentages in Parenthesis

The result on socioeconomic characteristic of members and non-members of cooperative were presented in Table 1. According to the results, the details on age group of respondents showed that 32% were those within age group of 18 – 29 years, 44% were those within age range of 30 – 49 years while 24% were those with ages above 50 years. This shows that majority of respondents have come of ages which could influence their participation in cooperative and entrepreneurship activities. Also, the results showed that in overall 68% were male while 32% were female, this shows that male dominated the SMEs activities in the study area. This could be as result of the fact that the Mubi is a typical patriarch society where male are to engage in difference commercial activities as breadwinner of the family while women are expected to engage in various household chore as bread makers of the family.

The results on the years of experiences of sampled respondents showed that 16% were those spent less than five years as SMEs operators, while majority (77%) were those spent between 5 – 14 years as SMEs operators and the remaining 7% were those spent more than 15 years as SMEs operators. This showed that the sampled SME operators have had some years of experience in their respective enterprises which can make them offer reliable

information regarding the roles play by being member of cooperative on the activities of SMEs in the study area.

The results on the Table 1 also revealed the educational background of respondents. The results indicated that in overall, 15% of both members and non-members of cooperative society hold primary schools certificates, 38% have secondary schools education while 36% of the sampled members and non-members of cooperative hold certificates from various tertiary institutions and the remaining 11% were those without formal education. This result indicate that most sampled members and non-member of cooperative are having formal education and this factor is expected to be one of influential factors affecting their disposition towards cooperative activities as well as deriving benefit from their participation in cooperative for the development of their SMEs. More also, it is evident from this result that all category of people irrespective of their educational background can still participate as member of cooperative societies.

➤ Hypothesis

- H₀₁: There is no significant difference between the mean rating of member and non-member of cooperative society on their accessibility to loan facilities for their SMEs activities

Membership Status	N	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
Members	252	3.721	0.627	0.039	16.477	374	0.001
Non-Members	124	2.488	0.784	0.070			

Table 2: T-test Analysis on the Different in Mean Rating of Member and Non-members of Cooperative Society on the Accessibility to Loan Facilities for their SMEs Activities

The results on Table 2 present the result of t-test analysis on the difference in mean rating of member and non-members of cooperative society on the accessibility to loan facilities for their SMEs activities. The results show a t-test value 16.477 at degree of freedom (df) of 374, p-value 0.001. Thus, since calculated p-value 0.001 is less than hypothetical p-value 0.05. This shows that significant difference exist between accessibility rating for loan facilities for both member and non-members of cooperatives societies that operate SMEs in Mubi metropolis. More so, the accessibility rating to loan facilities for members was 3.72, while non-members have 2.488 accessibility rating to loan. This shows that members of cooperative society have more access to loan facilities than non-members.

- H₀₂: There is no significant difference between the mean rating of member and non-member of cooperative society on their accessibility to market information regarding their SMEs activities

Membership Status	N	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
Members	252	4.001	0.938	0.059	1.601	374	.110
Non-Members	124	3.833	0.994	0.089			

Table 3:- T-test Analysis on Differences between the Mean Rating of Members and Non-Members of Cooperative Society on their Accessibility to Market Information for SMEs Activities

Table 3 presents the result of t-test analysis on the difference in mean rating of member and non-members of cooperative society on their accessibility to market information for their SMEs activities. The results show a t-test value 1.601 at degree of freedom (df) of 374, p-value 0.110. Thus, since calculated p-value 0.110 is greater than hypothetical p-value 0.05. This shows non-significant difference between accessibility rating to market information for both member and non-members of cooperatives societies that operate SMEs in Mubi metropolis. More so, the accessibility rating to market information for members was 4.001, while non-members have 3.833 accessibility rating to loan. This shows that both members and non-members of cooperative society have similar access to market information in relation to their SMEs activities. Thus, the null hypothesis is not rejected.

- H_{03} : There is no significant difference between the mean rating of member and non-member of cooperative society on their accessibility to materials and implement facilities for their SMEs activities

Membership Status	N	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
Members	252	3.784	0.668	0.042	16.586	374	0.000
Non-Members	124	2.385	0.943	0.085			

Table 4:- T-test Analysis on the Different in Mean Rating of Member and Non-members of Cooperative Society on the Accessibility to materials and implements for their SMEs Activities

Table 4 presents the result of t-test analysis on the difference in mean rating of member and non-members of cooperative society on their accessibility to materials and implements for their SMEs activities. The results show a t-test value 16.586 at degree of freedom (df) of 374, p-value 0.000. Since calculated p-value 0.000 is less than hypothetical p-value 0.05. This shows that significant difference exist between accessibility rating for instrument and implements for both member and non-members of cooperatives societies that operate SMEs in Mubi metropolis. More so, the accessibility to materials and implement for members was rated 3.784, while non-members have mean accessibility rating of 2.385 to materials and implements. This shows that members of cooperative society have more access to materials and implement than non-members.

V. DISCUSSION

The findings from this study showed that members of cooperatives that engage in SMEs activities in Mubi have better and significant access to loan facilities from various financial institution than non-members. This may not be unconnected with the fact that through cooperative society, the association can purposively gather their resources to secure to loan to their members. Yemi (2013) found that members of cooperative enjoyed financial benefits when approach financial institution than individual. According to Rosner (2013) financial institution such as bank always choose to settle with any customer that can offer meaningful collateral. However, only cooperative and other standard group usually put tangible properties in place for securing bank loans. More so, the cooperative society do offer loan for their members in support of their business to be refund back at gradual paces all these make the members of cooperative operating SME to be in advantages position when come to aspect of financial accessibility.

However, the findings of this study showed that both members and non-members of cooperative society that operate SMEs in Mubi have similar access to market information. This may be due to the fact that many both members and non-members of cooperative society that run SME in Mubi have not been utilization latest information technology to obtain latest business information that can position their business. This agrees with the findings by Oluseyi, Solomon and Adekunle (2013) and Girei (2014) which showed that level of utilization of information technology for commercial activities is low. Likewise, it was established in the study by Oladejo (2013) that larger

proportion of SMEs in Nigeria have not been using mobile telecommunication and other electronic gadgets for the development of their business. Studies by Jamala, Shehu, Musa, and Abraham (2012), Mohd et al. (2014) and Hegen-Zanker and Tavakoli (2014) reiterated that the level of information seekers regarding business activities are still low among Nigerians SMEs.

The findings from this study showed that members of cooperative society has significant access to raw materials and implements than their counterpart non-members SMEs operators. The access to modern implement and raw materials could be as results of teaming efforts from cooperative members, which enable them to seek for materials in bulk, acquire latest equipment and rent necessary machine when necessary. Girei (2014) found that those cooperative members that into agricultural activities do rent heavy machinery through collective efforts unlike non-members that usually find it difficult to secure some implement at will. Also, studies by Oluseyi et al. (2013), Oladejo (2013) and Jamala et al. (2012) found that participation in the cooperative activities influence access of entrepreneurs to subsidized implement and modern equipment. Mohd et al. (2014) expressed that access to implement is easier through cooperation due to recourses available for them.

The findings from this study have shown that cooperatives have the potential to ease business transactions for the benefit of members, provided that their values and principles are respected. The argument often goes that cooperatives change the institutional setting in which people work and live to the advantage of those who have fewer resources at their disposal. They pool the risks and enhance the risk-mitigating capacity of the members by bringing together their capital and capacities in synergetic way. The beneficiaries are first and foremost the initiators (often those who have more social capital and business acumen) and the immediate followers who also join the cooperative. This agrees with he conclusion drawn by Hassan (2015) that cooperatives have positive effect on non-members and the broader communities. Most cooperatives go out of their ways to offer loan for non-members when meet-up with the requirement and ready to abide with the conditions and terms put forward by the societies. The group which is empowered by the cooperative are usually become less poor or less vulnerable, their links with the cooperatives usually show them the way ahead of other people in the similar circumstances. These non-members might also benefit from more affordable

interest rates, higher wages, better infrastructure or even and physical infrastructure. Cooperative organizations might also work on poverty-alleviation by making provisions of basic needs to their target. These needs include; food, shelter, water, sanitation, health care, basic education and transportations for their members and nonmember at subsidized rate.

VI. CONCLUSION

The important roles play by cooperative society on socio-economic well-being of members has been reaffirmed in the current study. This study through its findings has reiterated that participation in cooperative society assist the SMEs operators to gain more access to financial facilities such as loan when compare with other SMEs cooperators that were non-member to any cooperative society.

Also, it has been evidently shown in this study that the participation of most SMEs operators in cooperative society offers them huge advantage of securing latest equipment and raw materials significantly better than other SMEs operators. The role of cooperative society serves as catalyst to aspect of SMEs activities such as working capital and access modern equipment both that have multiple effects on production rate and competitive advantage of SMEs among others.

RECOMMENDATION

- There should be consistent efforts to convincing the SMEs operators in Mubi metropolis to join cooperative society for better access to working capitals for their business
- There should be active and dedicated participation of members of cooperative society to ensure that every members that operate SMEs have better access to modern equipment and raw materials
- The members and non-members of cooperative that operating SMEs in Mubi should be training on how to utilization information technology as market guide to reposition their business among competitors

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