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MESSAGE FROM THE ACTING DIRECTOR

I would like to acknowledge and appreciate the contributors of this edition namely the authors, reviewers, editorial board and associate editors. I am grateful for the authors who have chosen this Journal to publish their research. The unique quality of articles published in this Journal is due to the reviewers who voluntarily gave their time and provided stringent reviews. The Editorial Board members are key to the peer review process. They are responsible for the technical evaluation of the submitted papers and for maintaining quality standard. I believe this Journal will continue to play a role in improving the quality of entrepreneurial environment and solving some of its problems. To speed up the progress of a submitted manuscript, it is important for authors to follow the Journal's guidelines. At this point, it gives me great pleasure to see to the success of publication of the**Vol.1No.2December, 2022** of the ''Gusau Journal of Entrepreneurship Development''

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CONTENTS

RELATIONSHIP BETWEENSOCIAL EMPOWERMENTS AND SMALL AND MEDIUM ENTERPRISES' (SMEs) PERFORMANCE IN LAGOS STATE

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Abstract

In developed countries, the Business Schools (BSs) provide entrepreneurship education (EE) and master of business administration (MBA), which have become catalysts for social and economic development. In Nigeria however, the Entrepreneurship Development Centers (EDCs) have been created in the Universities, Colleges and Polytechnics for purpose of providing hands-on entrepreneurship education (EE) that would help reduce youth unemployment, boost employability skills, stimulate wealth creation and increase chances of economic growth and development of SMEs in the country. But despite these interventions, SMEs performance in the country is still relatively low. Therefore, this study examines the relationship between social empowerment and Small Medium Enterprises' (SMEs) performance in Lagos state. Data for the study were collected using a questionnaire instrument found to be reliable through a test- retest. ***The*** *sample for the study consists of 346 respondents who were selected through a simple random sampling technique. Four objectives with the corresponding research questions and hypotheses were stated to guide the study. The four hypotheses of the study were tested using the Spear rank correlation analysis. The results at 0.05 level of significant show that youth, financial, government and organized training were positively and significantly related to SMEs' performances in Lagos state. Based on the above results, the researcher concludes that social empowerments positively influence SMEs' performance in Lagos state. It was therefore recommended that SMEs' operators should be constantly encouraged through Government empowerments to motivate them for better performance especially during this COVID-19 and insecurity period in the country.*

Key-words: Small Business Enterprises (SMEs), Performance, Youth Empowerment, Financial Empowerment, Government organized training

Introduction

As rightly observed byAminu and Shariff (2015) SMEs are very fundamental for economic development of any country. They contribute immensely to the economic and social development. Small and Medium Enterprises (SMEs) development is popular in the Business world in that the sector has contributed greatly for national growth, employment generation, economic development and poverty reduction. Sunusi (2003) posits that SMEs are crucial for economic development as they account for more than 50 percent of Gross Domestic Product (GDP) of developing economies. According to Akingunola, (2011), SMEs have been considered as the main wherewithal of the economy because of their capacity in propelling productivity and standard of living. SMEs are the major source of entrepreneurship and enterprise, and the main source of innovation and technological development; they provide the required human capital and raw materials to larger businesses. They as well provide foods and other useful items to individuals.

The roles SMEs play are indeed vital and very critical for the economic growth and development of a country. Bamfo, Asiedu- Appiah, Oppng-Boakye. (2015) have righted pointed out, one of the critical indicators of a thriving and growing economy is a vibrant and forward-looking SME sector.

According to Muhammad, (2014), youths are adventurous, venturesome, enterprising and inventive. Their energies, inventiveness, character and orientation define the pace of development and security of a nation. Through their creative talents and skills, a nation makes giant strides in socio-economic development. As observed by Akpan (2006), youths are genes for economic development and sustenance of a society. It is the youth who constitute the most productive workers in any economy. For many years the Nigeria youths have not been properly motivated to contribute their best for the economic development of the nation and as a result, low standard of living, youth unemployment and all sorts of crimes are rising in the country. Most Nigerian youths are jobless and consequently some have taken to crimes like destruction of properties, stealing, armed robbery, prostitution and drug trafficking. Therefore, the Nigeria youths need to be motivated through social empowerments.

The study conducted by KPMG, (2020) has revealed that 94 percent of global and local businesses in Nigeria have been impacted and are already seeing COVID-19 disruptions. In the light of the above background, this study evaluates the relationship between empowerments and Small and Medium Enterprises performance in Lagos state of Nigeria.

Research Objectives

The main objective of this research is to examine the relationship between social sponsored empowerments and Small and Medium Enterprises (SMEs) performance in Lagos State, Nigeria. The Specific, objectives are as follows;

i. To investigate the relationship between Government sponsored youth empowerment and SMEs' performance in Lagos state, Nigeria

ii. To examine the relationship between Governments sponsored financial empowerment and SMEs' performance in Lagos state, Nigeria.

iii. To examine the relationship between Government-sponsored empowerment trainings and SMEs' performance in Lagos state, Nigeria.

Research Questions

The following research questions were formulated based on the objectives to guide the study.

i. What is the relationship between Governments sponsored youth empowerment and SMEs' performance in Lagos state, Nigeria?

ii. What is the relationship between Governments' sponsored financial empowerment and SMEs' performance in Lagos state, Nigeria?

iii. What is the relationship between governments 'organized training and SMEs' performance in Lagos state, Nigeria?

Research Hypotheses

H_{01}: There is no significant relationship between Governments sponsored youth empowerment and SMEs' performance in Lagos State.

H$_{O2}$: There is no significant relationship between Government sponsored financial empowerment and SMEs performance in Lagos State

H$_{03}$: There is no significant relationship between Governments' organized training and SMEs performance in Lagos State.

Literature Review

Conceptual framework

Definition of Empowerment

Empowerment has a broad definition, hence needs to be explored. Pigg (2002) identified three dimensions of empowerment, namely: self-empowerment, mutual empowerment and social empowerment. In other words, empowerment occurs when an individual empowers himself/herself through personal knowledge, attitudes, and behavior (self-empowerment); empowerment may also occur through interpersonal joint actions (mutual empowerment); and empowerment may also take place through collective social action of policymakers (social empowerment).Perkins & Zimmerman, (1995) define empowerment as an intentional ongoing process cantered in the local community, involving mutual respect, critical reflection, caring, and group participation, through which people lacking an equal share of valued resources gain greater access to and control over those resources; or a process by which people gain control over their lives, democratic participation in the life of their community, and a critical understanding of their environment. According to Akpan (2006) empowerment starts from the correct identification of the course of poverty, deprivation, impoverishment or marginalization, followed by a planned programme of actions on how to overcome the problem and realize growth, the execution of such action plan, monitoring and evaluating the process for success and improvement. Empowerment is thus better conceptualized as a process of activities that will culminate in breaking the bonds of poverty circle and set in motion the virtuous circle of activities that support wealth-creation and perpetuate prosperity. Adams (2008) posits that empowerment is the capacity of individuals, groups and/or communities to take control of their circumstances, exercise power and achieve their own goals, and the process by which, individually and collectively, they are able to help themselves and others to maximize the quality of their lives.

In this study, empowerment can be seen as the willingness for somebody or an organization to give power in form of resources to do something to individuals that could be of value to the individual and the society.

Defining Small and Medium Enterprises

There are several definitions for SMEs based on countries and contexts.According to the World Bank (2013), in Aminu and Shariff (2015) SMEs are defined based on the size of the enterprise in terms of the total number of employees and/ or total assets value. SMEs and large firms can be differentiated based on the aforementioned criteria. However, the definition of SMEs can be viewed from different perspectives, depending on the organization or country.

The Nigerian Bank of Industry (BOI) in Afrifa (2019) defines a medium enterprise as an enterprise with over 51 but less than 200 employees, with a total asset worth over one-hundred million naira (₦100,000,000) but less than five-hundred million naira (₦500,000,000) and an annual turnover less than five-hundred million naira (₦500,000,000). While small enterprise was defined as a business enterprise with over 11 but not more than 50 employees, with a total asset worth over five million naira (₦5,000,000) but not more than one-hundred million naira (₦100,000,000) and an annual turnover less than one-hundred million naira (₦100,000,000). (Afrifa, 2019). According to Ebitu, Basil, and Alfred (2016), Small Scale Industry is an Industry with asset base of more than ₦1.5 million but not in excess of ₦50 million excluding cost of land, but including working capital and/ or a staff strength from 11 to 100. While Medium Scale Industry is an Industry with asset base of more than ₦50 million but not in excess of N200 million excluding cost of land, but including working capital and/ or a staff strength from 101 to 300 and Largescale Industry is an Industry with asset base of over ₦200 million excluding cost of land, but including working capital and/ or a staff of not more than 300. The Nigerian Bank for commerce and industrial (NBCI) jn Ezeagba (2017) defines small scale business as one with total capital not exceeding ₦750,000 (excluding cost of land but including working capital). The Federal Ministry of Industry's guidelines to NBCI jn Ezeagba (2017) defines a small scale enterprise as one with a total cost of not exceeding ₦5m (excluding cost of land but including working capital). Bouri et al. (2011) in Aminu and Shariff (2015) define medium enterprises as firms with less than 250 employees and having less than €50 million turnover or not more than €43 million balance sheet total. A small enterprise refers to firms having less than 50 employees, less than €10 million turnover and/or not more than €10 million balance sheet total. The European Union in Ogunyomi & Bruning (2016) classifies a business as small if it employs fewer than 50 employees. Totka (2013) in Ogunyomi & Bruning (2016) defined a small business as an organisation where fewer than 500 employees are employed.

In this study the researcher views SMEs as businesses that employees less than 200 (two hundred) employees and with a capital base of less than ₦500,000,000 (five hundred million Naira).

Empirical Review

Studies from developed and developing countries have established that Empowerment enhances competence (Mathieu, Gilson, Ruddy, (2006) and decreases costs (Suzik, 1998). In a study by Al-edenat & Alhawamdeh, (2018) on the Mediating Effect of Employee's Loyalty in the Relationship between Empowerment and Employees' Performance: A Case from Jordanian, the results of the study revealed that empowerment is linked to performance. Adebayo (2015) investigated the impact of government entrepreneurial programs on youths' SMEs participation in Nigeria, and found that government intervention programs tied to financing, infrastructural development and capacity-building positively influence new venture creation among Nigeria youths. Moreover, Ejima, Ajaye & Ochidi, (2020) examine the effect of youths' empowerment participation and the performance of SMEs in Kogi State. The study found that youths' empowerments improve youth participation in SMEs in the state. Bouazza, Ardjouman, and Abada, (2015) in their study, found that Human resource capacity building positively affect the performance of Small and Medium Enterprises. Akpan (2015), investigated"Empowering Women and Youth in Micro- and Small-Scale Enterprises (MSSES) For Wealth Creation". Findings revealed that empowering women and youth results in employment creation.

METHODOLOGY

Research Design, Population of the study and Determination of the Sample Size

The research design adopted for this study is survey research design.

The total population of registeredSMEs in Lagosis 8,395 registered SMEs (National Bureau of Statistics, 2019). This therefore, constitutes the population of the study. The sample for the study was determined using Yaro Yamane formula for sample size determination. The computation of the sample size based on the population above is presented below.

$$n = \frac{N}{1+N(e)^2}$$

Where:

N = The Population size

n = desired sample size

e = the level of significance (0.05)

$$n = \frac{8395}{1+8395(0.05)^2}$$

$$n = \frac{8395}{1+8395(0.0025)}$$

$$n = \frac{8395}{1+21}$$

$$n = \frac{8395}{22}$$

Sample size (n) = 382

Data Presentation and Analysis

382 research sets of the questionnaire were distributed to mangers of SMEs in Lagos state. Out of which 346 were retrieved and used for the analysis. The results of the analysis are presented below.

Hypotheses Testing

Hypothesis One

i. **H_{O1}:**There is no significant relationship between youth empowerment and SMEs' performance in Lagos state, Nigeria.

Table 5: Result

			Youth Empowerment	SMEs' Performance
Spearman's rho	Youth Empowerment	Correlation Coefficient	1.000	.764**
		Sig. (2-tailed)	.	.000
		N	346	346
	SMEs Performance	Correlation Coefficient	.764**	1.000
		Sig. (2-tailed)	.000	.
		N	346	346

**. Correlation is significant at the 0.05 level (2-tailed).

The result of the test of the hypothesis shows that there is a positive and significant relationship between youth empowerment and SMEs' performance in Lagos state, Nigeria: the correlation coefficient is .764 and P value =.000

Hypothesis Two

There is no relationship between financial empowerment and SMEs' performance in Lagos State.

Table 6: Result

			Financial Empowerment	SMEs' Performance
Spearman's rho	Financial Empowerment	Correlation Coefficient	1.000	.827**
		Sig. (2-tailed)	.	.000
		N	346	346
	SMEs' Performance	Correlation Coefficient	.827**	1.000
		Sig. (2-tailed)	.000	.
		N	346	346

**. Correlation is significant at the 0.05 level (2-tailed).

The result of the test of the hypothesis shows that there is a positive and significant relationship between financial empowerment and SMEs' performance in Lagos state, Nigeria: the correlation coefficient is .827 and P value =.000

Hypothesis Three H_{O3}:

There is no relationship between government organized training and SMEs Performance in Lagos Sta

Result

			Government organized training	SMEs' Performance
Spearman's rho	Government organized training	Correlation Coefficient	1.000	.863**
		Sig. (2-tailed)	.	.000
		N	346	346
	SMEs' Performance	Correlation Coefficient	.863**	1.000
		Sig. (2-tailed)	.000	.
		N	346	346

**. Correlation is significant at the 0.05 level (2-tailed).

The result of the test of the hypothesis shows that there is a positive and significant relationship between Government organized training and SMEs' performance in Lagos state, Nigeria: the correlation coefficient is .863 and P value =.000

Discussion of the Findings

Overall, the study has shown that generally SMEs' empowerments lead to greater performance. In hypothesis one the result of the test of the hypothesis has proved that youth empowerment leads to SMEs' performance. The implications of the finding is that, the youths have entrepreneurial competencies and capabilities, if they are motivated and empowered with the training, financial and intellectual resources, the Nigerian youths as SMEs managers can perform optimally.

This the study has established. It could be seen that youth empowerment enhanced SMEs performance in Lagos state during this period. The Lagos State and the federal Government of Nigeria has in recent times engaged the youths in various skill developments which has encouraged some of these youths to set up their own small business with improved success. Studies have also supported the above finding. For instance, Muhammad, (2014), found that youths are adventurous, venturesome, enterprising and inventive. Their energies, inventiveness, character and orientation define the pace of development and security of a nation. Through their creative talents and skills, a nation makes giant strides in socio-economic development. As observed by Akpan (2006), youths are genes for economic development and sustenance of a society.

In the second hypothesis, findings show that there is a positive and significant relationship between financial empowerment and SMEs' performance in Lagos state. This finding is appropriate. Within 2020, both the Lagos state government and the federal Government have provided various financial empowerments to help SMEs properly positioned their businesses not only in the state but in other states as well. This has enabled the operators of SMEs to be more effective and efficient in managing their businesses. The funds provided have helped them to expand their businesses and produce more goods and services with improved sales and financial returns. The above finding is supported by the work of Fasanya and Abdulrahman (2013) who found that financial empowerments to Small and Medium Enterprises have a significant impact on their growth in Nigeria. Adebayo (2015), found that government intervention programs such as financial, infrastructural and capacity building positively influence new venture creation among Nigeria youths

The finding of the third hypothesis indicates that Government organized training positively influenced SMEs performance in Lagos state. Over the years, the government of Lagos state has organized a lot of trainings targeted at improving SMEs' performance in the state. Through these trainings small business operators are provided with the right skills to manage and improve on their businesses. These have paid up bountifully as more people are now engaging in SMEs' with positive outcomes. In line with this finding, Pasanen, (2007) has rightly observed that many researchers have linked SME growth to management training.

Conclusions

The study has proved that there is a positive and significant relationship between youth empowerment and SMEs performance in Lagos state of Nigeria. It therefore follows that the more the youths are empowered and motivated into SMEs, the more likely that SMEs will prevail in the country. The study further established that financial empowerment leads to improved performance of SMEs. It can therefore be concluded that the more SMEs are empowered financially the better their performances will be. The study also found a positive and significant relationship between governments' organized training and SMEs' performance. On this, we can conclude that the more SMEs operators are trained to acquire useful skills relevant to their businesses, the more likely that they will improve on their performances. Lastly the study found a positive and significant relationship between government funding and SMEs' Performance, on this note, the researcher concludes that SMEs' funding improves its performance.

Recommendations

Based on the findings and the conclusions of the study, the following recommendations are made:

1. Youths should be encouraged to go into entrepreneurship. To achieve this, Lagos state government and indeed the federal government must provide the youths with enabling environment to flourish in SMEs.
2. The Lagos state government should continually provide financial supports to SMEs operators in the state. These could be inform of

grants, soft loans for take offs and expansions of existing businesses.

3. The Lagos state government should continue to train entrepreneurs to acquire various skills that will be useful in their endeavors as this will help them to perform better as SMEs owners
4. Lagos state government should go further to provide SMEs' owners and operators with funds such as initial capital provisions of equipments and improved seedlings that would help SMEs operations in the state and in Nigeria at large.

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INFLUENCE OF RECOGNITION ON TEACHERS CONTRIBUTION IN SELECTED PRIVATE SECONDARY SCHOOLS

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Abstract

Sometimes the managers are baffled when their high rated teachers perform low. The objective of this study is to investigate the influence of recognition on teachers' contribution in selected private secondary schools in Wusasa, Zaria.This study employed survey research design. The population of this study is 109 teachers in selected private schools in Wusasa, Zaria. The census sampling technique was utilized to gather data and no sample size is required. Closed ended structured questionnaire instrument was used to collect primary data. Data collected were coded using Statistical Package for Social Science (SPSS) - Version 20. Cronbach's alpha coefficient was used to determine the reliability of instruments used. Multiple Regression was used to analyse data. The result showed that monetary reward, performance appraisal and appreciation have positive significant influence on teachers' contribution. While career progression and engagement have no significant influence on teachers' contribution. The study concluded that recognition has positive significant influence on teachers' contribution in the selected private schools in Wusasa, Zaria. The study recommended that the management of the selected private secondary schools should continuously provide teachers with adequate monetary rewards to motivate them to contribute at optimum.They should have a performance appraisal system that the teachers understand and accept. Teachers should be fully engaged to avoid redundancy.

Key words: recognition, monetary reward, career progression, performance appraisal, appreciation, engagement and teachers' contribution

Introduction

With the unpredictable business environment and intense business competition, organisations are required to reach certain standards by improving their performance to align with such great demands; otherwise, a lot of problems will surface, including running the risk to close down the business. In order for any schools to meet its obligations to shareholders, teachers and society, its top management must develop a relationship between the school and teachers that will fulfill the continually changing needs of both parties. At a minimum the school expects teachers to contribute positively on the tasks assigned to them and at the standards set for them, and to follow the rules that have been established to govern the workplace.On the other hand, teachers expect their employers to provide fair monetary reward, appreciation, engage employees, performance appraisal and career progression to enable them contribute to their jobs effectively and efficiently. Thus, the expectations of each party vary from school to school. For schools to address these expectations, an understanding of teachers' recognition is required (in

Alam, Saeed, Sahabuddin&Akter, 2013).

Many private schools brand their teachers as part of their marketing campaigns to attract not only the right talent, but also to attract students. Teachers are the sole strategic assets and other physical assets are supportive. Therefore, the success of any school depends on the maintenance, management and development of teachers of the school. Although the development of teachers in developed countries has been impressive over the past few decades but the overall scenario in developing countries, like Nigeria is not that impressive (Alam et al, 2013).

Teachers' contribution is seen as quantity of output, quality of output, timeliness of output, presence/attendance on the job, efficiency of the work completed, effectiveness of work completed and cooperativeness (Güngör, 2011).Recognition is the identification or acknowledgement given for something (Alam, Saeed, Sahabuddin&Akter, 2013). However, there are several recognition factors that determine teachers' contribution in schools for optimum contributio. Such factors include; pperformance appraisal, eengagement, monetary reward,appreciation and career progression(Alam et al, 2013).

Teachers contribute at optimum level towards fulfilling the aims and objectives of the school when they are recognized. On the other hand when they are not recognized, they tend to contribute below expectations(Akinfolarin&Ehinola, 2014).However, some teachers in private schools are unhappy, uninspired and unmotivated, thus resulting to low morale, negligence of duty, hostility which leads to teachers' low contribution (Akinfolarin&Ehinola, 2014).

Generally previous researchers have conducted studies on recognition related factors (Omar, Selo, &Rafie, (2020);Hamilton, 2019);Chukwuma, (2019);Toohey, McGill, &Whitsed, (2017; Akinfolarin&Ehinola, 2014; Alam, Saeed, Sahabuddin&Akter, 2013; Caligiuri, Lepak&Bonache, 2010; Nyakaro, 2016; Vikas and Hitesh, 2016) but their findings may not be generalized due to their scopes and geographical factors. Also, going by the literature, the studies that combined monetary reward, career progression, engagement, appreciation, performance appraisal and employees contribution are very limited (Alam et al. (2013; Ndungu, 2017; Akinfolarin&Ehinola, 2014; Nyakaro, 2016; Vikas and Hitesh, 2016). Also, there are few studies on recognition and teachers' contribution in secondary schools. Theoretically, other studies were pinned with other theories like, Maslow theory, Herzberg theory and expectancy theory. But, this study is hinged on Skinner's reinforcement theory. This theory stresses on the relationship between behaviour and its consequences. It states that behaviour which is reinforced ought to be repeated and behaviour not reinforced seizes to be repeated, and reinforcement should be done in a timely manner to encourage desired behaviour. To fill these gaps, this study tends to investigate the influence of recognition on teachers contribution in selected private secondary schools in Wusasa, Zaria. In order to find solutions to the problems stated above, the following research questions were raised;

1. Does engagement significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria?
2. Does appreciation significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria?

3. Does performance Appraisal significantly influence teachers' contribution in the selected private secondary schools in Wusasa, Zaria?
4. Does career progression significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria?
5. Does monetary reward significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria?

The general objective of the study is to investigate the influence of recognition on teachers' contribution in selected private secondary schools in Wusasa, Zaria. However, the specific objectives of the study are;

1. To determine whether engagement significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria.
2. To examine whether appreciation significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria.
3. To examine whether performance appraisal significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria.
4. To determine whether career progression significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria.
5. To examine whether monetary reward significantly influence teachers' contribution in selected private secondary schools in Wusasa, Zaria.

Based on the objectives of the study, the following hypothetical statements are formulated in null;

1. Monetary Reward has no significant influence on teachers' contribution in selected private secondary schools in Wusasa, Zaria.
2. Career Progression has no significant influence on teachers' contribution in selected private secondary schools in Wusasa, Zaria.
3. Performance Appraisal has no significant influence on teachers' contribution in selected private secondary schools in Wusasa, Zaria.
4. Appreciation has no significant influence on teachers' contribution in selected private secondary schools in Wusasa, Zaria.
5. Engagement has no significant influence on teachers' contribution in selected private secondary schools in Wusasa, Zaria.

Conceptual Framework

This section contains concept of teachers' contribution, recognition, career progression, engagement, appreciation, performance appraisal and monetary reward.Teachers' contribution is seen as quantity of output, quality of output, timeliness of output, presence/attendance on the job, efficiency of the work completed, effectiveness of work completed and cooperativeness (Güngör, 2011). It is about the timely, effective and efficient completion of mutually agreed tasks by teachers as set out by the schools. Recognition is the identification or acknowledgement given for something (Alam, Saeed, Sahabuddin&Akter, 2013) Recognition is also the acknowledgement, appreciation, or approval of the positive accomplishments or behaviours of an individual or team (Caligiuri, Lepak&Bonache, 2010). According to Nyakaro, (2016), recognition refers to acknowledging or giving special attention to employee actions, efforts, behaviour or performance. Vikas and Hitesh (2016) see recognition as a waymanagement of institutions say thank you and can take the form of performance appraisal, engagement, career progression, appreciation and monetary reward.

Performance appraisal is the process through which institution takes stock of its manpower in terms of its present performance, the aptitude and interest of each person, his strengths and weaknesses and his potential for growth (as cited in Obisi, 2011).Engagement is generally defined as an energetic state in which the teacher is dedicated to excellent contribution at work (Kumar &Sia (2013). Teachers' engagement is described as a positive attitude held by the teacher towards the school and its values. An engaged teacher is aware of teaching requirements and works along with the colleagues to improve performance within the job for the benefit of the school (cited in Kumar &Sia (2013).

Monetary reward is a measure of influencing individual's drive to act towards desired direction. It comprises all rewards that have a monetary value and add up to total remuneration such as base pay, pay contingent on performance, contribution, competency or skill, pay related to service, financial recognition schemes, and benefits such as pensions, sick pay and health insurance (Armstrong,2010 in Bello &Jakada, 2017). Appreciation is the acknowledgement or approval of positive accomplishments or behaviours of teachers (Alam, Saeed, Sahabuddin&Akter, 2013).Career progression involves climbing the corporate ladder, getting ahead and working up the ranks. It means that as you gain experience in your field you should earn more challenging projects and responsibilities.

Review of Previous Studies

Many studies have been conducted on recognition related factors. Omar, Selo, andRafie, (2020) examine the factors that affected job performance among polytechnic academic staff in Malaysia. The cross-sectional study was employed and stratified random sampling was used to collect the data. A total of 130 respondents answered the questionnaires. The result revealed that achievement, recognition and the work itself are significantly and positively influence job performance. Therefore, this study suggests that enhancing the elements of achievement, recognition and the work itself among polytechnic academic staff are critically important in order to improve their performance. This study need to be replicated in different context for generalization.

Chukwuma (2019) brought to the fore, empirically, the effect of open recognition of employees and its effect on performance. Relevant literature was reviewed and Spearman's rank correlation analysis was used to verify the relationship between open reward, recognition, promotion and commitment of employees towards organizational performance and effectiveness. The study found that employees' recognition has a strong and positive relationship with employee commitment which in turn results in performance among the selected public secondary schools in Port Harcourt, Rivers State. On the other hand, the study recommended that Public Secondary schools in Port Harcourt should make concerted effort to enhance the level of open recognition/promotion of employees so as to boost their level of performance.

Niyivuga, Otara and Tuyishime (2019) examined the relationship between monitoring and evaluation (M&E) practices and academic staff motivation in higher education, from a Rwandan perspective. The study employed a mixed-methods approach to collect data from academic staff. A total of 105 faculties were sampled. The study established that M&E practices, including staff self-evaluation, students–staff evaluation, peer evaluation, and evaluation by supervisor, are applied at varying emphasis. Furthermore, both the supervisees and supervisors agreed that the quality of feedback provided during evaluation is fairly effective, although recognition of their performance is rarely appreciated. It was further established that weak to moderate correlations exist between M&E practices and academic staff motivation with “r” varying from 0.268 to 0.4460. Based on the findings, this study recommended that policy makers should design a policy on M&E, which would guide supervisors in M&E exercise.

Ndungu (2017) conducted a research on the effects of reward and recognition on employee job performance in Kenyatta University, Nairobi. The study employed descriptive research design. The sample size of the study was 332.Stratified random sampling and purposive random sampling was used in sampling design. Questionnaire research instrument was used to collect data from primary source. Data was analyse with pearson product moment correlation and multiple regression. Results showed a very positive significant relationship between job performance and the independent variables (extrinsic rewards, intrinsic rewards and financial rewards, recognition rewards, working environment and leadership styles). The study recommended that the Kenyatta University management and policy makers should make sure those employees who demonstrate increasing levels of ability are recognized by given increasing levels of responsibility, providing employees with more organizational freedom and autonomy and engaging employees in decision making so that they feel that their opinions are important for development of Kenyatta University.

Alam et al. (2013) carried out research on relationship between employee recognition and Employee’ contribution in service industry. The study employed survey research design. The closed ended questionnaire instrument was used to source primary data. The sample size of the study was 334 respondents. Multiple regression was used for analysis of data.It was found that there is a positive significant relationship between appreciation and employee contribution, performance appraisal and employee contribution; monetary reward and employee contribution. The study concluded that employee contribution is very important in service industry than any other sectors. The study recommended that the management of service industries should concentrate on employee recognition system that focus on employee perception. At the same time they should have a performance appraisal system that the employees understand and accept. And this system should be fair, understandable to all the employees.

Richa and Amrinder (2015) carried out a study on impact of motivation and recognition on employee’s performance in public and private sector banks in Punjab and Haryana. The study employed descriptive research design. The sample size of the study was 100. Structured questionnaire was used to source primary data. Descriptive statistics, correlation, regression analysis, factor analysis and t-test were used as statistical tools in analysis. The study found that performances of employees are significantly affected by the salary and other monetary benefits provided by the organization. The study also found that recognition has positive significant effect on employees' performance. The study recommended that the management of the banks in Punjab and Haryana should provide their employees more opportunities for personal growth and advancement.

Theoretical Framework for the Study

This study was anchored withreinforcement theory by (Skinner, 1953). This theory simply looks at the relationship between behaviour and its consequences. It analyses the effects of rewards and punishments on changing or modifying the employees' on-the-job behaviour. The basic assumption underlying behaviour modification is the law of effect, which states that behaviour that is positively reinforced tends to be repeated, and behaviour that is not reinforced tends not to be repeated. This implies that it is possible to motivate teachers by reinforcing (provide monetary reward, appreciation or performance appraisal) to them each time they perform a desired behaviour. The advantage of recognition in that kind of situations is that, it helps to reinforce the desired behaviour in a timely manner, following the behaviour.

Research Model

Independent Variables **Dependent Variables**

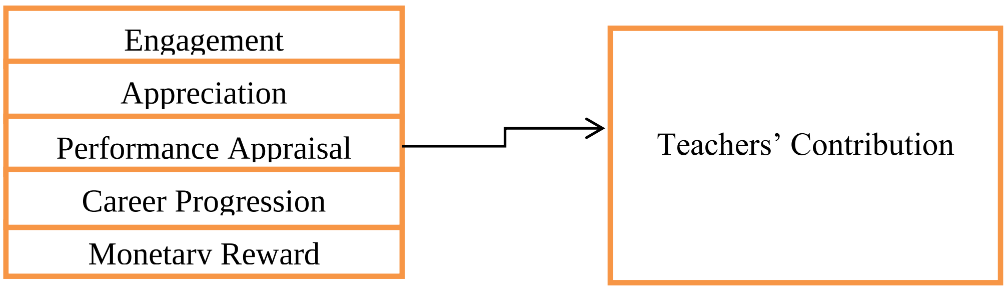

Figure 1

The research model in figure 1 represents the frame work of the study. The independent variables are engagement, appreciation, performance appraisal, career progression and monetary reward predicting the dependent variable teachers' contribution.

3.1 Research Methodology

This study employed survey research design. The population of this study is 124 teachers in the selected private secondary schools in Wusasa, Zaria. The census sampling technique was utilized to generate data and no sample size is required. Closed ended structured questionnaire instrument was used to collect the primary data. In the present study, 6- items each were adapted for teacher's contribution, career progression, appreciation, monetary reward, engagement and performance appraisal. All the respondents rated themselves on 6-items using 5-point likertscale ranging from 1 strongly disagree, 2 disagree, 3 neutral, 4 agree and 5 strongly agree. Cronbach alpha was used to determine the reliability of instruments used. Data collected were coded using Statistical Package for Social Science (SPSS) - Version 20.Multiple regression was used to measure the relationship between dependent and independent variables.

Table 1; Summary of the schools visited

S/n	Names of Schools	Total No. of Teachers	Total No. of Questionnaire Administered	Total No. of Questionnaire Correctly Filled and Returned
1	Perfect Schools' Wusasa	18	18	15
2	Folake Children School	16	16	16
3	Standard School	17	17	15
4	Royal College	19	19	16
5	ECWA Children School	18	18	17
6	Christ Harvesters School	16	16	13
7	Wusasa Children School	20	20	17
	Total	124	124	109

Source: Researcher's Survey, 2021

3.2 Reliability of Instruments

In order to measure the internal reliability of the questionnaire instrument, Cronbach's alpha reliability statistics test was conducted on teachers' contribution, monetary reward, career progression, performance appraisal, appreciation and engagement.According to Sekeran (2003) acronbach's alpha co-efficient greater than 0.6 is deemed to be accepted.

Table 2: Cronbach Alpha Result

Variable	Cronbach Alpha
Teachers' Contribution	0.737
Engagement	0.791
Appreciation	0.793
Performance Appraisal	0.766
Career Progression	0.817
Monetary Rewards	0.783

Source: SPSS Output (2021)

As can be seen from table 2, the Cronbach alpha reported for each variable with item scale were consistently greater than 0.6 implying that the instrument is reliable enough for analysis.

Data Analysis

Multiple regression was employed in analysing the data. Multiple regression was used to determine the influence of engagement, appreciation, performance appraisal, career progression and monetary reward on teachers' contribution in selected private secondary schools in Wusasa Zaria as can be seen in table 3;

Table 3: Multiple Regression Result

Model	Standard Error	Beta	T	Sig.
1 Constant	.789		-8.502	.000
Monetary Reward	.200	.199	2.684	.008
Career Progression	.248	.108	.435	.664
Performance Appraisal	.259	.525	3.487	.001
Appreciation	.289	.597	5.508	.000
Engagement	.202	-175	-1.009	.316
R	.859			
R2	.737			
Adjusted R2	.724			
P. Value F stat				.000
Durbin Watson	1.501			

a. *Dependent Variable: Teachers' Contribution*

Source: Researcher, computation (2021).

Discussion of Findings

Monetary Reward

The results on table 3 shows that Monetary Reward has positive significant influence on teachers'contribution at (ρ=0.008). The positive and significant effect of monetary reward on teachers' contribution could be as a result of the fact that monetary reward stimulates teachers' contribution level on the job. This is consistent with previous research works of Al-Nsour (2012) who states that monetary reward shows rapid and immediate impact on the teachers' contribution. He states that monetary reward motivates teachers in doing their utmost of work, increase productivity and improve performance. This simply implies that monetary reward is a stimulant of teachers' contribution level.

Career Progression

The results on table 3 above also indicates that Career Progression has positive influence on teachers' contribution at β=0.108 and T value=0.435. But statistically insignificant at P value=0.664 at 0.05 significance level. This implies that if room is not made for teachers to develop their career, their previous knowledge is caught up by obsolescence which may hamper their contribution to school productivity. This is not consistent with previous research work of Rama and Nagurvali (2012) who posit that career progression has positive significant effect on performance. They opine that career progression holds the key to unlock the potential growth and development opportunities to enhance teachers' contribution in schools.

Performance Appraisal

The result from table 3 above shows thatperformance appraisal has positive significant influence on teachers' contribution at β=0.525 and (ρ=0.001). This implies that the more performance appraisal is applied, the higher the possibility of recognition perception and thus the more contribution by teachers in school. This is supported bythe work of Obisi (2011) who opines that performance appraisal helps teachers to become more aware of their key performance areas and the contribution that are making.

Appreciation

The results from table 3 above also shows that the relationship between appreciation and teachers' contribution is positively significant with β=0.597 and (ρ=0.001). This implies that the more the teachers are appreciated the more they feel recognized and the more their contributions in their jobs. This was supported by Vikas and Hitesh (2016) who state that appreciation positively reinforces excellent behaviours resulting to optimum contribution.

Engagement

The results on the table 3 above shows that engagement has negative and insignificant influence on teachers' contribution at (ρ=0.316). The insignificant of engagement factor may be due to the factthat management is very much friendly and cooperative with some of the teachers. However, we can expect to get stronger association if conflict arises from the members.

The coefficient of multiple determination represented by the R-squared value of 0.737 implies that at collective level, the predictor proxies highly accounts for the changes in teachers' contribution by 73.7% while other factors not considered in this study account for the remaining 26.3% changes. The adjusted R-square value of 0.724 implies that after adjusting for likely errors, there is still a traceable effect level of 72.4% on teachers' contribution.

Table 4: Test of formulated Hypotheses

Model	Beta	Hypotheses	Sig.	Decision
MR	**.199**	**1 `**	**.008**	**Fail to accept**
CP	.108	1I	.664	Accept
PA	.525	II1	.001	Fail to accept
A	.597	IV	.000	Fail to accept
E	-.175	V	.316	Accept

Source: (SPSS Output, 2021)

The criteria upon which the test procedure is based on is that if p-value computed is less than or equal to 0.05 significant level, we fail to accept the null hypothesis but if otherwise, the hypothesis formulated is accepted. As can be inferred from the presented result above, p-values of monetary reward, performance appraisal and appreciation were found to be less than 0.05 significant level suggesting that they are important amongst the various drivers of teachers' contribution while on the other hand, career progression was found to be positive driver but not to a significant extent. Also engagement was found to be negative and insignificant. Therefore, we invalidate hypotheses I, II and IV and we accept hypotheses II and V respectively.

Conclusion and Recommendations

The study examined the influence of recognition on teachers' contribution. Based on the findings of the studymonetary reward, performance appraisal and appreciation have positive significant influence on teachers' contribution. While career progression and engagement have no significant effect on teachers' contribution. Therefore, the more recognition is provided for teachers the more it will enhance their contributions. Recognition motivates, provides a sense of accomplishment and makes teachers feel valued for their work and this will consequently enhance their contributions. The study concluded thatrecognition strongly predicts the level of teachers' contribution as evidenced by R-squared value of 73.7%.

The study also recommends that;

1. The management of the selected private secondary schools should continuously provide teachers with adequate monetary rewards system such as attaching bonuses to teachers' contribution to enable them solve their immediate financial problems. This is because where fringe benefits like bonuses are attached to a work process, teachers tend to work harder to impress their boss resulting to overall school performance.
2. Room should be given to teachers for career progression and if possible sponsorship should be made available based on the strength of the school so as to make teachers meet up with the demand placed on the job, if not their previous knowledge will be caught up by obsolescence which may hamper their contribution to school productivity.
3. The schools should have performance appraisal system that the teachers understand and accept. And this system should be fair and understandable to all the teachers.
4. Teachers should be appreciated for doing the right thing and the appreciation should be effected immediatelyto achieve its aim. They cater for the psychological need of the teachers, hence enhances their contribution to the job.
5. Teachers should be fully engaged to avoid redundancy.

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EFFECT OF YOUNG FEMALE ENTREPRENEURS ON SMALL BUSINESS DEVELOPMENT AND JOB CREATION IN NASARAWA STATE, NIGERIA

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Abstract

The study examined the effect of young female entrepreneurs on small business development and job creation in Nasarawa State, Nigeria. The study adopts a survey research design. A sample of 300 small businesses owned by young female entrepreneurs was purposively sampled; across six local government areas of Nasarawa State, where 292 copies of the questionnaire contained responses were successfully returned, and descriptive statistics were employed to analyze quantitative data. Descriptive analysis was done using a frequency distribution table, means and percentages. Statistical inferences were also conducted using correlation analysis and regression analysis. Arising from the specific objectives through the test of hypotheses, it was revealed that young female entrepreneurs have a significant effect on small business development in Nasarawa State, Nigeria. It is a sure indication that young female entrepreneurs in the Nasarawa state serve as an engine room for business development and employment creation which certainly help reduce the level of unemployment in the State and across Nigeria. The study concludes that to enhance the role of young female entrepreneurs in small business development and job creation, female entrepreneurs need an enabling environment to bring out the best innovative and creative ideas that will always lead to the establishment of businesses and job creation for the development of more firms in Nasarawa State. From the findings and conclusion of the study, it was recommended; that younger female participation needs in the areas of engaging in meaningful entrepreneurial ventures in Nasarawa State and the country of Nigeria. Furthermore, the government should sensitize young girls to go into a small business venture as this is a sure ticket to being independent and self-employed, which will aid in solving the lingering issue of job scarcity in Nigeria.

Keywords: Young Female Entrepreneurs, Small Business Development, Job Creation, Employment

Introduction

In the world today, there is an exponential increase in young women's participation in establishing, operating/owning and managing small businesses than before as most women have acknowledged the necessity of creating and running business ventures within their customs and jurisdiction to generate employment for themselves and others; and also, to improve their welfare as well as to increase a steady flow of income in the human environment. Entrepreneurial activities and small businesses done by venturing into an enterprise with the aim of profit-making and development. Young women also own businesses that employ workers and train people as an apprentice; which leads to value creation and job creation. However, a good proportion of the young female is also involved in small businesses because they have the responsibility of supporting their family members' well-being and adding value to the economy of nations.

In some developing and less developed countries such as Nigeria, Ghana, Libya, Mali, Niger, and South Africa among many others, due to the increasing economic recession that results in the loss of jobs for most men, young females, and women as mothers and custodians of family stability, assume the responsibility of keeping the family on course through the running of microenterprises. Women by nature generally have been known to sacrifice their lives for the survival of families amidst their reproductive function (Garba, 2011). These means that the neglect of women particularlly, young female entrepreneurs in any development process can constitute a setback to our respective communities, Nigeria as a country and the world in general. Young female entrepreneurs contribute numerous business ideas and a great deal of energy and capital resources to their families and communities; and creates jobs as well; create additional work for suppliers and other spin-off business linkages in the world (Iyiola&Azhu, 2014).

Young women entrepreneurs in developing countries are fast becoming an importants sub-sector as an employer and revenue-generating sector that increases the Gross Domestic Product (GDP) of a country (Ademokun& Ajayi 2012, Ogundele et al., 2014). Entrepreneurs, both male and female, played a significant role in improving the different solutions for the societies and the establishment of business firms through the exploitation of entrepreneurial opportunities and job creation. Over the years, women have gained increasing attention all over the world due to their active involvement in entrepreneurial activities and venture creation; this is because of the role; they played in various economies (Global Entrepreneurship Monitor, 2012).

Many studies proved that female-owned innovations and businesses are one of the most important and fast-growing aspects of entrepreneurial activities worldwide, and they were able to create a lot of employment through their commercial dealings. It is also one of the societal elements that create wealth and economic welfare and bring about changes in societies (Brush & Cooper, 2012).

Young female entrepreneurs generally have roles to play in support to the government effort in small business development in Nigeria. These include striking out good business decisions, having the right motive, making efforts to acquire appropriate training, strong network ties, business experience or skills, innovation, and market information, among others (Hammawa& Hashim, 2016).

According to Onuorah and Olikagu (2011), young female entrepreneurs have taken a frontline interest in income-generating activities, self-employment and entrepreneurial activities that help to boost the economic growth of nations. However, the development of small businesses is characterized by entrepreneurial activities of innovation, risk-taking and proactiveness as these can easily be acquired when one is educated and trained entrepreneurially. Entrepreneurship is a factor for industrial development and the transformation of the well-being of individuals living within an existing operational environment (inclusive of young-minded female entrepreneurs) economically through poverty reduction and economic empowerment (Mbugua, 2016).

History has it that young female entrepreneurs cut across countries of the world and started to become self-employed and employers of labour at ages between 10 – 13 and above years; they are entrepreneurs the likes of Ave Couloute, Riya Karumanchi, Miracle Olatunji, Riya Sinha, Uche Pedro (nee Eze), Dr Ola Orekunrin, Ruth Obih, Elizabeth, IsokenOgiemwonyi, Bilikiss Adebiyi-Abiola, Yasmin Belo-Osagie, Banke Kuku, AdaoraMbelu, EseogheneOdiete, Damilola Soles, Hannah Kair, Oyindamola Honey Ogundeyi, KunmiOtitoju, TaffiWoolward, Ore Runsewe, Bidemi Akande, OnyekaUgwu, FisayoLonge, Andrea DumebiIyamah, Jumoke Dada, Maya Famodu, OzinnaAnumudu, TemiGiwaTubosun and host of others.

The effort of the Federal Government of Nigeria in creating the ministry of women affairs, the appointment of some female ministers, and the encouragement of the women movement are considered reasonable steps in the right direction. However, most of these efforts are encouraging as they seem insignificant in addressing the issue of poor support for women empowerment especially, the young female entrepreneurs (Dibie&Atibil, 2012). Several studies were carried out about women entrepreneurs, entrepreneurship development and challenges faced by female entrepreneurs, such as the works of Chinonye et al. (2015); Ayogu and Agu (2015) Iyiola and Azuh (2014); Otekunrin et al. (2013), among others, and just very few works specifically pay attention to young female entrepreneurs across the board. It is on this note the research study finds it necessary to examineyoung female entrepreneurs' role in small business development and job creation in Nasarawa State, Nigeria.

The following hypotheses were formulated to guide the study:

H01: There is no significant relationship between young female entrepreneurs and small business development in Nasarawa State, Nigeria.

H02: There is no significant relationship between young female entrepreneurs and job creation in Nasarawa State, Nigeria.

Literature Review

Young Female Entrepreneurs

Young female entrepreneurs can be viewed as young determined women or a group of young women who initiate, organise and operate and owned business enterprises that are originally put up by their sole efforts. They are classified as people between the 10-40 years of age as most of them started operation of their businesses from the categorized ages. Singh (1992) in Lal and Arora (2017) defined young female entrepreneurs as young women who possess full confidence, innovative and creative ideas capable of achieving self-economic independence individually or in collaboration with associates and generating employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with their resources, family and social life.

Mori (2014) described young female entrepreneurs as women between the ages of 18 to 40 who are actively involved in entrepreneurial activities to create and manage their independence.

Iyiola and Azuh (2014) defined women entrepreneurs as females who play a captivating part by repeatedly interacting and keenly adjusting themselves to financial, socio-economic, and support spheres in the environment they found they operate in the society. Young female entrepreneurs have been operationally defined severally. Among such definitions, Farr-Wharton and

Brunnetto (2007), opined that young female entrepreneurs are people who utilize their knowledge and resources to create, innovate and develop business opportunities that are actively managed for a period exceeding one year and claim ownership of at least 50 per cent of the business, amidst keeping pace with their domestic responsibilities.

Building more on the above definition, Anwar and Rashid (2012), noted that the young female entrepreneur is a feminine individual who also creates and develops an informal business within the home environment and without going through formal registration processes and nitty-gritty, and she is actively involved in managing her business daily for over one year. These definitions of the female entrepreneur have done well in capturing the formal and informal type of an entrepreneur and are best fitted for this study. Very pertinent to note is the exclusive initiation and driving of the business idea for over a long period, usually a year (Agwu, et al., 2016).

Young women entrepreneurs are generally considered a homogeneous category of human persons. However, the young women who are entrepreneurs primarily only share one aspect of their identity, which is their gender and it led to a lot of influences that easily make them more viable entrepreneurs among their equals (Marlow, 2014).

Young female entrepreneurs are simply women who participate in total entrepreneurial activities, who take the risks involved in uniquely combining resources to take advantage of the opportunity identified in their immediate environment through the production of goods and services and sometimes whose innovations alter the shape and direction of a total industry or sector for better productivity (Imhonopi, et al., 2016).

Dy and Marlow (2017) avowed that young female entrepreneurs are human beings who are treated specially because of their biological sex, which they are been placed in different positions in the socio-economic context, and which always influence their tendency to become entrepreneurs and their experiences as entrepreneurs in the society across the world.

Neneh (2018) opined that for people to be classified; as successful young female entrepreneurs, they must be resilient and can innovate for the business to grow from the starting period.

Nkwabi (2022) defined young female entrepreneurs as those people who take risks and create a venture to provide a service or offer products that are required by customers in society.

Small Business Development and Sustainability

Business development and sustainability refer to the process of engaging in entrepreneurial activities to initiate, organize, mobilize, develop and strengthen ties with existing clients as well as cultivating customers in other sectors to patronize one’s product(s). Sharma (2003) defined business sustainability as the challenge to improve social and human welfare simultaneously while reducing their environmental impact and ensuring the effective achievement of organizational objectives.

Business sustainability involves the adaptation of the objectives of continuous development for products, creativity, effective human resource management, social equity, economic efficiency and environmental performance, into the company's strategic plans and operating activities (Labuschagne & Brent, 2004).

To achieve the goal of business development and sustainability in the business environment, it must be noted that the issue normally crosses the traditional barriers between sales, marketing, customer care, operations and management to promote the process of expansion on more than one level. This means that the business development expert especially the entrepreneurs must exhibit a degree of competence in many different areas to identify and capitalize on growth opportunities (Ilesanmi &Lasisi, 2015).

Business development may well be defined as the management of the growth and competitiveness of an economic enterprise. This development involves evaluating a business and then realizing its full potential, using tools such as marketing, and information management which has to do with knowledge management, customer services, costing and security survey (Ilesanmi &Lasisi, 2015).

The United Nations Brundtland Commission defined sustainable development as the development that satisfies the economic, environmental and social needs of the current generation without compromising the development of future generations (Lacy, et al., 2010). In regards to organizational perspective, the concept of sustainable development assumes that when some actions are taken, social and ecological problems are taken into account, both related to the company and the relationship with its stakeholders (internal stakeholders: shareholders, employees and managers and external ones: customers, business partners and society), (Jablonski, 2010). In this context, the company focuses on sustainable increase and development and integrates economic criteria as well as social and environmental goals while managing its activity. Thus, it can be concluded that development contributes to economic prosperity and the quality of the environment and social capital (Vincenza, et al., 2013).

The International Institute of Sustainable Development (IISD) (2013), defined Sustainable development as development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Development is sustainable when the level of qualitative and quantitative output from the various sectors of the economy can meet the needs of the present and future generations respectively. Sustainable development can similarly be said to be a development that has maximum importance to both the present and future generations according to their needs.

The motives which have driven all enterprises to adopt sustainable development are that by practising sustainability, a business can benefit immensely, and the increasing pressure by and from customers, employees, stakeholders and other authorities to shift from sustainability strategies to implementation and follow-ups of these strategies will bring about attractiveness and development to the operators (Sy, 2016).

Business sustainability refers to a business practice that creates competitive advantages through higher customer value by balancing stakeholders' interests, environmental protection goals, and community well-being (Wilshusen& MacDonald, 2017).

Development and sustainability of business in another perspective refers to programmes, products and practices that business owners or practitioners implement to positively impact environmental values and, or social issues and concerns those operators have about development (Bonini& Swartz, 2014). It also refers to the effect that business has on the economy, environment and society at large (Chladek, 2019). Sustainability in business is a broad term; it can be described as a concept, an issue, a business approach or a development policy. As a business approach, sustainability's purpose is to create long-term value by taking into consideration how a given business operates in its economic, environmental and social environments (Haanaes, 2020). This business approach is built on the assumption that developing sustainable business strategies can foster firms' longevity and benefit the bottom line of the essence of establishing the enterprise (Haanaes, 2020).

Imppola (2020) described business development and sustainability as the ability to have in place a continuously defined behaviour and procedure indefinitely in the operation of the business in any functional society.

Business sustainability or sustainable development is regarded as development that meets the needs of the present time without compromising the ability of future generational activities to meet their own needs as they arise (Unruh, 2010) in Fitchuk (2021).

Small Business Development and Job Creation

The role of small business plays in any economy cannot be overestimated. Meaning that small business development does not only boost the economy of a nation through the creation of goods and services but also by tapping the wealth of human resources, establishing employment in a nation is an obvious fact (Paul, et al., 2020).

It has been widely recognized and acknowledged worldwide that small business development is one of the critical factors in economic development, job creation and poverty reduction among humanity (Ngui, 2014).

Creating jobs through small business development as young entrepreneurs requires the mental ability and capability of individuals that learn how to strategically scan the environment to identify the immediate needs of the society and provide the needed materials that can fix the expectations of people. To tackle the issue at stake, a process must be in motion and it is the processes put in motion that open up the opportunities for engagement of human effort that can make the job available. Jobs are said to be created when firms are established by entrepreneurs and require people with requisite skills to apply for existing vacant positions through the establishment of business around our dear environment (Onyeizugbe, et al, 2015).

According to International Labour Office (2018), job creation is defined as the effects relate to the generation of more jobs for project target beneficiaries at an individual level. The jobs can either be created for employees or the self-employed, either as employers or as own-account workers. Another key outcome refers to business development, as self-employment and entrepreneurship are the main focus of many youth (female and male) employment interventions. The Farlex Dictionary (2012), defines job creation as the process by which the number of employments in an economy increases. Job creation often refers to government policies intended to reduce unemployment. Job creation programmes may take a variety of forms. For instance, a government may lower taxes and reduce regulations to make employment/hiring less expensive and accommodating. On the other hand, the government or a private organization may workers themselves.

Challenges Confronting Young Female Entrepreneurs’Business Development in Nigeria

Young female entrepreneurs in Nasarawa State, counterpart states in

Nigeria and other countries of the world also strive to be financially empowered and independent. They engage in this through practical entrepreneurial skills, mobilizing self-funding of their enterprises, seeking help from other family members, getting funded via grants, receiving bank loans and many others. All these struggles are the sacrifices; the young female entrepreneurs make to develop businesses around, out of their self-made products and beyond to be financially balanced and included in their respective communities.

Despite the young entrepreneurs' efforts, they faced barriers hunting their struggle to be financial independence. Kumar, et al (2021) pointed out that the challenges faced by young family entrepreneurs include: low literacy levels, lack of technological awareness and poor knowledge of taxation policies and failure to select good business locations.

Ghouse, et al (2021) considered cultural barriers, lack of support from the government, lack of access to suppliers and high cost of raw materials.

Venugopal and Viswanathan (2020) described the challenges slowing the progress of young female entrepreneurs and their business development as low level of education or literacy equality and gender-based issues.

Rudhumbu, et al (2020) enumerated factors such as access to finance, lack of training leading to lack of technical skills, lack of knowledge of sources of financing and technical support, high competition in the market, marginalization of women and lack of adequate knowledge of marketing strategies hindering the smooth operations expected of young female entrepreneurs in developing their businesses.

Berman (2021) mentioned defying social expectations, fighting to be taken seriously, difficulty accessing funds, difficulty acknowledging accomplishments and fear of failure as major factors young female entrepreneurs faced in their struggle for independence. He went further to avow that the society always looks at women's roles from the perspective that they are to bear children, do household chores, and take care of their families- not running businesses. Therefore, when female entrepreneurs attend business events that are mostly saturated with men, they feel like they need to prove themselves by adopting a stereotypical "male" approach to business: competitive, assertive, and tough.

Based on the numerous challenges mentioned by different scholars, it is obvious that young female entrepreneurs are also faced with the general obstacles that other business owners faced and they are expected as entrepreneurs full of all capacity, strive to overcome them and develop their businesses for better operations.

Empirical Studies

Iyiola and Azuh (2014) examined the impact of women entrepreneurs on the economy of Ota, Nigeria. It sought to find the roles and contributions of women small and medium scale enterprise (SME) operators to the development of the city. The survey research design was adopted and the questionnaire served as an instrument for data collection. Data collected were analyzed using simple frequency tables and regression analysis. The results revealed that the extent to which the variance in poverty level can be explained by the activities of women entrepreneurs is 32.3% i.e. ($R2$ =.323), F=16.790, and $p\leq$ 0.001. These show that the activities; of women entrepreneurs have a significant effect on the poverty level in Ota Ogun state Nigeria. The study also discovered that many women are uneducated; as far as business technicalities are concerned. The study recommended that the state government should encourage women in entrepreneurial activities and provide a sound, conducive business environment for women through the provision of infrastructural facilities such as power supply, good roads, water and micro credit that will enhance women's participation in business management.

Otekunrin, et al. (2013) researched Nigerian women entrepreneurs: challenges, incentives and achievements indicators with specific objectives to; present an outline of the woman entrepreneurs in the three areas of Lagos, Delta and Abuja; study the challenges confronting women doing or establishing own business in Nigeria; establish nature of conflict resulting from between women entrepreneurs work and family in Nigeria; and investigate the success factors for women entrepreneurs in Nigeria. Women entrepreneurs were randomly selected from all the three areas (Lagos, Delta and Abuja; major cities were selected for this study and a total number of 105 successful women entrepreneurs sample size were selected) on the bases of the fact that the business has been established for more than six years, provides employment for more than three people and, it has been running for more than three years. The research method adopted for the study was the qualitative method. Primary and secondary data are systematically collected. The primary data is collected using Open-ended questions were used both in the questionnaire and interview using a 5 points Likert scale. Simple percentage and mean scores were used for data collection. The study identifies challenges encountered by women entrepreneurs during business establishment and business life cycle, and issues arising from work and family were examined. The study also considered the likely incentives for these entrepreneurs at the point of starting their businesses and factors which account for their business success. There are similarities between the challenges faced by women entrepreneurs in Nigeria as a developing country compared to their counterparts in European countries.

Laeticia (2016) researched on challenges young female entrepreneurs face: an ethnographic study of women entrepreneurs who buy things in Thailand to sell in Congo. The purpose of the study was to analyze the challenges young female entrepreneurs face and the resources they needed a view to recommend strategies to empower young female entrepreneurs. The theoretical base of the study was organizational ecology theory. The study adopts a gender perspective through which the business world is assumed to be male-oriented. Focused group discussions, surveys, and examination of primary documents were used to collect data. The findings of the study show that government laws and regulations, cultural beliefs, lack of capital, lack of business partners, lack of information, difficulties in obtaining capital based on gender, discrimination against women in business, and availability of more women in business than women highly affected women entrepreneurs in Congo. The study also shows that the family unit plays a more central role in providing business opportunities for young female entrepreneurs in Congo, especially in the absence of government intervention and private sector incentives.

Valkenburg (2021) conducted a study on a little lady or CEO? Which identity strategies do young female entrepreneurs use in male-dominated industries? Oftentimes theory regarding female entrepreneurship, is those female entrepreneurs are treated as one homogeneous group. This research studies young female entrepreneurs who operate in male-dominated sectors, to get a closer look at their experiences, identity and entrepreneurial processes. Ten interviews with young female entrepreneurs are discursively analysed, and five themes are found to answer the question of which identity strategies are used by the young female entrepreneurs to be successful in male-dominated sectors. Young female entrepreneurs emphasize their uniqueness in the sector to gather goodwill and acquire social capital. Also, they use multiple identities to make sense of complex situations. Furthermore, they are very conscious about their use of language. Moreover, the young female entrepreneurs show assertive behaviour when they have to deal with (negative) assumptions. And finally, they emphasize the benefits of their young age and relative inexperience and use it to their advantage. This study contributes to the stream of research in female entrepreneurship that emphasizes heterogeneity in that particular group. It also contributes to the ongoing discussion about the role of age in entrepreneurship.

Nkwabi (2022) conducted a study on an assessment of the challenges impacting young women entrepreneurs in Dar es Salaam Tanzania. The purpose of the study was to assess barriers experienced by young women entrepreneurs (YWE) in Tanzania between the ages of 18-40. The study adopts a qualitative approach and employs semi-structured interviews. Twelve (12) informants were interviewed, and a thematic analysis was adopted to analyse the data. The findings reveal that inadequate finances, lack of skilled labour, lack of customers, social-cultural issues, lack of availability of raw materials and low revenues are the main challenges that young women encounter in their entrepreneurial activities. To overcome; the challenges, it has been recommended to offer more training, financial support, raw material support and to support the young women entrepreneurship initiatives to develop and increase entrepreneurship activities among young women entrepreneurs in Tanzania.

Rappaport (1981) Empowerment Theory

The empowerment theory was propounded by Rappaport Julian (1981). It is one of the theories that is gaining attention in the present day. The theory attempted to draw a link between the personal and the social, the micro and macro. For the individual (micro-level) the empowerment process is a process of increasing control and transition from a state of powerlessness to a state of ownership and power whereas community empowerment (macro level) is a collective social process of creating a community and achieving better control over the environment, and decision making in which group’s organization or communities participate. Thus, from a sociological standpoint, the empowerment theory captures individuals or groups that have suffered exclusion in various ways such as in terms of the decision-making process and economic acquisition or terms of social discrimination resulting from skin colour or race, ethnicity, physical disability, religion, gender, beliefs, norms, value and another social phenomenon.

Generally, from Rappaport's point of view, an individual woman (both entrepreneur and none) will form the micro-level of empowerment, group of women are expected to entrepreneurially reform to the macro (societal empowerment) level of empowerment which depends on the efforts and supports that will be put in place by Government and Non-governmental Organizations in return for the value they create such as job creation, products/service provision among many others.

Methodology

This study adopts a survey research design. Survey research design allows for employing a comprehensible research instrument in gathering; data for the study. The target population for the research consists of all the small businesses established, owned, managed and operated by young female entrepreneurs in Nasarawa State, Nigeria. For this study, businesses in six (6) local government areas were sampled, which are: Akwanga, Doma, Lafia, Karu, Keffi and Nasarawa Eggon local government areas of Nasarawa State, Nigeria. The decision to focus on these areas is in consideration of the heavy concentration of businesses in these locations. Criteria for the businesses in question include; i) sole proprietorship, partnership or Limited Liability Companies ii) having not less than one employee aside from the owner, iii) service or manufacturing rendering to businesses. Since it will be virtually impossible to study the entire population due to constraints in terms of thoroughness and other resources, three hundred (300) small businesses owned and managed by female entrepreneurs are purposively sampled across the six (6) Local Governments Areas. Meaning fifty (50) from each of the Local Government areas.

Descriptive statistics were employed to analyze quantitative data. The descriptive analysis done using a frequency distribution table, means and percentages. Statistical inferences are conducted using correlation analysis, and regression analysis, was done.

Result and Discussion

The data collected was with the aid of a closed-ended structured questionnaire and are presented in the tables below. The total number of questionnaires returned from the 300 administered to respondents is 292, of which 160 are young single entrepreneurs and; 132 are married.

Test of Hypothesis

H_{01}: There is no significant relationship between young female entrepreneurs and small business development in Nasarawa State, Nigeria.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781[a]	.610	.608	.20975

Source: SPSS Output, 2022

Table 1 above showed the correlation coefficient between young female entrepreneurs and small business development in Nasarawa State, Nigeria is 0.781 implying a strong linear relationship between the independent variables and dependent variables. The coefficient of R^2 adjusted is 0.608 indicating that 60.8%% of the variation in small business development in Nasarawa State can be accounted for by young female entrepreneurs.

Table 2: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.927	1	19.927	452.922	.000[b]
	Residual	12.759	290	.044		

Total	32.686	291

Source: SPSS Output, 2022

Table 2 showed an ANOVA test performed on young female entrepreneurs. It has a p-value equal to 0.000 which is lower than alpha value (0.05), therefore concluded that the model is significant and fit.

Table 3: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.238	.155		8.004	.000
	YFE	.714	.034	.781	21.282	.000

Source: SPSS Output, 2022

From table 3 above, it can be observed that the regression coefficient for young female entrepreneurs (YFE) is 0.714 with a p-value is 0.000 which is less than alpha value (0.05). Therefore, there is sufficient evidence to reject the null hypothesis which states that there is no significant relationship between young female entrepreneurs and small business development in Nasarawa State, Nigeria.

H02: There is no significant relationship between young female entrepreneurs and job creation in Nasarawa State, Nigeria.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.887[a]	.787	.786	.15508

Source: SPSS Output, 2022

Table 4 above showed the correlation coefficient between young female entrepreneurs and job creation in Nasarawa State, Nigeria.is 0.887 implying a strong linear relationship between the independent variables and dependent variables. The coefficient of R^2 adjusted is 0.786 indicating that 78.6%% of the variation in job creation can be accounted for by young female entrepreneurs.

Table 5: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	25.712	1	25.712	1069.180	.000[b]
	Residual	6.974	290	.024		
	Total	32.686	291			

Source: SPSS Output, 2022

Table 5 showed an ANOVA test performed on young female entrepreneurs. It has a p-value equal to 0.000 which is lower than alpha value (0.05), therefore concluded that the model is significant and fit.

Table 6: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.070	.075		27.417	.000
	YFE	.507	.015	.887	32.698	.000

Source: SPSS Output, 2022

From table 6 above, it can be observed that the regression coefficient for young female entrepreneurs (YFE) is 0.507 with a p-value is 0.000, which is less than the alpha value (0.05). Therefore, there is sufficient evidence to reject the null hypothesis that states; there is no significant relationship between young female entrepreneurs and job creation in Nasarawa State, Nigeria.

From the analysis and results presented above, the first null hypothesis was rejected and revealed; there is a positive and significant relationship between young female entrepreneurs and small business development in Nasarawa State, Nigeria. It implies that female entrepreneurs contribute to small business development and growth.

Also, the result of the second hypothesis that pertains to the relationship between young female entrepreneurs and job creation in Nasarawa State, Nigeria, revealed that young female entrepreneurs have a positive and significant relationship with job creation in Nasarawa State, Nigeria. It implies that young female entrepreneurs contribute effectively to reducing the level of unemployment by creating jobs in Nasarawa State. This is consistence with the findings by Iyiola and Azuh (2014) which shows that women's participation in entrepreneurial activities increases job creation.

Conclusion and Recommendations

From the general perspective, this study investigated the role of young female entrepreneurs in small business development and job creation in Nasarawa State, Nigeria. However, looking at the specific objectives arrived at through the test of hypotheses, it was revealed that young female entrepreneurs have a significant effect on small business development in Nasarawa State Nigeria. This is a sure indication that young female entrepreneurs in the state serve as an engine room for business development and job creation which will reduce the level of unemployment in the State. Therefore, the study concluded that to enhance the role of young female entrepreneurs in small business development and job creation, young female entrepreneurs need an enabling environment to bring out the best innovative and creative ideas that will lead to the creation of more business establishments for the development of business ventures in the Nasarawa State.

Arising from the findings and conclusion, the study recommends the following to guide this work.

1. More female participation needs in the areas of engaging in meaningful entrepreneurial firms in Nasarawa State. These will create an avenue for small business development thereby; increasing the GDP of the nation
2. Government should sensitize young girls to go into small businesses venture as this is a sure ticket to being independent and self-employed, which will aid in solving the lingering issue of jobs in Nigeria.

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SOCIAL EQUITY AND ITS RELEVANCE TO TRADE ISSUES

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Abstract

In today's continuous changing global environment, the existence of uneven distribution of natural resources, technical change adaptation rate, investment in research and development, demand for both political and economic power and many others make it impossible to eliminate the issues of inequity that prevail in the economy of countries across the world. The manifestation of these inequity are perceived from a number of factors ranging from widen income gaps, unequal access to health and education resources, and tensions between racial and social groups. Therefore, this current study approaches the relevance of social equity in trade issues by segmenting it into three sections where section one centers on defining the concept of social equity and trade issues, section two; connection between social equity and trade issues; section three, conclusion and recommendations.

Keywords: *Social equity, Sweatshops, Child labour and Trade deficit*

Introduction

The quest for the concept of social equity will continue to linger as long as human being exist. This is because, human needs are insatiable and once a need is satisfied, it is no longer a need. So far there is natural unequal distribution of resource from the nature. Ability to satisfy these needs would not be limited to the following factors; rate of technological adoption, adaption to external environment, level of investment in research and development, etc. Though, the discussion on the concept of social equity has long been documented as far back as Aristotle and Plato existed. They both argued on the importance of equity as a type of justice among humans that may "go beyond the written law" and can evolve as a practice (Rutledge, 2002). Aside it being a rule Rousseau (1992) argued that unequal distribution and economic needs would always create natural inequities and differences that would become more permanent in their effects. It is on the basis of these basic ideals of justice and equality upon which the United States originated. It was equally on this note that early colonists who were frustrated by political and social injustices pronounced the Declaration of Independence that "all men are created equal" (Johnson &Svara, 2011).

LITERATURE REVIEW

Social Equity

The concept of Social Equity sounds relative, but can mean different things to different people. To some people, it may be viewed in so many contexts ranging from policy, finance, education and health to mention but few. One may equally want to equate it to mean treating people equally. But the answer is not. This suggests that a slight difference between “equity” and “equality” occurs (MaSaherry, 2013).

According to Guy and McCandless (2012), the term “equity” and “equality” are often used interchangeably, and to a large extent their meanings are nearly the same. Aside from being not the same when pronounced, “Equality” can be converted into a mathematical measure in which equal parts are identical in size or number, while “equity” is a more flexible measure allowing for equivalency while not demanding sameness.

Among some of the problems usually being encountered when trying to define the concept of social equity is that it reflects the ideas of “fairness” and “justness” which have a normative component in the sense that they are based on moral values or considerations. In essence, what one person considers as being fair may not be the same with that of another. People working in different disciplines may also have different conceptions of the term. In search for this truth, not only the philosophers such as John Rawls who explored how an equitable society may be brought about through notions of distributive justice, but legal theorists have equally looked at equitable decision-making in terms of procedural fairness.

In the field of Public Administration, authors such as Johnson and Svara (2011) defined social equity as the active commitment to fairness, justice, and equality in the formulation of public policy, distribution of public services, implementation of public policy, and management of all institutions serving the public directly or by contract.

In the medical field, Braveman and Guskin (2003) described equity as the absence of systematic disparities in health (or in the major social determinants of health) between social groups who have different levels of underlying social advantage/disadvantage.

In the field of education, Gonski (2011) described equity in schooling as ensuring that differences in educational outcomes are not the result of differences in wealth, income, power or possessions. Equity in this sense does not mean that all students are the same or will achieve the same outcomes. Rather, it means that all students must have access to an acceptable international standard of education, regardless of where they live or the school they attend and differences in their performance should not be attributed to whether they are from a well to do background or not.

Upon a closer examination of the above definitions of social equity like any other concept, one would observe that the concept lacks a decisive definition. However, it does provide a starting point for researchers from different disciplines to examine what they perceive as unjust or unfair social practices and to come up with options to redress them. In this context, social equity is coined out to mean a fair and equitable treatment of two or more countries on the reasons for their existence in order to guarantee their peaceful co-existence.

Trade Issues

Trade issues in some other sources like Foundation for Teaching Economics (FTE) and American Institute for Economic Research (AIER) (2018) are referred to as issues in international trade where two or more countries are involved. Some of these issues in international trade identified by FTE and AIER includes the global market, sweatshops, child labor, trade deficits, the euro, sanctions, tariffs, embargoes, and the EU, NAFTA, WTO and many others. For the purpose of this study, a reasonable number of the aforementioned issues were briefly discussed in relation to social equity.

Sweatshops

Collins English Dictionary (2012) defines Sweatshop as a workshop where employees work long hours under bad conditions for low wages. However, upon closer examination, this definition barely acknowledges the true misery, injustice and inequality that exists in these places of employment. Though, Global Exchange (2011) and Human Rights Watch (2016) viewed sweatshop as a place where employees work long hours including forced overtime. More so, employee works in overcrowded and overcrowded conditions, for extremely low rates of pay.

Complementing the injustice level of this trade sector ₦600 is paid to a textile factory worker working from 8:00am to 4:00pm in Nigeria (Premium Times, 2021). Not only that, employees are equally not left with workplace injuries. The work place itself is often hazardous to the health of workers, with poor ventilation, fire hazards and lack of workplace safety. In “Face Out”(2016), theinjustices faced by sweatshop employees are identified to include (i) little or no dignity for workers as well as lack of fair workplace rights and conditions, (ii) inexistence toilet and meal breaks,(iii) unconcerned workers sickness, no maternity leave for pregnancy workers as well as threat of dismissal for whosoever want to voice out (iv) endemic abuse of all forms including verbal, physical and sexual; and (v) low wages.

Child labour

United Nations International Children’s Emergency Fund (UNICEF) (2021) had affirmed that nearly 1 in every 10 children are subjected to child labour worldly, with some being forced into hazardous work through trafficking. It equally observed that roughly 160 million children were subjected to child labour at the beginning of 2020, with 9 million additional children at risk due to the impact of COVID-19. Almost half of them are in hazardous work that directly endangers their health and moral development.

Basically, children may be driven into work for various reasons. The majority of them is family when facing financial challenges or uncertainty in terms whether, poverty, sudden illness of a caregiver, or job loss of a primary wage earner and others (UNICEF, 2021)

However, consequences resulting from these are overwhelming. It can result in extreme bodily and mental harm, and even death, can lead to slavery and sexual or economic exploitation, in nearly every case, it cuts children off from schooling and health care, restricting their fundamental rights and threatening their futures.

It is worthy of note that whatever might be the cause, child labour compounds social inequality and discrimination, and robs girls and boys of their childhood. Unlike activities that help children develop, such as contributing to light housework or taking on a job during school holidays, child labour limits access to education and harms a child’s physical, mental and social growth. Especially for girls, the “triple burden” of school, work and household chores heightens their risk of falling behind, making them even more vulnerable to poverty and exclusion.

Trade Deficit

Haye (2021) described trade deficit as situation where when the value of a country's imports exceeds the value of its export goods, or physical products, and services. In simple terms, it means a country is buying more goods and services than it is selling. A too simplistic understanding means that this would generally hurt job creation and economic growth in the deficit-running country.

Though, in economics, a trade deficit is about an imbalance between a country's savings and investment rates. It means a country is spending more money on imports than it makes on exports, and under the rules of economic accounting it must make up for that shortfall. A U.S for instance can do so by either borrowing money from foreign lenders or permitting foreign investment in U.S. assets.

Conversely, for a smaller country with a trade deficit, this greater degree of foreign direct investment and foreign ownership of government debt can be risky. Among some of its negative effects includes reduction in local production, weakening of domestic currency, create unemployment, negative balanced of trade and reduce GDP, generate deflation etc (Haye, 2021). However, deficit of trade balance can be identified as a problem for every country facing it, especially when it lasts for several or more years. Many authors (Cooper 2007; Papadimitriou et al. 2008; Gabberty&Vambery 2014; Awan&Mukhtar, 2019) regard the long-term trade deficit as one of the main factors slowing down economic growth.

Tarif

Authors such as Pepelasi et al (n.d.) have described tariff**,** otherwise known ascustoms duty**, t**o mean a tax levied upon goods that cross national boundaries, usually by the government of the importing country. Drawing from their views, *tariff*, *duty*, and *customs* can be used interchangeably. In the words of Pepelasi et al, the basic objective of tariffs is either to raise revenue or to protect domestic industries, but a tariff designed primarily to raise revenue also may exercise a strong protective influence, while a tariff levied primarily for protection may yield revenue. More clearly "Inc." (n.d), described tariffs as political tool that have been used throughout history to control the amount of imports that flow into a country and to determine which nations will be granted the most favorable trading conditions. Relying on this source, high tariffs create protectionism as it shields a domestic industry's products against foreign competition. Not only that, it equally reduces the importation of a given product because the high tariff leads to a high price for the customers of that product.

Furthermore, Inc.(n.d) categorized tariffs imposed by governments on imported goods into two. First is the *ad valorem* tax which is a percentage of the value of the item, while the second is a *specific tariff* which is a tax levied based on a set fee per number of items or by weight. Globally, the trend on tariffs has started decreasing since 1990s as treaties such as the General Agreement on Tariffs and Trade (GATT), North American Free Trade Agreement (NAFTA), as well as the lowering of trade barriers in the European Economic Community, reducing or even abolishing tariffs are passed. These changes reflect the conviction among some politicians and economists that lower tariffs spur growth and reduce prices generally (Inc., n.d).

Opponents of tariffs argue that tariffs hurt both (or all) countries involved, those that impose the tariff and those whose products are the target of the tariffs. For the country whose products are the target of tariffs, costs of production and sale prices rise and for most this leads to fewer exports and fewer sales. A decline in business leads to fewer jobs and spreads the slowdown in economic activity.

Embargo

In the words of Liberto (2021), an embargo is described as a government order that restricts commerce with a specified country or the exchange of specific goods. This is usually created as a result of unfavorable political or economic circumstances between nations. It is designed to isolate a country and create difficulties for its governing body, forcing it to act on the issue that led to the embargo.

For instance, the decisions on trade embargoes and other economic sanctions made by the United States are often based on mandates by the United Nations (UN), an international organization formed in 1945 to increase political and economic cooperation. Allied countries frequently band together, making joint agreements to restrict trade with specific nations. This is often done to force humanitarian changes or reduce perceived threats to international peace (Liberto, 2021).

Some of the countries in which US has imposed embargoes on includes Cuba, North Korea, and Iran. While in the 1980s, it imposes embargo on South Africa in opposition to apartheid. However, American embargoes and economic sanctions against these countries prohibit trade in certain types of goods, such as arms or luxury goods, while allowing other forms of trade. In contrast, comprehensive embargoes are more punitive because they prohibit all trade with the country.

Trade Sanctions

Trade sanctions are laws passed to restrict or abolish trade with certain countries. Trade sanctions are a subcategory of economic sanctions, which are commercial and financial penalties imposed by one or more countries, and targeted against a country, organization, group, or individual (Kenton, 2021). Trade sanctions act as a sort of stick and carrot in foreign and economic policy in international politics and trade. Governments impose sanctions with the express purpose of changing the behavior and policy of another government or state. However, the impact of sanctions can be felt more powerfully by innocent, impoverished citizens, and not government officials or the business leaders and other elites driving and enacting the country's policy. The United Nations uses economic and military sanctions, including embargoes and other sanctions, in addition to military interventions against regimes of the UN Security Council. The most common types of trade sanctions are quotas, tariffs, non-tariff barriers (NTBs), asset freezes or seizures, and embargoes (Kenton, 2021).

Conclusion

It would be worthwhile to conclude based on the above reviewed issues in trade that most of the matters arising are deliberate and are either for economic or political reasons. It is equally worthy of noting that the less privilege in target countries are the ones usually being victim of the circumstance.

Recommendations

The government of various countries in their own capacity should ensure to implement minimum wage so as to improve the standard of living of the sweatshops workers, make policy that will compulsion the use of protective equipment for workers in order to guarantee their safety while working.

Onchild labour,UNICEF(2021) has been working to prevent and respond to child labour, especially by strengthening the social service workforce who (i) works to recognize, prevent and manage risks that can lead to child labour, (ii) focuses on strengthening parenting and community education initiatives to address harmful social norms that perpetuate child labour, while partnering with national and local governments to prevent violence, exploitation and abuse, and (iii) equally makes sure that children removed from labour must also be safely returned to school or training.

The study equally recommends that government of various countries affected by the trade deficits should tackle its effect by encouraging people to patronize the locally produced goods, encourage local investment like entrepreneurship, improve the value of domestic currency, and create employment opportunities.

It is recommended that the government of various nation such promote the use of non-tariff barriers so as to bolster their own economies and protect domestic interests. Such non-tariff barriers may include subsidies for domestic goods, import quotas or regulations on import quality.

As for embargo, the government of the countries concerned should always seek to act and make policy that will ensure that they cooperate with international government like United Nation so avoid embargo being laid on any of their economic activities going outside of their countries.

Since the international government laid trade sanctions to shape the behaviour and policy of another government or state, it is therefore advisable for any countries not to act against the international government so as to avoid trade sanctions. This is because, the impact of sanctions can be felt more powerfully by innocent, impoverished citizens, and not government officials or the business leaders and other elites driving and enacting the country's policy.

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THE CONTRIBUTION EFFECT OF INFORMATION TO CORPORATE RESPONSIBILITY,ATTITUDE TO BUSINESS ETHICS, FIRM REPUTATION AND ECONOMIC RESPONSIBILITY ON CORPORATE SOCIAL RESPONSIBILITIES OF SMES IN PLATEAU STATE

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Abstract

Micro-Enterprises and SMEs drive the Nigerian economy and serve as an engine room for national and global development, accounting for about 96% of businesses and 84% of employment generation. This study examined the Corporate Social Responsibilities of Microbusinesses in Jos metropolis. Using four variables which include information on corporate responsibility, attitudes to business ethics, firm reputation, and economic responsibility. The primary goal of this research is to determine the relationship that exists between these variables and the CSR of micro-businesses in the study population. This study established that these four variables have a statistically significant effect on the CSR of Micro-businesses. Based on this finding, the research recommended that these variables are critical to improving the level of micro-enterprises engagements in CSR activities. Therefore, creating awareness and integrating these determinants and their strategic application by micro-businesses will significantly have a positive impact on businesses in Jos metropolis and beyond.

Keywords: Corporate Responsibility, Attitude to Business Ethics, Firm Reputation, Economic Responsibility, Corporate Social Responsibility (CSR).

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Introduction

Micro and small businesses are becoming game changers in promoting corporate social responsibility (CSR) around the world. The survival and sustainability of business enterprises depend to a large extent on their social contribution and development efforts to all stakeholders. As a result, the nature of their social obligations defines their prestige, trust, and image projections.(Bikefe et al., 2020). The activities of managers of corporate social responsibility have attracted a big hobby from academia and are establishing in commercial enterprise agenda over the years in both developed and emerging economies (Vo 2021; Crawford and Scaletta, 2005; Knoxet al., 2005). It is a tool for advertising and marketing social issues in the light of obtaining all stakeholders appraisal, and it is thought to be at its most common in recent works of literature (Pavlyshyn, 2021; Williams, 2005).

Corporate social responsibilities balance the pick of the foremost stakeholders' demands, finds solutions to social and societal problems, addresses employee quest for improved welfare, bridges profits hole, addresses monetary and environmental problems.CSR was mostly used by academics to attribute activities to larger companies, but it is less well-known in small businesses (Ma, 2012). Micro and small medium enterprises are given very little attention (Tilley, 2002;Yáñez-Araque et al., 2021) and are rarely regarded as avenues where CSR ideas can sincerely be scaled down or examined (Jenkins, 2006; morsing and Perrini, 2009). However, this does not imply that businesses are not attempting to be socially responsible.Small businesses appear to label social responsibility differently or are simply unaware that they have begun CSR. (Jenkins, 2004; Bikefe et al., 2020). The arguments are built around the features of micro and small-medium businesses rendering it a long way from utilizing CSR theories and reflecting considerably on the contribution to distinctive stakeholders in the enterprises (Davies and Crane, 2010). Micro businesses and SMEs ' contributions to CSR have stepped up paramount in educational look-up due to the truth of the immerse contributions of SMEs to developing economies globally (Spence and Rutherford, 2003; Castka et al, 2004; Yonla et al., 2021). Although the growing interest in CSR among large firms confirms how the earlier assertion for large enterprises is true. Micro enterprises have proven in Nigeria and others countries to be promoting economic developments (Ufot et al., 2014) and of cause CSR. Over 90 percent of business globally are micro and small businesses in nature (Marina et al., 2020) and Nigeria's economy rely solidly on micro and small-medium enterprises. SMEs are critical to the development of Nigeria's economy, most especially the industrial sector. They contribute immensely to employment generation, technology advancement, and the economy's diversification (Adebusuyi, 1997; PWC, 2020). Micro and small-medium businesses represent 90 % of manufacturing industries in Nigeria, contributing a higher percentage to GDP (Oyelaran-oyeyinka, 2020, Yonla et al., 2021).

The policy direction of corporate social responsibility has brought changes in social expectations and emphasis on inclusive growth, social equity, and affirmative action. As a result, business is under increasing pressure to demonstrate engagement in activities that are described as CSR. Unfortunately, CSR initiatives, so far, are still directed to focus mainly on large and multinational companies. As a result, conventional literature related to business behavior has underestimated the impact of micro and small-medium enterprises on society. This is because micro-businesses do not have the necessary information about CSR activities. The business mainly focuses on internal factors such as profits and growth but not on stakeholder benefit which are the supporting keys to business growth (Caroll and Shabana, 2010). One of the major concerns facing modern micro-businesses centers around the question of how they can continue to grow profit, increase innovation and expand across geographical markets, while taking on the additional responsibilities and pressures that go along with CSR (Mackey and Tyson, 2007). Therefore, business growth cannot be achieved solely by profit maximization but through responsible behavior and market orientation, social progress is a necessity for sustainable growth to be realized.

Following a review of some research, we discovered that corporate Social Responsibility has been researched or rather studied by many scholars around the world. Scholars have made research on CSR from a different perspective which has to do with using either one or two variables to study CSR, this study employed four variables which include; information on social responsibility, attitude to business ethics, firm reputation, and economic responsibility to study CSR. Similarly, researchers have used different theories to study CSR including stakeholder theory, institutional theory, shareholder value theory, etc. This study uses stakeholder theory (underpinning theory) and planned behavior theory (supportive theory) to support both the dependent and independent variables. Also, researchers have studied CSR in different contexts around the world but this study limits it scope to micro and small-medium scale enterprises within Jos's metropolis.

Conceptual Review

Information: According to Freeman, (2015), information to corporate responsibility is the strategies and working procedures a business develops or an obligation business needs to possess in discharging and pursuing their policies to make those decisions or to pursue those paths of conduct that are beneficial in terms of society's goals and ideals. Similarly, Waddock, (2004) posited that information to corporate responsibility is the degree of responsibility manifested in business operational procedures and approaches as the use it greatly to impact the immediate environment in which it operates. It could be referred to as learning how work engagement is driven by the determinants related to today's social practices essential due to dramatic social changes in business communities (Bakker and Demerouti, 2008).

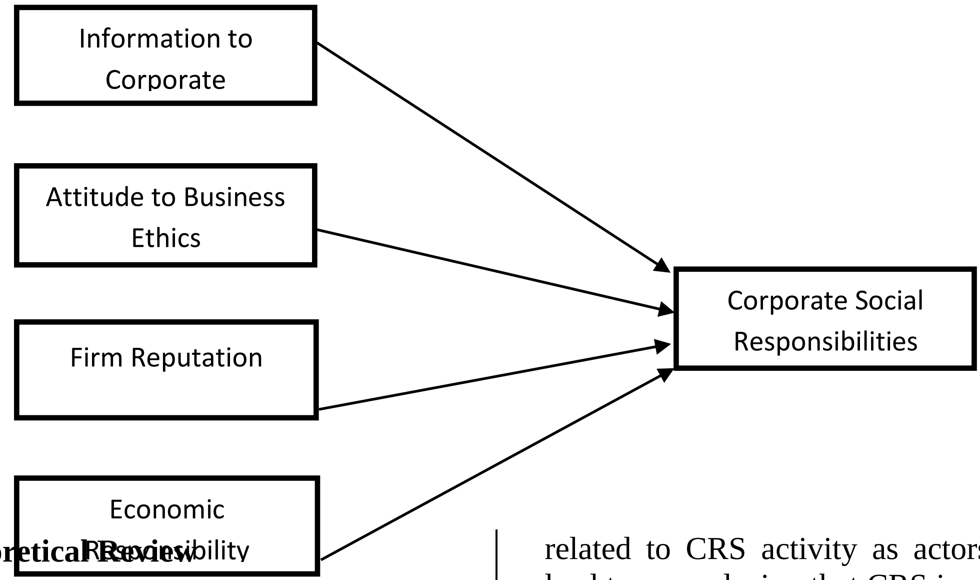
Attitude to Business Ethics: Attitude to business ethics form the core component of an empirical study by a given individual concerning a set of premises that makes up various business philosophers (Crane andGlozer, 2016). Equally, DeGeorge, (1999) posited that an attitude toward business ethics is a set of corporate values, attitudes, and standards that regulate behaviour in a company context. The incorporation of a system of moral rules into the sphere of commerce is referred to as business ethics (Broniand Velentzas, 2012). The concept of applying particular principles to commercial actions -paved the way for corporate social responsibility. Furthermore, Ahmed et al., (2003) described attitude to business ethics as the participation of business in economic activity for the purpose of achieving company objectives as well as serving society and the general public. Additionally, attitude to business ethics involves how a business integrates care values such as honesty, trust, administration, and fairness into its policies, practices, and decision-making.

Firm Reputation: In the corporate world, having a good reputation and image has gained increasing importance. However, firm's reputation has several definitions by authors over the years in different ways. Firm reputation according to Patrick and Adeosun, (2013) represents the firm priority and its ability to produce good results. Equally, Argenti and Druckenmiller, (2005) describe a firm reputation as the sum of the perception of clients, investors, employees, and the community at large. Similarly, Roberts and Dowling, (2002) believed that a firm reputation is based on human values such as honesty and responsibility. Unlike a firm's identity which is just the set of symbols, brands, and norms used for communication between firms and customers, reputation represents the confidence of individuals in the firm. Furthermore, Weigelt et al., (1988), posited that firm reputation can be considered as the sum of attributes conferred on a firm because of its past actions. These attributes can become active for the organization and generate future income. Additionally, Poiesz, (1989) also defines firm reputation as an idea useful for the firm in situations where the environment presents asymmetry of information.

Conceptual Framework

Economic responsibility: According to Friedman, (1970), described economic responsibility is a duty for a business to create value from the products and services they make which societies benefit from them by increasing their lives welfare. It entails ensuring that both the region from which the purchase originated and the region in which it is marketed benefit economically, which requires that production be done at a price that people can afford(Jenkins, 2005).Economic responsibility also refers to a company's involvement in improving its business performance, as well as participating in socially responsible practices. The most basic social responsibility of business is economic responsibility. Business executives think about how to maximize profit while staying true to their financial obligations.

Corporate social responsibilities:refers to a corporation's initiative to assist and take responsibility for its impact on the environment and social well-being(Galbreath, 2010). Similarly, (Kotler and Lee, 2005) added their opinion that corporate social responsibility is a social commitment to using discernment to improve community well-being in any business practices and the contribution of the corporate resource. In this context, a business goes out of its way voluntarily to provide help in kind and make a direct financial contribution to make life better in society. Furthermore, the European Commission (2011) defines corporate social responsibility as a concept in which businesses voluntarily incorporate social-environmental needs into their business operations and interactions with stakeholders. Equally, Hopkins, (2005) opines that corporate social responsibility is concerned with how the corporation treats its stakeholders ethically or responsibly. Also, Petersons and King (2009) describe corporate social responsibility as "a well-managed business that is aware of and responds to social issues, placing a high priority on ethical standards." In addition, Mc Cabe (2005) looked at corporate social responsibilities as a firm's ongoing commitment to act ethically and contribute to economic success while also improving the quality of life of its employees and their families, as well as the community and society at large.



Theoretical Review

This study is guided by two theories to understand the association and relationship between the study variables and CSR. The stakeholder theory, which is the underpinning theory that explains corporate social responsibilities, as well as a supporting theory that explains one of the study's independent variables, the theory of planned behaviour for attitude to business ethics. The stakeholder's theory of CSR is used as a basis to analyses those groups to whom the firm should be responsible. The stakeholders' approach asserts that persons whose lives are impacted by a company or corporation have a right and obligation to be involved in its management (Freeman and Dmytriyev, 2020). The theory assumes that businesses can only be considered successful where they deliver value to the majority of their stakeholders. That means that profit maximization alone cannot be considered the only measure of business success. This theory postulates that businesses should consider the interest of the different stakeholders in their operation, production, and decisions. Miller et al., (2014) explain that as much as stakeholders are recipients of CRS, they also exert some influence on business behavior. They argued that consideration of the stakeholder who is related to CRS activity as actors may lead to a conclusion that CRS is a result of the interaction of the different actors. From the stakeholder theory perspective, the focus becomes on how to please and build a mutually beneficial relationship with CSR beneficiaries in the community. It can therefore be said to be the underlying philosophy for CSR activities, under the stakeholder model, business can produce a positive attitude among customers, employees, and the general society thereby increasing their participation leads, and also influencing their association with the firm.

The theory of planned behaviour is a follow-up to the theory of reasoned action. reviewed by (Ajzen, 1991) this theory argued that a positive attitude towards a certain action leads to the performance of the appropriate behavior. The theory of planned behaviour was developed in addition to attitude toward social norms, persevered and actual behavioral control were included to explain attitude toward business ethics. The planned behaviour theory has a great link to attitude to business ethics in the sense that it directs/guides the attitude of business to be ethically responsible. The planned behaviour theory is an extension of the theory of reasoned action introduced by Fishbein and

Ajzen (Ajzen, 1991; Vallerand & Pelletier, 1992).

EMPIRICAL REVIEW

Information to Corporate Responsibility and Corporate Social Responsibilities

H_1: *Micro and small-medium enterprises have the necessary information they need about CSR activities.*

These terms focus on the business as a member of society. All businesses have economic, social, ethical, and environmental responsibilities, some of which necessitate legal compliance, while others necessitate discretionary action to guarantee that firms do not deliberately operate to society's detriment.Oparanma, (2011) submitted that businesses should commit themselves not only to their business but also to the solving of societal problems. Primavera et al., (2017) viewed CSR therefore about business commitment, involvement, and the two-way relationship between society and corporations. Transparency and accountability are at the heart of the CSR movement, with all stakeholders, as well as the business itself, reporting and relating information on its moral, financial, social, and environmental concerns.Bikefe et al., (2020) acknowledge that business need to communicate their CSR activities to improve their corporate image and competitiveness.Many businesses publish an annual corporate social responsibility report and make it available online so that all stakeholders can see what the company is doing to conduct business responsibly. This is one way to communicate to all stakeholders that social responsibility is as important as profits and should be measured accordingly (Salb et al., 2011).

Attitude to Business Ethics and Corporate Social Responsibilities.

H_2: *Micro and small-medium enterprises' attitudes toward business ethics are positively correlated*

Fatokiand Chiliya, (2012) opined that attitude to business ethics involves the way a company integrates core values like honesty, trust, respect, and fairness into its policies, practices, and decision-making Businesses enterprises that have an attitude to business ethics will surely participate in corporate social responsibility activities.The relationship is clear, socially responsible businesses have an optimistic outlook on business ethics.Furthermore, (Giri, 2017) stated that ethical business attitudes take into account different cultures and emphasize different values when conducting business activities. These values shape the roles that businesses play in society, and society has high expectations of businesses to be socially responsible. Business ethics is the reflection of long-standing behavioural norms that have guided business operations throughout history.Norms emerge as a result of overall socioeconomic growth, causing previously acceptable behaviour to become inappropriate at any given time. The majority of ethical norms and values are established by society as a result of broad social policy. Business ethics can also be defined as an attempt to identify the ethical obligations and responsibilities of business professionals and the conduct of managers (Chattopadhyay 2012). As a truthful commercial enterprise relationship, the ideas of ethics and social duty lead to the introduction of a superb climate, a feeling of security, and trust, permitting the stability between enterprise necessities and the moral needs of all stakeholders to be maintained (Boatright, 1994). In research conducted by Ng et al., (2019) they discovered that employees' perception of social responsibility is positively associated with their pride, which in turn is associated with improved enterprise embeddedness.

Firm Reputation and Corporate Social Responsibilities

H_3: *There is a significant relationship between firm reputation and CSR activities of micro-businesses in Jos metropolis.*

CSR is the firms' ethical activities that emphasize building the organizational reputation and image by engaging in social and environmental activities (Fatma et al., 2015). In current literature especially on micro-businesses, empirical evidence shows positive relationships between business and CSR (Singh & Misra, 2021). In this regard, the enterprise will have to go beyond the micro businesses manager's values and morals (Adda et al., 2016; Li et al., 2019) and line up CSR activities with the business, interests, and strategies (Bondy et al., 2012). Otherwise, firms may decrease their firm's reputation level. Thus, the CSR programs that came out by micro and small medium-sized enterprises will have to be focused not only to create a higher level of firm performance (Maury, 2022) but also on firm reputation (González-Rodríguez et al., 2019; Stuebs and Sun, 2012). Within this framework, CSR activation is intimately linked to the formation of a reputation, as such actions can distinguish a company from its competitors.

Businesses that participate in CSR activities typically see significant improvements in their brand identity and reputation. Furthermore, when CSR achievements and activities are linked to the social needs of the community in which they operate, they improve even more. Firm reputation is a term with remarkable transdisciplinary richness, which has resulted in an increase in the number of researchers researching firm reputation as well as an increase in the sophistication of firm reputation definitions. A firm reputation essentially relates to competition (its past actions, performance results, etc.) with its rivals. In a nutshell, a firm reputation measures a company's image among employees and external stakeholders in comparison to its competitors. (Barnett et al., 2006). The reputation of a company is closely linked to its corporate identity, which is defined as an organization's ethos, goals, and values that foster a sense of belonging among stakeholders (George et al., 2012).

Economic Responsibility and Corporate Social Responsibilities

H_4: *There is a significant relationship between economic responsibility and CSR activities*

Economic responsibility focuses on exercising the facilities for long-term expansion of the business empire while also satisfying the standard set of ethical environmental and charitable practices by combining economic decisions with overall consequences on society.Businesses can improve their operations while also participating in CSR activities, adding value to the providers' products and services. This, the societies benefit from them by increasing their standard of living through corporate social responsibilities. Economic responsibility is a multifaceted field that aims to achieve a balance between business, the environment, and philanthropy. Economic responsibility adheres to established ethical and moral guidelines. In this setting, businesses seek a solution that will allow them to expand their operations and make profits while also benefiting the community and society. Economic decisions are made here by taking into account the total effects on society and enterprises. As a result, economic responsibility can help businesses run more efficiently while also promoting sustainable practices (CSR activities).

Research Methodology

Research design, population, sample, method of data analysis

This research employed a descriptive and cross-sectional approach. The study population is approximated at 250 males and females who are engaged in various micro and small-medium scale-businesses activities. These business owners are operating within the Jos metropolis of Plateau State in Nigeria. Questionnaires were administered through a stratified random sampling technique, 250 respondents engaged in various SMEs businesses according to the stratum. The data collected describe specific characteristics of the study variables, and generate data that allows for relationships or associations between two variables to be identified (Welman, Kruger and Mitchell, 2005). The study also employed descriptive data presentation for demographic variables, correlation analysis to established associations among study variables and hierarchical regression analysis was performed to accept or reject the hypotheses stated. Table 1, shows the demographic features of the respondents' economic activity.

Table 1: Distribution of Population

Category	Population
Restaurants	10
Welding and Fabricating	45
Furniture making	5
Tailoring/Fashion Design	20
Barbing/Hairdressing Saloon	70
General Trading	100
Total	**250**

Source: Field, 2020

The descriptive statistics in Table 1 reveal that the vast majority of respondents were involved in general trading, followed by Barbing/Hairdressing Saloon, Welding and Fabricating, Restaurants, Tailoring/Fashion Design, and Furniture making. People from the general trading sectors made up the bulk of the respondents Itshows that the information was gathered from people who are involved in one or more types of micro-business activities, as well as people who have a good understanding of the study variables and concepts.

Table 2: Descriptive Statistical Outcome and Confirmatory Test of Results of Study Variables

Factors	Percent of Variance	Code	Scale items	Factor Loadings	Mean	Std. Dev.
Information Social Responsibility		ISR2	Organisation should be concerned with protection of wide range of stakeholders interest	0.702	3.67	0.99
		ISR3	Organisation should be concerned with protection of wide range of stakeholders interest	0.654	4.22	0.78
		ISR4	Organization should be concerned with protection of wide range of stakeholders' interest	0.685	3.18	1.47
		ISR5	Organization should be concerned with protection of wide range of stakeholders' interest	0.657	4.15	0.56
		ISR7	Organization should be concerned with protection of wide range of stakeholders' interest	.7422	3.25	0.51
Note: *Based on the rotation sums of squared loadings, total variance explained = 65.782 percent, Kaiser-Meyer – Olkin measure of sampling adequacy = 0.79; Bartlett test of sphericity = 501.834, significance = 0.000.*						
Attitude Business Ethnics		ABE1	Business Executive main concerns are to make profit	0.872	4.63	0.98
		ABE2	Act according to the law, and you can't go wrong ethically.	0.562	4.52	0.72
		ABE3	Ethical values are irrelevant to the business model.	0.869	3.46	0.99
		ABE4	Business ethics is a concept for public relations only.	0.864	3.35	0.73
		ABE5	A person who is doing well in	0.637	4.68	0.96

		business does not have to worry about moral problems.			
	ABE6	Are moral values irrelevant to the business world.	0.601	4.75	1.50
Note: *Based on the rotation sums of squared loadings, total variance explained = 77.87, percent, Kaiser-Meyer – Olkin measure of sampling adequacy = 0.877; Bartlett test of sphericity = 1169.834, significance = 0.000.*					
Firm's Reputation	FR2	I believe that the enterprise has normative rules and regulations.	0.802	3.34	1.35
	FR3	I think the business has a relatively good foundation.	0.679	4.18	0.84
	FR4	I think my business always try to hire different types of people when hiring. for their services	0.803	4.32	0.59
	FR5	I think my business has a friendly working atmosphere.	0.728	4.57	0.42
	FR6	My annual income in this business is higher than that of other industry.	0.879	4.67	1.35
	FR7	I am proud of the products and services that my enterprises provides to their consumers.	0.805	4.53	0.53
Note: *Based on the rotation sums of squared loadings, total variance explained = 62**..83** percent, Kaiser-Meyer – Olkin measure of sampling adequacy =0.835; Bartlett test of sphericity = 623.442, significance = 0.000.*					
Economic Responsibility	ER1	My enterprise should be committed to being profitable as possible.	0.653	4.73	0.75
	ER2	My business should maintain a strong competitive position.	0.683	3.92	0.89
	ER3	I ensure my enterprise should maintain a high level of operating efficiency.	0.681	4.82	1.34

	ER4	I ensure that I obtain favourable tax treatment	0.797	4.93	O.93
	ER5	I create and enter in new markets	0.708	4.18	1.72
	ER6	I scan the social environment in order to promote firm's compliance with social expectations.	0.780	4.82	0.39
Note: *Based on the rotation sums of squared loadings, total variance explained = 80.56 percent, Kaiser-Meyer – Olkin measure of sampling adequacy =0.908; Bartlett test of sphericity = 1233.685, significance = 0.000.*					
Corporate Social Responsibility	CSR1	Socially responsible corporate behaviour can be in the best interest of the stakeholders.	0.564	3.79	0.48
	CSR5	The idea of socially responsibility is needed to balance enterprise power and discourage irresponsible behaviour	0.561	4.37	0.58
	CSR6	Socially responsible corporate behaviour can be in the best interest of the stakeholders.	0.524	4.95	0.47
	CSR7	The idea of socially responsibility is needed to balance enterprise power and discourage irresponsible behaviour	0.590	3.94	0.49
Note: *Based on the rotation sums of squared loadings, total variance explained = 55.965 percent, Kaiser-Meyer – Olkin measure of sampling adequacy =0.715; Bartlett test of sphericity = 173.985, significance = 0.000.*					

From the above Exploratory factor analysis, the economic responsibility of micro and small-medium scale enterprise has a total variance explained (TVE) of 80.56% meaning that the variable takes the largest share of the explanatory power of the social responsibility of micro businesses in Jos metropolis. Secondly, attitude to business ethics among micro-businesses is considered necessary to meet customers' needs. This is evident because, the variable has explanatory power of 77.87% indicating that, micro businesses' attitude is key to the success of business responsibility in an environment. Followed by information on social responsibility with a total variance explain of 66.75%, a firm's reputation has explanatory power of 62.83% on the micro businesses' confidence built over a long time.

Table 3: Correlation Analysis Results

Study Variables	Mean	Std	1	2	3	4	5
Information to CSR (1)	4.63	1.053	1				
Attitude to Bus. Eth (2)	4.71	0.94	.515**	1			
Firms Reputation (3)	4.26	.0.40	.248**	.313**	1		
Economic Res (4)	4.39	0.92	.482**	.602**	.537**	1	
CSR (5)	.00	0.75	**.357****	**.286****	.098**	**.451****	1

*Significant at 10%; *Significant at 5%; **Significant at 1%*

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

Table 2 above shows that information on social responsibility significantly correlated with corporate social responsibility ($r=0.357$, $p\leq0.01$). A firm's reputation positively correlates with the corporate social responsibility of micro and small-medium scale enterprises in Jos's metropolis ($r=0.451$, $p\leq.01$). More so, attitude to business ethics is also associated with the corporate social responsibility of micro and small-medium scale enterprises in Jos's metropolis ($r=0.420$, $p\leq.01$).

Table 4: Model Summary

					Change Statistics					
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**R Square Change**	**F Change**	**df1**	**df2**	**Sig. F Change**	**Durbin-Watson**
1	**.533a**	**.284**	**.266**	**.46765**	**.284**	**15.611**	**5**	**197.000**		**.486**

a. Predictors: (Constant), economy responsibility, attitude to business ethics, firm reputation, Information to corporate responsibility.
b. Dependent Variable: Corporate social responsibility

The analysis of the hierarchical regression was conducted to establish whether there was a relationship between the predictor variables and the criterion variable in this study. Table 4, shows the percentage of prediction and of an independent variable on the dependent variable. It could be seen that information on social responsibility, attitude to business ethics, firm's reputation, and economic responsibility contributed 53.33% to micro and small business corporate social responsibility in Jos's metropolis, the study variables are positively correlated. The coefficient of determination R^2 value is 0.284 and the value of the adjusted $R^2$is 27 %, this revealed that precisely 27 % of the changes in the dependent variable are explained by the combined effect of changes in the independent variables.

Also, the table shows the value of p-value is 0.000($p<0.05$), this indicates that explanatory variables are significant and the regression model adopted as the basis of the analysis is a good fit.

Table 4: **Hierarchical Regression Testing Hypotheses**

Variables	**Model 1 Control Variables**	**Model 2 ISR**	**Model 3 ABE**	**Model 4 FR**	**Model 5 ER**	**Model**
Years of Experience	.061	.063	.065	.079	.036	1.003
ISR		.239***	.184**	.152*	.104	1.003
ABE			.232**	.136	.024	1.574
FR				.237**	.287*	1.037
ER					.427***	1.561
R^2	.094	.257	.223	.283	.429	
ΔR^2	.017	.056	.040	.080	.184	
ΔF	1.462	7.197	5.473	4.285	9.038	
Durbin Watson Durbin Watson						1.707

***P <. 001; n =250

The hierarchical regression test supported the four hypotheses in general. As a result, the relationships are both positive and significant. According to the findings, there is a significant and positive relationship between social responsibility information and corporate social responsibility (CSR). Model 1 reveals that a positive change in information to social responsibility resulted in a positive change in corporate social responsibility (β =.239,p.<.05), thereby supporting the study's hypothesis (H_1) that there is a significant relationship between information to social responsibility and corporate social responsibility in this context.Similarly, attitudes toward business ethnics influence corporate social responsibility significantly and positively (β =.232, p.<.05). This supports the study's second hypothesis (H_2).Model 3 investigated the relationship between a small and micro-business reputation and its corporate social responsibility in Jos. There is a positive and significant relationship (β =.237, p.<.05), This validates the result of $H_3$of the study. Finally, model 4, confirmed the relationship between corporate social responsibility and economic responsibility (β=.427, p >05). This verifies the study's hypothesis (H_4), indicating that business decisions require not only a moral philosophy but also a realistic economic attitude.

Discussion

This research investigated the involvement of micro and small enterprises business in Jos Metropolis engaging in CSR activities. One of the findings of the research revealed that Information on corporate responsibility has a significant relationship with CSR of micro and small businesses in Jos's metropolis. This implies that businesses are not only concerned with the protection of shareholders' interests nor focus on profit maximization. From the results, it is obvious that the respondents are completely satisfied with the fact that CSR is concerned with treating stakeholders in a socially responsible manner. The finding is consistent with the works of (Davis, 1973; Singh and Misra, 2021) which stated that businesses should commit themselves not only to their business but also to the solving of society's problem.CSR is about corporate commitment, participation, and the two-way relationship between society and businesses. The overall result substantiates that information on social responsibility can explain corporate social responsibility in this context. This study relates to the stakeholder theory whose main concern is the stakeholders that contribute to the existence of the business.

The right and positive attitude toward business ethics cannot be overemphasized. This study validates the work of Rizvi et al., (2012) and Giri, (2017) who noted that attitude to business ethics involves how a business integrates core values such as honesty, trust, respect, and fairness into its policies, practice, and decision making. A business that has an attitude to business ethics will surely participate in corporate social responsibility activities. The relationship is clear, socially responsible businesses have a positive attitude towards business ethics. Furthermore, (Adda et al., 2016) established that ethical behavior benefits not only profits but also business relationships and employee productivity.This study has it on record that, ethnics to corporate social responsibility is positively related to corporate social responsibility in this context.

The study also reported a positive relationship between firm reputation and corporate social responsibilities, in a sense that micro-business owners will go beyond their values and morals (Hemingway, 2005; Stuebs and Sun, 2012) and line up CSR activities with the business interest and strategies. Zhao et al., (2021) Reiterated the fact that CSR foster and increases a firm reputation because of its significant relationship. Also, micro-business owners that merge CSR activities with their daily routines and business strategies normally excel in a significant way which is an advantage to their business identity and reputation (Singh and Misra, 2021). In addition, when CSR achievement and activities are linked to the social needs of the community where this business operates, there is a great improvement in their operation.

Finally, the result shows there is a positive relationship that exists between economic responsibility and corporate social responsibility. Hence, the decisions micro-business owner makes could impact their customers and the community where the business operates positively, some of these decisions include; affordability of products/ services, stating clearly whether profit concerns the business, maintaining a high level of operating efficiency when there is high competition and lastly, how products/ services will have value to the community, etc.

Conclusion

The finding of this study is important for micro business owners who are willing and ready to bring CSR activities into the business policy and strategies for their business to gain more advantage over their competitors. Similarly, the government needs to create policies that include the operations of sectors of the economy and enhance better participation.The ability of micro businesses to drive an economy and serve as a development engine has long been recognized. This research looked into the social responsibilities of micro businesses in Jos. Information about corporate responsibility, attitudes toward business ethics, firm reputation, and economic responsibility are among the four variables used. The primary goal of this study was to determine the relationship between these variables and microbusiness CSR in Jos metropolis. The study discovered that these four variables have a statistically significant effect on CSR of micro businesses based on the results of the analysis.Therefore, through legislation, government should develop policies that incorporate the operations of various sectors of the economy and encourage greater participation in CSR activities.

This study makes a significant contribution towards a methodological position, where it provided evidence for explaining how micro-businesses engaged in CSR. These findings provide empirical evidence showing that CSR can be examined using the information on corporate responsibility, attitude to business ethics, firm reputation, and economic responsibility among micro business owners. Theoretically, CSR can be explained using a theory. This study is guided by two theoretical postulates to bring out the relationship between the study variables and CSR.Additionally, it offers a helpful path for upcoming empirical studies on CSR projects.

Recommendations

Drawing from the results and discussions of the analysis, the following recommendations are made;

- Microbusiness owners should increase their involvement in CSR activities when drafting their policies and strategies.
- To facilitate CSR, a micro-business owner should consider information on corporate responsibility very paramount as a necessary tool in their operations hence, the source for information on corporate responsibility to keep up with changing trends in the business world.
- Finally, micro-businesses should also be willing to explore when it comes to CSR for the improvement of the community in which they operate.

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DEVELOPMENT OF SKIN CREAM FROM SUNFLOWER (*HELIANTHUS ANNUUS* L.) SEED OIL FOR ENTREPRENEURIAL VALUE- CREATION

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Abstract

Most personal, skin and hair care may be described as 'cosmetic products. His research aimed to conduct out physicochemical analysis and formulate `skin cream from sunflower seeds oil and assessed its suitability for topical application. The oil was soxhlet extracted using n-hexane. Its physical and chemical characteristics were evaluated. The seed yield 45.50±0.01 (%)of light brown oil with the following parameters saponification value 184.50 ±0.02 (mgKOH/g), Iodine value,124.30 ±0.03 (g I2/100g), acid value 12.60 ±0. 02 (mgKOH/g) and Free fatty acid 1. 58 ±0.04 (%), iodine value of seed oil showed that it is semi drying and could be used in the production of skin cream. The thermal stability showed positive results. The results of and pH of cream pH 7.4 indicate it is suitable for topical application.

Keywords: Sunflower oil, skin cream, value addition, entrepreneurial, sustainability

Introduction

Sunflower (*Helianthus annuus*L.) is one of the most important oil crops in the world due to its excellent oil quality(Baydar and Erbas, 2005).There are literature reports on *Helianthus annuus* (sunflower) for numerous personal care applications. The stability and in vivo efficiency of natural cosmetic emulsion systems with sunflower oil were reported (Pavlačková et al., 2018).*Aloe vera* has enjoyed a great popularity in household remedies and cosmetics.(Cseke, *et al*, 2006).Aloe vera gel is an alternative source of natural antimicrobial substances to prevent infections (Udgireand Pathade, 2014).

Materials and Methods

Sample preparation

The sunflower seeds procured from local sunflower traders at Zaria market, Kaduna State. The seeds were air-dried, for one week, and was then pulverized using pestle and mortar. The powdered seeds were used for oil extraction.

OilExtraction

Oil extraction from the seeds was carried out in a Soxhlet apparatus using analytical grade hexane (n- hexane) for 5 hours. After solvent recovery, the residual solvent was removed by evaporation at 50°C. The flask containing the oil was cooled and weight. The oil yield was calculated using the equation bellow.

as extracting solvent for the work. At the completion of the extraction process the oil was recovered from the mixture by evaporating the residual extracting solvent in an oven set at 50°C and stored in the bottle. This process was repeated until a substantial quantity of oil was achieved. Each batch of extraction lasted for about 5 hours on the average (Okolie et al., 2012)..

Then percentage yield was calculated as

ↄw.

$$\text{Oil content(\%)} = \frac{Weight\ of\ the\ oil}{Weight\ of\ sample} \times 100$$

The extracted oil was stored in sample bottles until needed for the analysis(Okolieet al., 2012).

Determination ofColour

The colour of the oil samples was determined by observation using several independent competent individuals. Oil colour was correlated using colour charts (Okolie et al., 2012).

Determination of Saponification Value, Acid Value, Iodine Value and Free Fatty Acid

These were performed according to standard methods of analysis (Official Methods of Analysis of the Association of Official Analytical Chemists, AOAC 1998);

Formulation of Skin Cream

Sunflower seed oil (4.75 g) was mixed with 2. 0 gemulsifying wax, 1 g stearic acid and 0. 5 g cetyl alcohol. The mixture was melted at 70^{o}C and a mixture of 15 ml water, 1.7 g glycerine and 5 g sodium stearate was added with continuous stirring. Sodium benzoate(0.5 g),, 0.2 g methyl paraben and 0.5ml propylene glycol were added to the mixture with addition of1. 5 gAloe vera gel and constant stirring (Gavarkar et al., 2016). (Table 2).

Physical Evaluation of Skin Cream

The results of Physical Properties are summarized in table 3. The results of Thermal Stability and pH of cream are summarized in table 4.

Table 3. Physical properties of the cream

Test	Obsevation
Colour	White
Odour	Characteristic
Appearance	Semi solid

Table 4. Themal stability and pH of the cream

Test	Observation
Themal stability	Stable and no oil separation
pH	7.4
Appearance	Semi solid

\\Results and Discussion

The seed oil had a light brown colour and a characteristic sweet odour.The oil was also stable at room temperature. The physicochemical parameters of the seed oil are summarized in Table1.The results clearly showed that the iodine and saponification values are incredibly high. The oil physicochemical parameters indicated its suitability for cosmetic preparations. The high iodine values placed them as semi drying oils and could be used for preparation of skin cream. The white semi-solid cream produced from the sunflower oil had a sweet odour with pH value of. 7.4 which is suitable for topical application because of the skin friendly pHTable1.Physicochemicalcharacteristi csofsunflower seed oil.

Parameters	**Values**
Oilyield(%)	45. 50±0.01
Colour	Light brown
Physical state atroom temperature	Liquid
Saponificationvalue(mgKOH/g)	184.50 ±0.02
Iodine value(gI_2/100g)	124.30 ±0.03
Acidvalue(mgKOH/g)	12.60 ±0. 02
Free fatty acid(% w/w)	1. 58 ±0.04

Note: values are expressed as mean ± standard deviation of triplicate determinations.

Table 2. Physical properties of the cream produced using Sunflower seed Oil

Test	**Observation**
Colour	White
Odour	Sweet
Appearance	Semi solid
Thermal stability	Stable and no oil separation
pH	7.4

Job creation potential

Developing herbal skin care products from indigenous plant resources will pave the way for research and development capable of commercialization by local industries and unemployed youth for national entrepreneurial development.

Social sustainability

The project if well structured to ensure a socially sustainable business enterprise aims to provide divergent quality of life for all gender through team work initiatives beneficial enough for future generations.

Approach to social problem identification and solution development

Due to the humectant and emmolient properties of developed product it is applicable to the skin for moisturization.

Conclusion

From the study, it was concluded that seed oil was found to contain properties of significant application to the skin. Thus, there is immense potential in establishing the use of sunflower seed oil for further development of commercial products.

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SEASONAL DYNAMICS, HYDROCHEMISTRY AND NATURAL ATTENUATION OF LANDFILL LEACHATE IN NORTHERN NIGERIA: A REVIEW

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Abstract

Concern about environmental protection has grown globally in recent years. Landfill is an unavoidable issue in the solid waste management system. In terms of simplicity, as well as low exploitation and capital costs, landfilling is recognized as the most common, desirable, integral, and indispensable solid waste management strategy for the sustainable disposal and elimination of residual wastes from separation, recycling, and incineration, both in fully industrialized and developing countries, accounting for approximately 95 percent of total municipal solid waste collected worldwide. Landfills are physically, chemically, and biologically complex heterogeneous systems by nature, with underlying hydrological conditions, refuse composition and compaction, temperature, moisture content, and seasonal variations as its defining characteristics. The difficulty in managing the resulting leachates, which are complex and highly contaminated wastewaters, is one of the main issues with the operation and non-treatment of landfilled waste. Furthermore, in developing countries with rapidly growing populations, such as Nigeria, solid waste dumping in landfills has increased significantly. The composition and characteristics of leachate are highly dependent on a variety of factors, including waste type, climate, organic matter content, landfill hydrogeological structure, and operational conditions. It is one of the most potentially hazardous sources of landfill emissions. There have been few reports of similar or related studies in Northern Nigeria. As a result, such studies are justified in providing recommendations that could aid in mitigating future environmental hazards.

Keywords: Landfill, Leachates, Waste, Environment, Season.

Introduction

Over the past several decades, exponential population and social civilization growth, changes in productivity and consumption habits, increasingly affluent lifestyles and resource use, as well as continued development of industries and technologies, have been accompanied by rapid generation of municipal and industrial solid wastes, creating the world's most intractable paradox (Benitez *et al.*, 2009). One of the major disposal methods in the solid waste management system is landfill, which is an unavoidable issue (Ziyang *et al.*,2009).Land filling is recognized as the most common, desirable, integral, and necessary solid waste management strategy for the sustainable disposal and elimination of residual wastes from separation, recycling, and incineration, both in fully industrialized and developing countries.).Landfill is an unavoidable component of the solid waste management system (Ziyang *et al.*, 2009).

In terms of simplicity, as well as low exploitation and capital costs, land filling is recognized as the most common, desirable, integral, and indispensable solid waste management strategy for sustainable disposal and elimination of residue wastes from separation, recycling, and incineration, both in fully industrialized and developing countries, accounting for approximately 95 percent of total municipal solid waste collected globally. Landfilling plays an important role in solid waste management of various countries in the world.

Landfills are physically, chemically, and biologically complex heterogeneous systems by nature, with the underlying hydrological conditions, refuse composition and compaction, temperature, moisture content, and seasonal variations serving as key functions (Renou *et al.,* 2008). More than 80% of municipal solid waste (MSW) in developing countries is currently disposed of in landfills without any pre-treatment process (Lantela *et al.,* 2012).In Nigeria, as in most developing countries, the common practice is to dispose a refuse through uncontrolled tipping or dumping, which is an operation in which waste is tipped or dumped to fill in a pre-existing hole, or in low economic value open dumps on selected pieces of land, without regard for the surrounding environment, nor taking any precautions to compact, cover, and prevent the spread of leachate to underlying waterways, with the intention of redeveloping the latrine (Ezeah, 2010). The difficulty in managing the resulting leachates, which are complex and highly contaminated wastewaters, is one of the main issues with the operation and non-treatment of landfilled waste. Furthermore, in emerging countries with rapidly growing populations, such as Nigeria, solid waste dumping in landfills has increased significantly (World Bank, 1999). Almost all landfills are open dumps where waste is discarded in an uncontrolled manner. Because of lack of adequate waste and leachate management systems, there has been concern that these open dumps pollute surrounding aquatic environments, including both groundwater and surface water such as rivers and coastal areas, with their leachates (Abu-Rukah and Al-Kofahi, 2001).

In general, landfill leachate, defined as any contaminated liquid effluent percolating through deposited waste and emitted within a landfill or dump site through external sources, is characterized by its generation rate and composition, both of which are influenced by the age of the landfill site (Lantela *et al.,* 2012).More precisely, it is a soluble organic and mineral compound formed when water infiltrates into the refuse layers, extracts a series of contaminants and instigates a complex interplay between the hydrological and biogeochemical reactions that act as mass transfer mechanisms for production of moisture content sufficiently high to initiate the liquid flow, induced by the gravity force, precipitation, irrigation, surface runoff, rainfall, snowmelt, recirculation, liquid waste co-disposal, refuse decomposition, groundwater intrusion and initial moisture content present within the landfills. Leachate composition and characteristics strictly depend upon various factors such as waste type, climate, organic matter content, landfill hydrogeological structure, and operational conditions. It represents one of the most potentially dangerous sources of emission from the landfill (Christensen *et al.*, 2001).. As a result, uncontrolled landfills (also known as refuse dumps) are common in all of the country's cities. This raises the possibility of groundwater contamination due to unrestricted attenuation of landfill leachate.Furthermore, there are no reports of similar or related studies in Northern Nigeria. As a result, such studies are justified in providing recommendations that could aid in mitigating future environmental hazards.

Landfill Leachate and its Characteristics

Municipal solid waste (MSW) is primarily disposed of in an open dumps in many developing countries, with no liner, leachate collection, or treatment facilities. This results in the formation of brown-colored concentrated leachate with a high chemical oxygen demand (COD) and a low BOD to COD ratio. When water penetrates waste in a landfill, leachate forms and transfers certain types of contaminants (Mojiri *et al.,* 2017). Municipal landfill leachate contains pollutants classified as organic contaminants and substrates, inorganic compounds, heavy metals, total dissolved solids (TDS), and color (Mojiri *et al.,* 2016).Landfill leachate can be classified into three types based on its age: young, intermediate, and old (Aziz, 2021; Tejera *et al.,* 2019). According to Aziz (2012) and Vaccari *et al.,* (2019), leachate in 'young' landfills (i.e. the acid phase) has low pH levels, high concentrations of volatile acids, and is simply degraded organic matter. Leachate methane production and pH are high in mature landfills (i.e. the methanogenic phase), and the organic materials present are primarily humic and fulvic fractions. However, some other studies show a slight difference due to differences in waste characteristics across countries (Wang *et al.*, 2018).

Organic and Inorganic Pollutants, and Heavy Metals in Landfill Leachates

Leachate's organic composition varies depending on waste characteristics, landfill age, and climatic conditions. Organic compounds are abundant in urban solid waste and landfill leachate (Scandelai *et al.,* 2019). Dissolved organic matter accounts for 80 percent of total organic compounds in landfill leachate and is typically composed of refractory humic substances and volatile fatty acids. Conventional biological treatments may not be effective in degrading such refractory organics. BOD5 and COD can be used to represent dissolved organics (Samadder *et al.,* 2017). Furthermore, landfill leachate may contain persistent organic pollutants. Scandelai *et al.*, 2020 found a wide range of organic compounds with medium and low polarity in leachate, including amines, alcohols, carboxylic acids, aldehydes, benzothiazolone, ketones, phenols, chlorinated benzenes, phosphates, nitrogen compounds, pesticides, and aromatic and polyaromatic hydrocarbons. Pharmaceuticals, personal care products, surfactants, plasticizers, fire retardants, pesticides, and nanomaterials are also found in many municipal landfills, necessitating attention to their management (Ramakrishnan *et al.*, 2015).

Anions and cations are found in inorganic macro components such as sulphates, chloride, iron, ammonia, aluminum, and zinc (Agbozu *et al.*, 2015). According to Taaaj, (2015), landfill leachate contains a large number of compounds, 80-95 percent of which are inorganic and approximately 52 percent are organic. Chloride (Cl), nitrites and nitrates, cyanide (CN), sulphides (S), and sulphates are all examples of inorganic ions (SO2 4). Inorganic cations also contain ammonia and ferrous (Taaaj, 2019).

Heavy metals are one of the most toxic contaminants in landfill leachate. Because segregation of nonhazardous wastes from hazardous wastes before disposal into a landfill is uncommon in most developing countries, several heavy metals in high concentrations have been reported in landfill leachates. Heavy metal removal is a difficult task; thus, we focus more on metal removal from landfill leachate in this study. According to Dan *et al.,* (2016), the most common heavy metals found in landfill leachate are chromium (Cr), manganese (Mn), cadmium (Cd), lead (Pb), iron (Fe), nickel (Ni), and zinc (Z). Metal concentrations are generally higher in young (acetogenic) leachate than in old leachate (Dan *et al.*, 2016).

Leachate Treatment Methods

Due to its toxicity, leachate from landfills can be a significant source of pollution of surface and groundwater. As a result, before being discharged into the environment, landfill leachate must be properly treated and disposed of. The treatment of landfill leachate is determined by the composition of the leachate and the types of organic matter present (Mandal *et al.*, 2017). In general, there are two methods for treating leachate: biological and a combination of chemical and physical methods.

Chemical & Physical Method

Prior to using biological methods, chemical and physical methods are used. One of the most common chemical treatment methods for landfill leachate is coagulation-flocculation. A colloidal suspension of the particles is destabilized with coagulants in this method, causing the particles to agglomerate with flocculants. The separation will then be accelerated, and the effluents will be clarified. Many factors can influence efficiency, including coagulant/flocculant type and dosage, pH, retention time, mixing speed and time (Rui *et al.*, 2012).As a result, optimizing these factors may affect the efficiency of the coagulation-flocculation process. Lime (calcium hydroxide), ferum chloride, aluminum sulphate, and polychlorinated aluminum are the most commonly used coagulants for leachate treatment. Adsorption, membrane filtration, sedimentation, and air stripping are the most commonly used physical methods for the treatment of landfill leachate (Amor *et al.*,2015). Physical-chemical treatment methods that are unsuitable for young leachate are generally recommended for matured or stabilized leachate.

Biological Method

Biological treatment is a popular option because it is both economically and technically feasible when compared to other options. Aerobic, anaerobic, and anoxic processes are among the key biological approaches used in tandem to treat landfill leachate. In general, biological processes are preferred for treating leachate with a high BOD/COD ratio. However, because biological processes are less effective, physicochemical methods may be considered better options (Renou *et al.*, 2008).

Seasonal Dynamics Hydrochemistry and Natural Attenuation

Several unregulated landfills exist adjacent to large cities in developing countries, releasing harmful contaminants and polluting the underlying aquifer. Several cases of leachate contaminating groundwater have been reported in the past (Christensen *et al.*, 2001). Pollution of groundwater resources has been a major environmental issue worldwide since the 1970s. Groundwater is a major source of drinking water, particularly in developing countries.It is also used for irrigation and in industry. This deterioration in quality may have an impact on environmental conditions.. In the developing world, landfilling is the primary method of waste disposal. A landfill, according to Wikipedia, is a disposal unit designed for the final disposal of Municipal Solid Wastes with the goal of minimizing environmental impact. However, many landfills are poorly managed and pose a serious environmental risk due to leachate runoff (Mangimbulude *et al.*, 2009). Trankler *et al.*, (2005) reported that in tropical countries such as Nigeria, approximately 90% of solid waste is disposed in open dump systems, resulting in significant surface leachate generation and gas emissions in many cases.According to Christensen *et al.*, (2001), the quantity and quality of leachate generated in a landfill are affected by the amount, composition, and moisture content of the solid waste, as well as local factors such as hydrogeological conditions, climate, height, and landfill type.

High local population densities, high annual precipitation (up to 2000 mm), temperature (25 - 350 C), and humidity (60 - 80 percent), as well as a distinct dry season of up to 150 days per year, in addition to a wet season with frequent downpours, all contribute to the variation and complexity of landfill leachate characteristics and composition in tropical systems, according to Miyajema *et al.,* (1997). It was also discovered that leachate compositions frequently exhibit seasonal variations (Christensen *et al.,* 2001). Because of the variability and seasonal flux in the composition of tropical landfill leachate, it is difficult to significantly reduce its environmental impact. If leachate and/or water treatment plants are designed to handle typical leachate quality,there is a possibility (Trankler *et al.,* 2005) that the plants will be overloaded on occasion due to high leachate discharge during certain seasons. In 1997, Akesson and Nilsson discovered lower concentrations of leachate components during the wet autumn season while studying seasonal variations in leachate hydrochemistry in Swedish landfills. Fan *et al.,* (2006) reported a high organic loading rate and short retention time in the wet season in a separate study of leachate in a tropical landfill, which were attributed to the problems associated with leachate treatment.

Seasonal chemical variation in leachate composition must be studied and monitored in order for treatment strategies to be effective and successful.

Among the various treatment methods, one of the possible strategies for mitigating leachate pollution of groundwater and leachate plumes is to study and rely on natural attenuation. Natural attenuation makes aquifers suitable for use as natural subsurface treatment systems. Pollution can be reduced through processes such as degradation, sorption, dilution, volatilization, precipitation, and ion exchange (Christensen *et al.,* 2001), but only degradation removes the bulk of organic contaminants. Degradation of spreading organic pollutants frequently results in an oxidation-reduction zone sequence. Predicting the development of these zones is especially important for NA evaluation because the potential and rate of degradation of specific organic compounds is dependent on the subsurface redox conditions (availability of oxygen, nitrate, iron oxide, and sulphate).Redox processes can be inferred from the distribution of redox sensitive compounds in aquifers. Secondary geochemical processes, such as induced degradation reactions, control the concentrations of redox sensitive compounds (Lantela *et al.,* 2012). The USEPA (1999) proposed a three-tiered approach to assessing the potential for monitored natural attenuation (MNA), which includes documentation of contaminant mass reduction, data directly indicating the occurrence and rate of specific Natuarl attenuations processes, and field or laboratory studies directly demonstrating the extent of degradation. As a result, all major processes (geochemical and hydrological) must be studied in order to provide information governing the Natuarl attenuations process.

Conclusion

Landfilling plays an important role in solid waste management of various countries in the world. By nature, landfill is physically, chemically and biologically complex heterogeneous systems, with the underlying hydrological conditions, refuse composition and compaction, temperature, moisture content along with the seasonal variations as its key functions. One of the main problems about the operation and non-treatment of landfilled waste is the difficulty in managing the resulting leachates, which are complex and highly contaminated wastewaters. In addition to this, in emerging countries with rapidly increasing populations, such as Nigeria, dumping of solid waste in landfills has increased greatly. Leachate composition and characteristics strictly depend upon various factors such as waste type, climate, organic matter content, landfill hydrogeological structure, and operational conditions. It represents one of the most potentially dangerous sources of emission from the landfill. As seen from this reviewthere are little reports of similar or related studies in the whole of Northern Nigeria. Therefore, there is justified need for such studies to provide recommendations that could help in mitigating future environmental hazards.

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A REVIEW UPDATE ON DETECTION AND MOLECULAR CHARACTERIZATION OF *Wuchereria Bancrofti*

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Abstract:

Lymphatic filariasis (LF) is classified as Neglected Tropical Disease (NTD) which are transmitted to humans through repeated mosquito bites. The disease is caused by filarial worms; Wuchereria bancrofti, Brugia malayi, and Brugia timori. Among the three main parasites causing lymphatic filariasis, Wucereria bancrofti principally accounts for about 90% of lymphatic filariasis whereas the remaining 10% are caused by Brugia malayi and Brugia timori. The disease has no obvious symptoms at an early stage however, if left untreated, eventually leads to several clinical manifestations like hydrocele, recurrent adenolymphangitis, lymphedema, elephantiasis, or tropical pulmonary eosinophilia. In addition LF affects both males and females adultsas well as children below the age of 15 years. According to World Health Organization (WHO), globally LF affect more than 72 countries, in Africa about 39 African countries are affected which represent a third of the global burden. Global Program for the Control and Elimination of Lymphatic Filariasis (GPLELF) was later established to provide sustained delivery of drugs to affected communities for the purpose of stopping mass transmission of the disease, and ultimately eliminate this burden on public health. Hence, this review mainly used Google scholar, ISI, SCOPUS and PubMed Indexed Journals reporting various studies on Lf involving both mosquito-vectors and infected human population. Accordingly, this review enhances our understanding on the detection, diagnosis pathogenesis and molecular mechanism of the Lf as well as the host-pathogen relation.

Key words: Detection, Epidemiology, Molecular Characterization, *Wuchereria bancrofti.*

Introduction

Lymphatic filariasis (LF) is classified as neglected tropical disease (NTD) caused by filarial worms such as Wuchereria *bancrofti*, *Brugia malayi*, and *Brugia timori* (De-Souza *et al.,* 2014) which is transmitted to humans through repeated mosquito bites (WHO, 2011; Joshi, 2018). The disease has no obvious symptoms at an early stage but, from an immunological perspective, there is a subclinical condition associated with high levels of circulating microfilariae or parasite antigen (Nutman & Kumaraswami, 2001) which are fundamental to the pathogenesis of the disease. However, if left untreated, the infection eventually leads to several clinical manifestations like hydrocele and tropical pulmonary eosinophilia (Michael, 2000). Among the three main parasites causing lymphatic filariasis, *Wucereria bancrofti* principally accounts for about 90% of lymphatic filariasis in 72 countries of the world, and 39 African countries which represent a third of the global burden (WHO, 2010; Taylor, 2010; Manguin *et al.,* 2010). The remaining 10% are caused by *Brugia malayi* and *Brugia timori.* LF is transmitted in rural African communities by the Anopheles species (Merelo-Lobo *et al.,* 2003), whereas in many urban areas of the world, it is transmitted by *Culex* mosquitoes (Buck, 1991; Ramaiah & Das, 1992). According to World Health Organization, LF affects about 120 million people and mostly in tropical African and Asian countries (Ottesen, 2006), and the disease affects both males and females adults, as well as children below 15 years of age (Mandal *et al.*, 2010). Global Program for the Control and Elimination of Lymphatic Filariasis (GPLELF) was later established to provide sustained delivery of drugs to affected communities for the purpose of stopping transmission of the disease, and ultimately eliminate this burden on public health (Taylor *et al.*, 2010). Thus, World Health Organization (WHO) recommends mass anthelminthic drugs administration (MDA) to all eligible persons living in endemic areas (WHO 2012; WHO 2006). Hence, this review is designed to highlights recent update on the molecular detection, diagnosis pathogenesis and molecular mechanism of the lymphatic filariasis.

Life Cycle of *Wuchereria bancrofti*

The morphologically, *Wuchereria Bancroft* is a white, cylindrical, threadlike worm, with both ends tapering (Fig. 1). Under the microscope, it appears translucent with a smooth external cuticle. It has a blunt rounded head end and pointed tail end with two spicule-like structures (Khokhar *et al.*, 2015). It appears to have dark-spotted nuclei which are dispersed throughout the body cavity, with no nuclei at the tail tip (Fig. 1). Males and females can be differentiated by the size and structure of their tail tips. In terms of sex, the male worm is smaller, ranging from 2.5-4.0 cm long and 100 µm wide. While the female is 5-10 cm long and 300 µm wide, nearly three times larger in diameter than the male (CDC, 2006). Through nocturnal periodicity (Manguin *et al.*, 2010), *Wuchereria bancrofti* have been described to have a biphasic life-cycle (Michael, 2010), involving mammalian host and various genera of mosquitoes (*Anopheles, Aedes, Culex, and Mansonia*). The parasite appears to be exclusively a human parasite. Man is the Primary host (definitive) whereas, mosquitoes act as the secondary host (Bockarie *et al.*, 2009). During a blood meal, an infected mosquito introduces third-stage filarial larvae onto the skin of the human host, where the parasite penetrates through the bite wound (Chandy, *et al.*, 2011). Thereafter, they develop into adult larvae and reside in the lymphatics (Fig.2). These adult larvae developed into tiny microfilariae of about 244 to 296 µm by 7.5 to 10 µm, which are sheathed and also have nocturnal periodicity (CDC, 2017). The microfilariae move into lymph and blood where mosquito ingests it during a blood meal. After that, the microfilariae lose their sheaths and move through the wall of the proventriculus and cardiac portion of the mosquito's midgut and reach the thoracic muscles (CDC 2017).

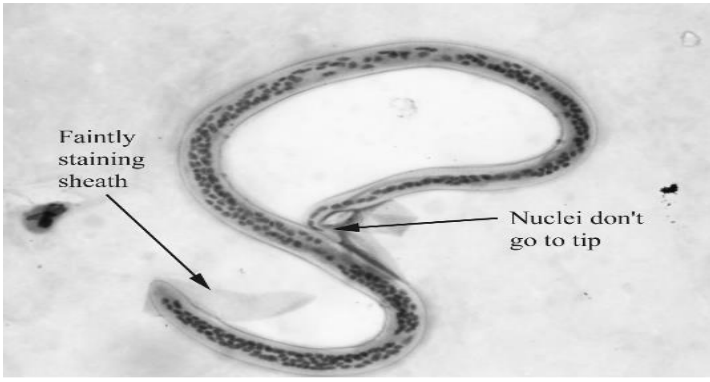

Fig 1: Microscopic image of *Wuchereria bancrofti* (Westmann, 2018)

As shown in Fig. 2, microfilariae develop into first-stage larvae and subsequently into second and third-stage infective larvae called L3 (Lee *et al.,* 2010). The L3 stage of the parasite is the infective stage that hides in wait in the buccal cavity before transmission into a human host (Joshi, 2018). The process is completed when the L3 migrate through the hemocoel to the mosquito's proboscis to infect another human when the mosquito takes a blood meal (CDC 2017). The microfilariae have clear, distinct nocturnal periodicity, appearing between 12 midnights and 4 am before receding from peripheral circulation almost completely during the day (Nwoke *et al.,* 2010).

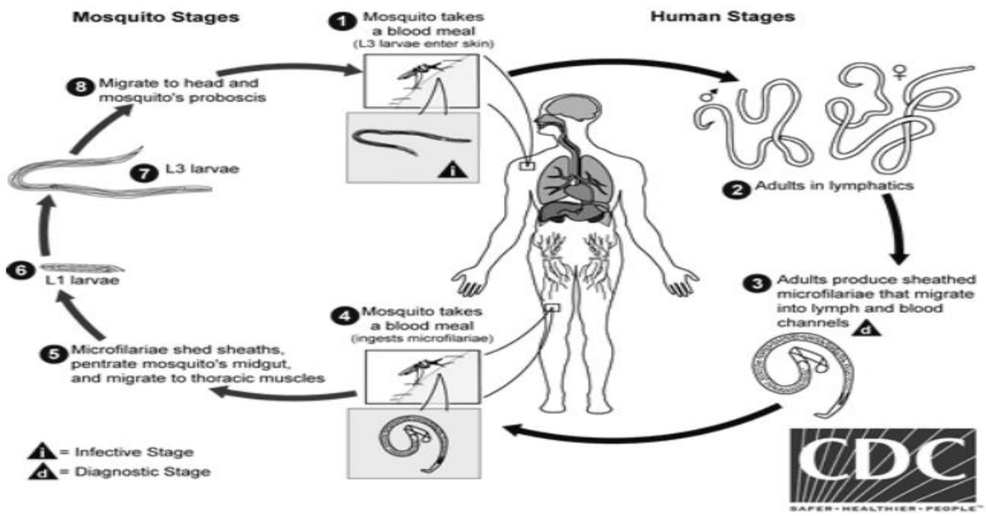

Fig 2: Life cycle of *Wuchereria bancrofti* (CDC 2017)

Genome of *Wuchereria bancrofti*

Although *Wuchereria banccrofti* has been identified more than 100 years ago, but information on its genome has not been reported until 2013 (Desjardins *et al.,* 2013). The sequenced of the whole genome from the mosquito vector was reported to have 81.51mbp, 29.70% GC content of scaffolds, 19,327 genes number of predicted protein-coding genes, and 6.2% repetitive sequences (Desjardins *et al.,* 2013; Small *et al.,* 2016). In addition, previous study also reported the actin gene of *W. bancrofti* to have 5 exons that encode 376 amino acids, and four introns with at least 109 to 190 base pairs (Saverimuttu, *et al.,* 2000). The mitochondrial genome of *W. bancrofti*, was having approximately 13,637 nucleotides length and contains two ribosomal RNAs (rRNA), 22 transfer RNAs (tRNA), 12 protein-coding genes, and 74.6% AT content (Ramesh *et al.,* 2012). The table below is the unanointed sequence obtained from a previous study conducted in Egypt (Abdel-Shafi *et al.,* 2017) and submitted in NCBI with the accession number: KP114615.

Table 1: Nucleotide Sequence of a *pWb12* Repeat

>KP114615.1 *Wuchereria bancrofti* isolate CU/ISCIII/Giza-1 repeat region
CACCGCTATCGAGATTAATTAGAGAAAAAGTTTCATTTTTATCAGAAGCGA TGCAAAGCAGAAGANTGAGCCAAATGATGGGTGTCATAGGTATAGTGGAG AACATGGTGAAATATAGAATTTTATGAAATGACAGAAATGCTCAAATGAAA GTTTTTTATTTCAGATTGAAATTAAGGACCAAAGGTTCAAACAATTCTTAAT CCGTCCATTGTTTGTCATATTTTTACATCCTCTCCCTCAACTGTTAGTTTATC AATGNTCTTTTGAAAGCATTAAGGGAAGCATTAAAGTAGAATGTACGTGCT ACTGATAGTATCACTGGTGGAATTTCATCGGATGAACGCATCACCTGAAAT TTGGTAATTGTTGCTTTTTGACATACATCAA

Pathogenesis of Lymphatic Filariasis (LF)

Clinical manifestations of LF usually vary but are commonly grouped as either those with only a subclinical condition of circulating microfilariae or those with significant lymphatic damage (Nutman, 2013). The latter is characterized by the development of lymphangiectasia which can remain subclinical with no apparent inflammatory reaction for uncertain periods of time before evolving into chronic disease (Babu & Nutman, 2012). The second category is called elephantiasis or acute dermatolymphangioadenitis (ADLA), which is a chronic condition that is not curable at moment but the symptoms can be alleviated by appropriate management otherwise, it can progress and become difficult to manage (Medeiros *et al.*, 2021). In LF infection, the host-parasite relationship is presumably dynamic; the host defense system, mainly immunological, constantly produce both cellular and secretary molecules in an attempt to kill, or at least contain the parasite, whereas the parasite mounts evasive mechanisms to continue its survival and production of the appropriate stage for transmission (Medeiros *et al.*, 2021). This complex interplay of immunologic factors plus endothelial factors, and genetic factors determine the emergence of lymphangiectasia and consequently, elephantiasis (Varghese, 2021).Meanwhile, the later development leading to elephantiasis is not entirely caused by filarial worms or the host's immunologic responses, but, secondary bacterial infections are suspected to be a major factor intensifying the condition (Medeiros *et al.*, 2021). This is because, the damaged lymphatics with leaky lymphatic endothelium act as a potential nidus for bacterial translocation thus showing increased bacterial and fungal loads at such locations (Nutman, 2013). Hence, more studies are required on the etiology of lymphedema are needed to explore and enhance our understanding of the types of tissue changes across the pathological stages and causes of lymphedema for development of a novel therapeutic approaches for this chronic and debilitating disease (Varghese, 2021).

Epidemiology of Lymphatic Filariasis (LF)

Presently more than 120 million are infected with LF globally (Joshi, 2018). One-third of the people with LF infection are living in India, one-third in Africa, and most of the remainder are in South-east Asia, the Pacific region, and the Americas (Quah, 2016). The highly infected countries are, India, Indonesia, Nigeria, and Bangladesh which account for 70% of all infections worldwide (WHO, 2000).Nigeria has a significant burden of LF (Nwoke *et al.*, 2010; Okorie *et al.*, 2013), and is positioned first in Africa and third according to global ranking (Hotez *et al.*, 2012). So far, about 106 million people in Nigeria are at risk of the disease (FMoH, 2012). This prevalence stretched to all states and geopolitical zones across Nigeria and a total of 241 lymphedemas, and 205 patients with hydrocele cases have been reported from mapping surveys conducted in the country (FMoH 2012; Okorie *et al.*, 2011).

Social Impact of Lymphatic Filariasis (LF)

Chronic LF has several serious negative, social and economic effects on individual affected. For instance those with elephantiasis and hydrocele are often socially marginalized and poor (Wynd *et al.*, 2007). Although the degree of social disability varies between cultural settings, stigmatization appears to be directly correlated with the severity of the disease (Evans *et al.*, 1993; Mujinja *et al.*, 1997). Similarly, among many consequences, one direct social impact of lymphatic filariasis is school drop-out by affected individuals due to stigma received from fellow pupils leading to low or no formal education (Eneanya *et al.*, 2019). Another resulting implication of filariasis was the likelihood to remain unmarried by affected persons particularly women (Eneanya *et al.*, 2019). Also men suffer from physical and psychological burden which hurts their marriages and employment prospects (Gyapong *et al.*, 2000). Therefore it is imperative to understand that people affected by filariasis are relegated to social gatherings and constantly faced various kinds of stigmatizations from friends, neighbors, and many others. Thus, proper awareness about filariasis can educate community members and help reduce the severity of stigmatization and stop transmissions.

A. Conventional Diagnosis of Lymphatic Filariasis

Indeed, in areas where *W. bancrofti* or *B. malayi* are endemic, the overwhelming majority of infected individuals have few overt clinical manifestations of their filarial infection despite the presence of circulating microfilariae or parasite antigen in the peripheral blood (Gordon *et al.*, 2018). Although they may be clinically asymptomatic, virtually all persons with *W. bancrofti* or *B. malayi* infection have some degree of subclinical disease that includes microscopic hematuria or proteinuria (Dreyer, 1992). A blood smear is a simple and accurate diagnostic tool, provided the blood sample is taken during the day when the juveniles are in the peripheral circulation (Van Hoegaerden *et al.*, 1982). Some infected people do not have microfilaria in their blood. As a result, tests aimed to detect antigens from adult worms are used. In addition, an ultrasonography test can be used to detect the movements and noises caused by the movement of adult worms (Amaral *et al.*, 1994).

i. Microscopy

Giemsa-staining of the blood smear for microscopic examination is recognized as the standard method for detecting microfilaria with thick or thin smear (Tan *et al.*, 2016). This technique basically relies on key morphological features to distinguish and identify parasite species at specific magnifications. These morphological parameters considered include body length, cephalic space length and width, length of the head to nerve ring and body width at nerve ring length (Jongthawin *et al.*, 2020). However, caution for this procedure is that blood samples should be obtained at a time consistent with the known periodicity of microfilariae in the specific geographic region, which is between 10 pm and 2 am for nocturnally periodic forms of *brugian* and *bancroftian* filariasis (Chavarkar, 2016). This makes the microscopic method for the detection of microfilariae in night blood samples time-consuming, laborious, and not feasible for large-scale epidemiological surveys, apart from being less sensitive (Yasin *et al.,* 2020). When using an electron microscope, the tail of the microfilariae of *Wuchereria bancrofii* tapers to a point and exhibits no terminal nuclei, and can be easily distinguished from the microfilariae of *Brugia malayi* and *Loa loa*, the other sheathed microfilariae of clinical importance (Leventhal & Cheadle, 2019) The microfilariae of *Wuchereria bancrofii* are stains pink with Giemsa (Simonsen *et al.,* 2013) and usually, the slide is examined under a microscope for microfilariae at 100 X-magnification level (Mallawaarachchi *et al.,* 2015). To improve microscopic sensitivity, Concentration procedures, such as Knott's technique and membrane filtration technique, can be used for the enhanced detection of microfilariae in blood or other body fluids (Mathison *et al.,* 2019). In Knott's test, 2 milliliters of venous blood is mixed with 2% formalin to dilute the blood sample before it is centrifuged and finally examined under a microscope (Kalyan, 2018). On the other hand, the membrane filtration method for microfilaria detects early stages of the disease before clinical manifestations and is effectively used to determine microfilarial density than as a means of microfilaria identification (Kalyan, 2018).

ii. Immunochromatographic Test (ICT)

The detection of parasite antigens in biological fluids such as serum or urine, by using ICT (Fig. 3), is more reliable and useful in the early diagnosis of filariasis (Harinath, 1986). Circulating filarial antigen (CFA) testing is also more sensitive than thick smear microscopy for detecting *W. bancrofti* infections, and it is also more convenient because it can be performed with blood collected during the day or night in the field with no requirement for electricity, special equipment, or skilled microscopists (Weil & Ramzy, 2007). The same applies to urine samples (Itoh *et al.,* 2001). CFA test detects a 200 kDa parasite antigen that is a sensitive and specific biomarker for the presence of adult *Wuchereria bancrofti* (Michael *et al*., 1996). The principle is by antigen-antibody reaction of the polyclonal antibodies raised against *W. bancrofti* microfilariae antigens in sera of filarial patients (Cheirmaraj *et al.,* 1992). Antibodies against filarial proteins are known to be sensitive biomarkers of transmission intensity and can provide evidence of continued exposure to filarial infection, even before or after antigenemia or microfilaria detection (Pastor, 2021). Individuals living in endemic regions have been reported to have a high proportion of immunoglobulin G4 (IgG4) antibodies against known filarial antigens, even if they do not have circulating microfilaria or detectable filarial antigens (Damgaard *et al.,* 2016).

Figure 3: A typical Antigen Detection Card, Source: (Damgaard *et al.*, 2016)

iii. Ultrasonographic Detection Using a Transducer

Ultrasonography has been used to locate and study the movements of active adult filarial worms of *Wuchereria bancrofti* **(**Ibrahim *et al.,* 2015; Rocha *et al.*, 2009). The basic identification is described by a fast and distinctive pattern of worm movement called the filarial dance sign (Khan *et al.,* 2021). The detection of the filarial dance sign has been used to diagnose *W. bancrofti* infection in both men and women. (Vyas *et al.*, 2020; Khan *et al.*, 2021), and to directly assess the efficacy of antifilarial drugs against the adult worm (Dreyer *et al.*, 1996).

B. Molecular Diagnosis of Lymphatic Filariasis

Although, the conventional methods for diagnosis of LF are simple, sensitive and specific. However, the limitations of the antigen tests are cost, limited availability and cross-reactivity with other filarial parasites (Nuchprayoon, 2009). Fortunately, DNA-based techniques have been developed to diagnose and differentiate filarial parasites in humans, animal reservoir hosts, and mosquito vectors (Khatri *et al.,* 2019; Sakthidevi*et al.*, 2010). These include DNA hybridization, polymerase chain reaction (PCR) amplification using specific primers; for targeting: Ssp I repeat, pWb12 repeat, pWb-35 repeat, and LDR repeat for *Wuchereria bancrofti* and Hha I repeat, glutathione peroxidase gene, mitochondrial DNA for *Brugia malayi*, and universal primers, multiplex-PCR, PCR-restriction fragment length polymorphism (PCR-RFLP), PCR enzyme-linked immunosorbent assay (PCR-ELISA), as well as quantitative PCR (Ximenes *et al.*, 2014).

Quantitative Polymerase Chain Reaction

PCR-based diagnostic assays are promising tools for the monitoring and evaluation of the Global Programme for Elimination of Lymphatic Filariasis and are cost-effective when employed for pool screening (Fischer *et al.,* 2003). Pooled samples can be from venous blood, urine, or even mosquito vectors when carrying xenomonitoring surveys, especially during monitoring and post-MDA surveillance (Pryce & Reimer, 2021; Vasuki, *et al.*, 2021; Subramanian, *et al.*, 2020; Irish *et al.*, 2018). This is particularly useful when an infection is at a level lower than that detectable by antigen or microfilariae-testing (Subramanian, *et al.*, 2020). Vector infection of <0.25% for *Culex*, <1% for *Anopheles*, and <0.1% for *Aedes* are suggested as provisional threshold levels to decide on stopping MDA (WHO, 2010).

Global Program for Elimination of Lymphatic Filariasis

In 1993, the International Task Force for Disease Eradication (ITFDE) identified Lymphatic Filariasis as one of the six potentially eradicable infectious diseases and in 1997, the World Health Assembly passed a resolution to eliminate LF as a public health problem by 2020 (Behbehani, 1998; WHO, 2010). In 1998, WHO initiated a Global Program for Elimination of Lymphatic Filariasis (GPELF), with two main objectives namely: interruption of active transmission through mass drug administration (MDA) once a year, a single-dose two-drug regimen with DEC and albendazole (or Ivermectin and albendazole) to the endemic population (at least 80% coverage of areas where the prevalence of microfilaremia (Mf) or antigenemia is ≥ 1%) for at least five years (Modi *et al.,* 2017), and alleviation of disability by management of clinical cases (Modi *et al.,* 2017). A Global Alliance for Elimination of Lymphatic Filariasis (GAELF) comprising donors, Ministries of Health of endemic Countries, and NGOs were formed to tackle the wide-ranging and complex process of science and practice to achieve the goals of GPELF (Noordin, 2007). Before the establishment of GPELF in 1999, epidemiological surveys on filariasis showed that Japan and Australia have already achieved the elimination of lymphatic filariasis (Kimura & Itoh, 2011; Ichimori & Graves 2017). But the majority of countries worldwide were letter declared free of active infection (De-Jian *et al.,* 2013). Although broad declines in prevalence are observed globally, focal areas in Africa and Southeast Asia remain less likely to have attained infection prevalence thresholds proposed to achieve local elimination (Cromwell *et al.,* 2020). Thus, the 2020 deadline to achieve elimination was not met because some endemic countries are yet to complete mapping or launch MDA (Kamgno & Djeunga, 2020). So far, 23 African countries are still implementing MDA with 100% geographical coverage, 6 countries still implement MDA only in part of the geographical area considered, and only Malawi and Togo were verified to have eliminated LF (Sodahlon *et al.,* 2013; Deribe *et al.,* 2021).

Phylogenic Analyses

Understanding of the major transitions in evolution, and is key to inferring the origin of new genes, detecting molecular adaptation, understanding morphological character evolution, and reconstructing demographic changes in recently diverged species (Kapli *et al* ., 2020). It gives an estimate of the relationship among taxa or sequences and their hypothetical common ancestors (Hall, 2013). To describe the importance of phylogeny, it is important to know that organisms of bacterial, viral, and fungal have all been well understood and variants of species that could be more deathly than the wild type have been elucidated. Parasite populations causing lymphatic filariasis have been studied using phylogenic analysis by targeting sequences of conserved DNA regions or genes (Small *et al.,* 2016). Such analysis shows the complex phylogeography of *W. bancrofti* populations and determines the levels of genetic divergence and gene flow among populations (Thangadurai *et al.,* 2006). Other researchers have molecularly characterized and analyzed *Wuchereria bancrofti* in human blood samples by phylogeny (Mutanu *et al.,* 2020). One notable DNA target analysed is the Wb repetitive DNA region that is peculiar to *Wuchereria bancrofti.*

Conclusion

Lymphatic filariasis (LF) is classified as one of the Neglected Tropical Disease (NTD), which is mainly transmitted to humans through mosquito-bites. The disease is majorly caused by *Wuchereria bancrofti.* The present review describe the recent update on the identification, detection, diagnosis and molecular characterization of *Wuchereria bancrofti and* further enhance our understanding on the pathogenesis and molecular mechanism of Lf as well as host-pathogen relation. Thus, our research group is presently conducting a study on the detection and molecular epidemiology of *Wuchereria bancrofti* in Anka and Talata-Mafara Local Government Areas, Zamfara State-Nigeria.

Conflict of Interest

The authors declared no conflict of interest

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DIGITAL MARKETING AND CUSTOMER TRUST AS PREDICTORS OF CONSUMER BUYING BEHAVIOUR OF SELECTED BANKS IN NIGERIA

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Abstract

The study investigated the effect of digital marketing and customer trust as predictors of consumer buying behaviour of selected banks in Zaria metropolis of Kaduna State. Quantitative research was employed using both survey research approach and cross-sectional research design. The population of the study is an infinite population with a sample size of 422. Purposive sampling techniques were utilised in order to administer copies of questionnaires to the respondents. Partial Least Square Structural Equation Modelling (PLS-SEM) was utilised to ascertain the hypothesised relationship. The study findings revealed that Email marketing and customer trust have positive significant effect on consumer buying behaviour while social media marketing have positive insignificant effect on consumer buying behaviour. The study recommends that marketing professionals must truly understand social media marketing campaigns and programs and understand how to do it effectively with performance measurement indicators.

Keywords: Consumer buying behavior, Customer trust, Digital marketing, Email marketing, social media marketing,

Introduction

Digitalization has transformed not just industrial marketing but also consumer marketing during the last two decades. Marketers in the present day employ new techniques to attract and maintain a diverse variety of clients to purchase their goods and services. Because various communication platforms may simplify access and connection with customers, technological improvements make the globe appear to be a tiny town (Alghizzawi, Salloum, & Habes, 2018; Salloum, Al-Emran, Shaalan, & Tarhini, 2019).

Due to technological advancements, marketing has shifted from more traditional forms to digital marketing, in which marketing information is communicated via digital channels. Businesses have modified the way they engage their consumers since the turn of the century in order to get closer to what the customers require. The transition to digital marketing in marketing has enabled businesses to supply products or services to customers swiftly and receive client response instantaneously (Schutte & Chauke, 2022). Consumers look for product information and services via digital communication channels. It has been ingrained in people's daily lives (Stephen, 2016). All of this was only possible through digital marketing, which made it simpler for these new businesses to reach out to consumers.

Digital marketing is the process through which marketers use internet-based promotional efforts to promote their goods and services by employing electronic media (Ramesh & Vidhya, 2020). Digital marketing has provided several options for businesses to increase revenue without regard to time or place (Njegomir, 2020). Digital marketing was viewed as a revolutionary kind of marketing that provided firms with new ways to conduct businesses. Marketers were able to interact directly with potential consumers regardless of their physical location by conducting marketing operations through digital media (Omar & Atteya, 2020). In general, digital marketing communication has consisted of product information, online advertising, and marketing via e-mail and mobile. It appears that digital marketing channels and concepts are employed separately and operationally, however identifying the influence of digital channels and customer trust on customer buying decisions is still evolving (Omar & Atteya, 2020). However, in this study, digital marketing determinants which includes Email marketing, social media marketing; and customer trust were explored.

Email marketing is one of the digital marketing methods used to distribute orders or target letters to the same individuals at a suitable time. With Email, businesses can send emails that meet customers' needs (Ugonna, Victor & Jeft, 2017). Moreover, email marketing is a sort of direct marketing that uses email to send promotional messages or communicate with targets (Lodhi, & Shoaib, 2017). Email marketing, in its broadest sense, refers to any email sent to new or existing customers to advertise products and services (Rai, 2018). E-mail is a vital method of communication within marketing tools, allowing firms to link brand value suggestions to the desired target audience.

Social media marketing is simply the use of social media channels to promote a business and its products (Bansal, Masood, & Dadhich, 2014). Social media refers to any software channel that permits and promotes participation in conversations (Etale & Uranta, 2022). Thus, the broad categories of social media include Facebook, Twitter, LinkedIn, YouTube and Instagram used by online consumers to satisfy their needs. At the moment, social media serve as a platform for marketers to engage with customers (Samreen & Shoaib, 2017). In addition, businesses are currently drawing customers through social media (Budiman, 2021). Social media also explored websites and programmes that allow customers to share materials quickly, efficiently, and in real-time, as well as create and exchange content (Al-Azzam & Al-Mizeed, 2021). Retail banking makes extensive use of social media for promotion and marketing. This two-way communication platform is great for boosting the value of customers through interaction with relevant information, media, events, and entertainment (Kim and Ko, 2010). Moreover, Iftikhar and Khan (2017) recognised that social media platforms play an important role in giving, receiving, and sharing information without limits, where the flow of information can be two-way and the flow of communication not only affects how companies can reach their target groups but also affects all stages of the decision-making process as well as consumer buying behaviour.

According to Chuchinprakar (2011), customer trust in e-business transactions may be described as the customers' perception and expectation that e-sellers are trustworthy and would fulfil their duties faithfully. Consumers are more likely to make an online purchase if they consider the merchant is reputable, reliable, and trustworthy. However, trust is primarily a future-oriented construct, ensuring that the partner is motivated not to modify the parameters of the transaction. There can be no secure or long-lasting relationship without trust (Yasir & Nazir, 2020).

Trust is established by belief in honesty and reliability of one side by the other (Ojeleye & Bakare, 2020). On the one hand, trust is a customer's readiness to participate in future relationship marketing transactions that result in a sense of decreased future risk (Kotler & Keller, 2015). Some scholars, on the other hand, think that trust is related to cognitive expectations about what to believe in order to satisfy expectations and get emotional support (Milan, Eberle, & Bebber, 2015). Furthermore, trust is described as a person's expectations, assumptions, and beliefs about the favourable results of other people's future behaviour (Yasir & Nazir, 2020). Because the services supplied by the banking industry are intangible in nature, customer trust impressions are critical for beneficial consumer buying behaviour. As a consequence, consumer who has trust in a brand and/or a company is more satisfied and more willing to commit to it.

Consumer behaviour is the dynamic interaction of affect and cognition, behaviour, and the environment through which humans conduct the exchange portions of their life (Hollebeek & Macky, 2019). Wilkie (1994) defined consumer buying behaviour (CBB) as a set of cognitive, emotional, and human actions in which individuals engage while selecting, acquiring, exploiting, and discarding products and services to obtain what they desire (Hollebeek & Macky, 2019). They developed a specific definition of CB, which is an examination of actions, whether by a group or an individual, for the acquisition or disposal of products in order to satisfy their goals and wishes. As a result, they explained that the consumer decision is a reaction to a specific problem in which the customer follows a certain sequence before acquiring the product or service. Thus, Schiffman, Hansen, and Kanuk (2012) proposed that the decision is to choose between two or more alternative possibilities, implying that customers must have another alternative option while making their decision.

Every day, customers make purchasing decisions, and various aspects influence each decision made by the consumer. Various internet applications, social networks, smartphone apps, and other digital communication tools have become a part of many people' everyday lives throughout the world. Customers are becoming increasingly active in the production of the products and services they buy, shifting power from the manufacturer to the customer. Web users are increasing considerably as a result of easier access to mobile devices, which occupy the bulk of their time (Ryan, 2014). This study explains the value of the digital marketing platforms chosen for marketers (e-mail marketing, social media marketing) and customer trust and assesses their influence on consumer buying behaviour.

Al-Azzam and Al-Mizeed (2021) and Omar and Atteya (2020) suggested that future research may be done taking into account additional factors in different digital marketing channels stating that the research may differ from their findings which will improve the body of knowledge. Furthermore, plethora of studies (e.g., Ebrahimi et al., 2022; Makudza, Mugarisanwa, & Siziba, 2020;Samreen & Shoaib, 2017; Ihinmoyan, 2022; Tashtoush, 2021;Surenderkumar, 2016; Etale & Uranta, 2022; Iftikhar & Khan, 2017) examined the relationship between digital marketing and consumer buying behaviour, these studies did not consider the combination of these two proxies (Email marketing, social media marketing) and customer trust despite their importance to customer buying behavior. This research study will focus on two digital marketing channels (Email marketing, social media marketing) and customer trust so as to fill the gap of the limited research conducted on the influence of this platforms on consumer buying behaviour in the banking industry. It is therefore important that these two proxies of digital marketing and customer trust are studied together so as to determine their impact on consumer buying behaviour. Therefore, based on the suggestions made by Al-Azzam and Al-Mizeed (2021); Omar and Atteya (2020), and the inadequate studies on the subject matter, this study investigates the contribution of digital marketing and customer trust on consumer buying behaviour. Similarly, based on the research objective, the following hypotheses were formulated to guide the study:

H_{01} Email marketing does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis.

H_{02}: Social media marketing does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis.

H_{03}: Customer trust does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis.

Theory of Reasoned Action

Theory of reasoned action was founded by Fishbein and Azjen in the year 1975. According to the theory, a person's behaviour is governed by their desire to execute the behaviour, which is determined by their attitude toward the behaviour and subjective standards. In other words, according to this theory, behavioural intentions, which are the immediate precursors to behaviour, are a consequence of salient information or beliefs about the likelihood that completing a given behaviour would result in a specific outcome. Fishbein and Ajzen (1975) distinguished two types of belief antecedents to behavioural intentions: behavioural and normative. The underlying impact on an individual's attitude toward completing the behaviour (Email marketing and social media marketing) is supposed to be behavioural beliefs, whereas normative beliefs influence the individual's subjective norms about executing the behaviour (customer trust).

A consumer will only do a certain action, such as participating in an organization's social media marketing and email marketing strategies, if they are given a reason (customer trust) that the desired consequence, which is the intention to purchase, will occur.

Research Model

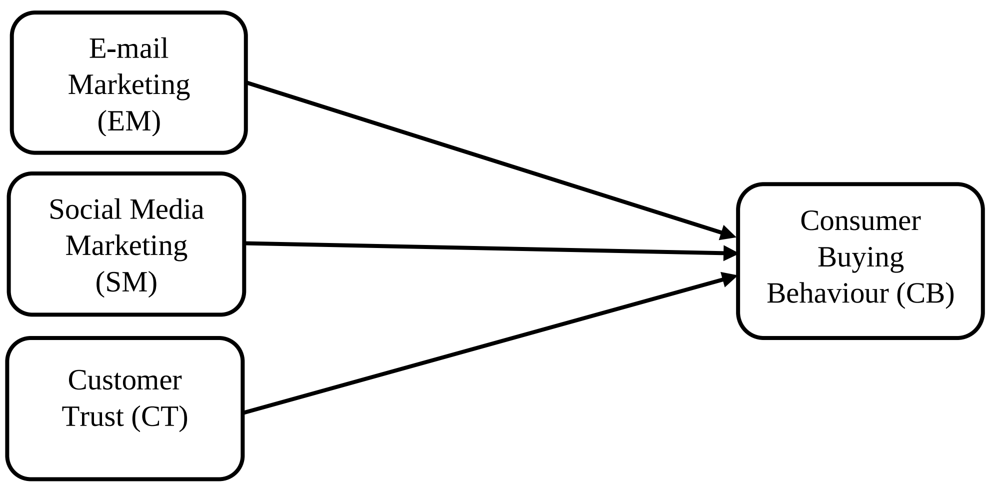

Figure 1: Research model

Hence, the model in Figure 1 displays the conceptual framework that clarifies the effect of digital marketing channels and customer trust on consumer buying behaviour. The predictor variables are the digital marketing channel platforms (specifically email marketing, social media marketing) and customer trust. In contrast, the criterion variable is consumer buying behaviour.

Research Methodology

The study used a cross-sectional and survey research approach. In cross-section research, also known as one-shot research, data is collected only once, maybe spanning days, weeks, or months, to answer a study topic (Sekaran & Bougie, 2016). The survey research approach was utilised since the study asked responses from respondents using a well-structured questionnaire. A questionnaire is fast, lowers prejudice, and is less expensive (Ojeleye, Bakare, Umar, & Ojeleye, 2021). The current study was carried out in Kaduna State, city of Zaria. The researcher purposively chose Zaria city because of its cosmopolitan nature and the presence of enlightened persons who are capable of understanding the usage of digital marketing and customer trust in purchase behaviors. Moreover, being a primary study, enlightened respondents are needed to avoid non response bias and common method bias. Digital marketing (email marketing, social media marketing) and customer trust are the predictor variable while consumer buying behavior is the criterion variable. The respondents are the customers of six selected banks (Guaranty Trust Bank, Access Bank, Sterling Bank, Fidelity Bank, Zenith Bank and Union Bank) in Zaria Metropolis. The respondents' perceptions were sought throughout a four-week period of data collection. Customers of six selected banks in Zaria, Kaduna state, comprises the study's population. The study selected few banks due to resource constraints (Lakens, 2010). Besides, practically, residents of Zaria city have more than one bank account and the researcher decided to use the most popular banks which can represent the interest of the other banks. Also, according to Lakens (2010) resource constraint can serve as a great justification for selected unit of analysis. As a result of the customer's pervasiveness, the population is infinite, and the study used the formula for infinite population to arrive at the sample size of 384. According to Israel (2013), an infinite sample size of 384 was used, and 10% of the sample size was added to account for non-response bias, resulting in a sample size of 422. Purposive sampling techniques were also used in this study to give copies of questionnaires to respondents. Purposive sampling was employed because it allows the researcher to utilise their own discretion when selecting individuals of the population to participate in their surveys.

Measures

Instruments from past studies were adapted to measure the constructs of this study. Firstly, consumer buying behaviour was measured using 5-item Ansari (2019) banking scale. The scale is a multidimensional scale. The study adapted sub-dimension customer behaviour scale to assess consumer buying behaviour. Sample of the adapted item is: “I am treated well by my bank” assessed on five Likert scale (1 strongly disagree to 5 strongly agree) with reported Cronbach alpha of 0.92 indicating that the instrument is reliable and consistent. For this study the Cronbach’s alpha stood at 0.707. The item for measuring Email marketing 5-item scale adapted form Khuu and Do (2018). The sample item for the instrument that was used to measure Email marketing is: “E-Mail marketing has played an important role in giving me information about the quality of a banking product". The overall Cronbach's alpha for this instrument as reported by the author stood at 0.84 and measured on five Likert scale (1 strongly disagree to 5 strongly agree). For this study, the Cronbach's alpha is 0.704. Also, instruments used to assess social media marketing consists of 3-item adapted from Muniz and O'Guinn (2001) which was measured on a five-point Likert scale (1 strongly disagree to 5 strongly agree) with a Cronbach alpha of 0.717 indicated that the instrument is suitable for the study. Sample of the item for the instrument that was used to measure social media marketing is: "social media is an easy platform where I can engage in". The Cronbach's alpha of this study is 0.754.

Lastly, Customer trust was assessed using the scale adapted from Lasser (1995) and Chaudhuri and Holbrook, (2000) which is an eight-item scale. Measured on five Likert scale (1 strongly disagree to 5 strongly agree) with reported Cronbach alpha of 0.973 indicating that the instrument is reliable and suitable for the study. Sample of the items for the instrument that will be used to measure customer trust are: "The bank I am patronising is dependable". For this study, the Cronbach's alpha is 0.801.

Data Analysis

SPSS 24 was utilised to carry out the preliminary analysis and data screening on the received data, including verifying and addressing missing values, outliers, normality tests, common method variance, and multicollinearity tests. These tests were performed to determine the nature of the data and to confirm that it had been cleaned and was ready for further investigation. In addition, Smart-PLS 3.2.8 structural equation modelling was used in the study to build the measurement model and the structural model of partial least square (PLS) path modelling. This is used because of its adaptability in terms of distribution and research population, as well as compensating for mistakes that might under or overestimate potential links (Hair, Hult, Ringle, & Sarstedt, 2017).

Research Findings and Discussions

The study's findings are described using the two main structural equation modelling (SEM) path models; the measurement and structural models utilised below:

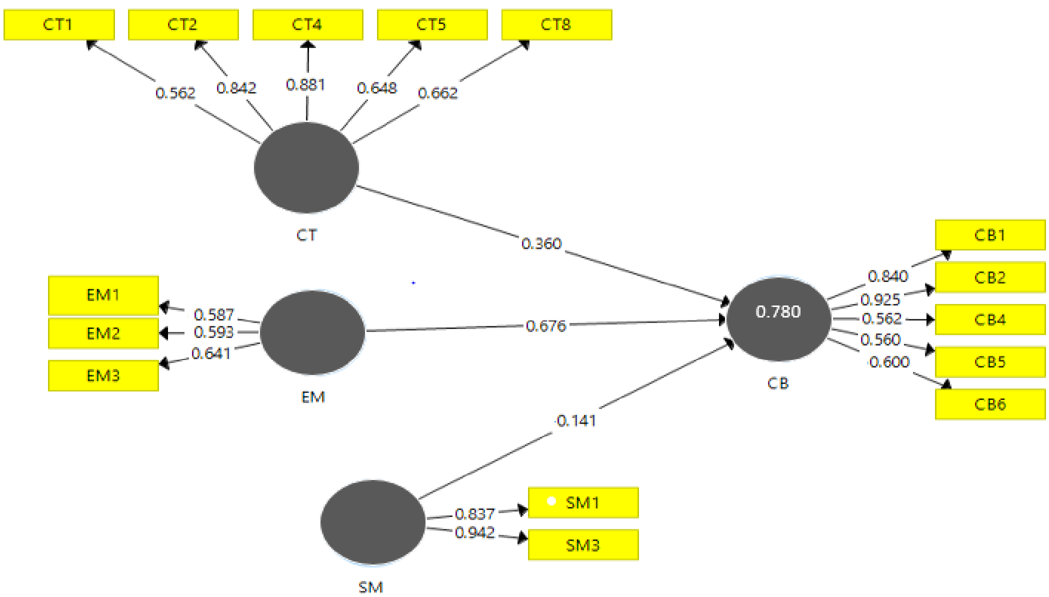

Figure 2: Measurement model

The measurement model explored factor loadings, reliability (Cronbach's alpha and composite reliability), and validity (convergent and discriminant). Items that loaded over 0.4 were kept, as advised by (Hair, Hult, Ringle, Sarstedt, Danks, & Ray, 2021), whereas those that loaded below the specified threshold were discarded (i.e., CT3, CT6, CT7, EM4, EM5, CB3 and SM2). Furthermore, the constructs' reliability was evaluated using Cronbach's alpha and composite reliability, and they all met the stated criterion of 0.700, as recommended by (Sekaran & Bougie, 2016). Cronbach's alpha scores vary from 0.704 to 0.801, while composite reliability ratings vary from 0.747 to 0.885. Similarly, average variance extracted (AVE) was analysed to establish the convergent validity of the constructs as posited by Fornell and Larcker (1981) all the values were above the 0.5 threshold.

Table 2: Study(n=422): Factor Loadings, Reliability and Convergent Validity (AVE)

Construct	**Indicators**	**Loadings**	**Cronbach's Alpha**	**Composite Reliability**	**AVE**
Consumer Buying Behaviour	CB1	0.840	0.707	0.792	0.510
	CB2	0.925			
	CB4	0.562			
	CB5	0.560			
	CB6	0.600			
Customer Trust	CT1	0.562	0.801	0.849	0.532
	CT2	0.842			
	CT4	0.881			
	CT5	0.648			
	CT8	0.662			
Email Marketing	EM1	0.587	0.704	0.747	0.503
	EM2	0.593			
	EM3	0.641			
Social Media Marketing	SM1	0.837	0.754	0.885	0.794
	SM3	0.942			

To confirm discriminant validity, the study used the Heterotrait-Monotrait (HTMT) ratio proposed by (Henseler, Ringle, and Sarstedt (2015), which outperforms cross-loading and the Fornell and Larcker criterion, which are unable to detect the absence of discriminant validity in certain research situations depicted in table 3 below.

Table 3: HTMT Ratio of Correlations for Discriminant Validity

Construct	**CB**	**CT**	**EM**	**SM**
CB				
CT	0.609			
EM	0.675	0.789		
SM	0.416	0.493	0.807	

The construct intercorrelations are all less than the 0.85 conservative threshold for conceptually different conceptions proposed by Hair et al. (2021), indicating the presence of discriminant validity. Besides, discriminant validity revealed no significant relationship between the tested concept and other tests. It mostly assesses conceptually separate concepts (Hair et al., 2017).

Structural Model

The structural model was explored to test the three hypothesised relationship. A 5000 bootstrapping was carried out to ascertain the relationship between the predictor and criterion variables. Furthermore, the study evaluated the effect size (f^2), predictive relevance (Q^2) and coefficient of determination (R^2).

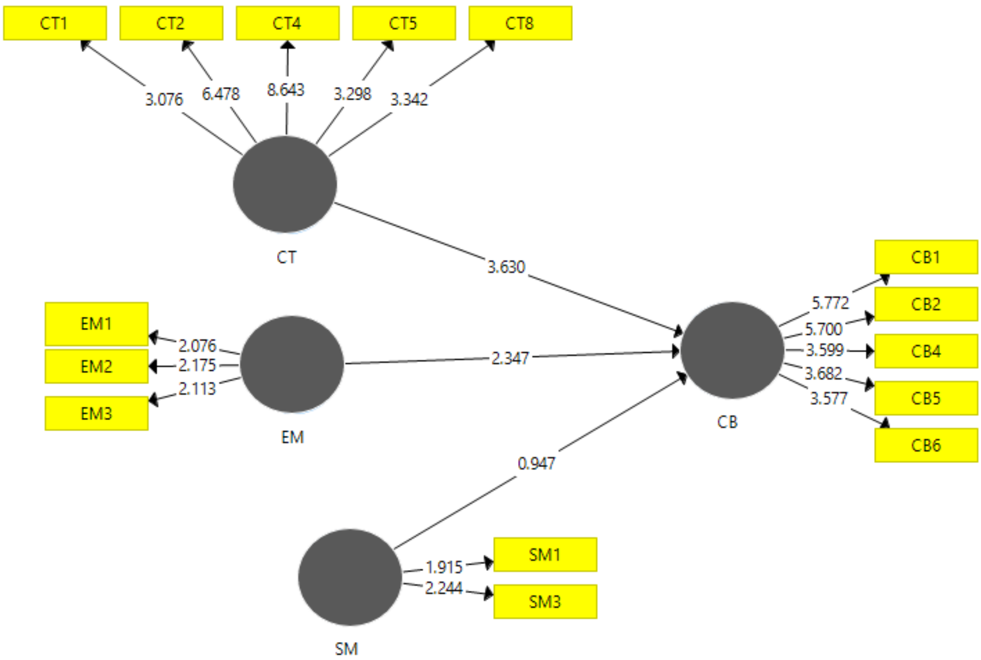

Figure 3: Structural model

Table 4: Test of Path Coefficient (Hypotheses)

Hypotheses	Relationship	Beta	Standard Error	T-value	P-value	Decision
H_{01}	EM-> CB	0.676	0.288	2.347	0.019	Rejected
H_{02}	SM->CB	0.141	0.149	0.947	0.344	Failed to be Rejected
H_{03}	CT->CB	0.360	0.099	3.630	0.000	Rejected

$\boldsymbol{R^2}$**=0.780**

The first hypothesis in table 4 above shows that email marketing (EM) has significant and positive effect on consumer buying behaviour (CB) of selected banks in Zaria metropolis. The positive beta value shows that 1% increase in email marketing will result in 0.68% increase in consumer buying behaviour of selected banks in Zaria metropolis. Therefore, the first hypothesis that states that email marketing does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis is rejected. The research finding is in agreement with (Etale & Uranta, 2022; Albin & Mathew, 2021; Iftikhar & Khan, 2017) Etale and Uranta (2022) asserted that, email marketing, as a personal marketing method, encourages potential and present customers to purchase and remain loyal to the company.

Contrarily, the second hypothesis also revealed that social media marketing (SM) has positive but insignificant effect on consumer buying behaviour of selected banks in Zaria metropolis. Although beta value of 0.141 is positive but did not significantly affect consumer buying behaviour of selected banks in Zaria metropolis. Thus, the second hypothesis that states that social media marketing does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis was failed to be rejected. The result outcome is in not tandem with (Ebrahimi et al., 2022; Samreen & Shoaib, 2017; Tashtoush, 2021; Etale & Uranta, 2022; Ihinmoyan, 2022). According to these research, social media allows groups of customers to speak about products and services and exchange thoughts about particular companies, which impacts their buying choice. In other words, social media increases business awareness while simultaneously increasing brand value, which leads to increased customer loyalty and customer lifetime value.

Lastly, the third hypothesis which states that customer trust does not have significant effect on consumer buying behaviour of selected banks in Zaria metropolis was rejected. The finding showed that customer trust has positive and significant effect on consumer buying behaviour of selected banks in Zaria metropolis. The positive beta value depicts that a 1% increase in customer trust will result into 0.36% incremental in consumer buying behaviour of selected banks in Zaria metropolis. The finding is in congruence with previous studies (e.g., Hidayat, Wijaya, Ishak, & Catyanadika, 2021;Raje & Khanna, 2012). According to Hidayat et al. (2021), creating trust for online customers is critical in developing an e-commerce sales system. As a result, consumer trust is critical to the firm's existence. In contrast, Ding, Veeman, and Adamowicz (2013) discovered customer trust to be an insignificant predictor of consumer buying behaviour in their study.

Effect Size

The study explored the effect size of the exogenous variables on endogenous variable using the effect size *(f^2)*. Cohen (1988) posited that f^2values of 0.02, 0.15, and 0.35, to depicts small, medium, and large effects respectively. The effect size is utilised to ascertain which of the exogenous variables contributed substantially in predicting the outcome of the endogenous variable. From the table 5 below both customer trust and email marketing have large size effect while social media marketing has no effect.

Table 5: ***Effect Size***

Construct	f^2	Effect size
CT	0.404	Large
EM	0.768	Large
SM	0.008	No effect

Predictive Relevance

Predictive relevance *(Q^2)* was used to ascertain the exogenous variable predictive relevance.

In other words, the study uses predictive relevance to assess the research model's practical value. Hair et al. (2017) suggest that a Q^2 score of 0 or negative indicates that the model lacks practical utility. As a result, the

Q^2 value of 0.378 in table 6 below demonstrated that the model has practical utility.

Table 6: *Predictive Relevance of Exogenous Variables*

Construct	SSO	SSE	Q^2 (=1-SSE/SSO)
CB	450.000	279.739	0.378

Conclusion and Recommendations

Digital marketing via mobile technology and social media platforms has become an integral part of our worldwide life, serving as the new mode of communication and marketing. Marketing has recently gotten more developed as a result of the influence of strong global competitiveness on various sectors via new technologies. Unlike traditional marketing and advertising, these aspects influence customers' behaviour and thinking. The new vast templates of digital technology provide users with entertainment, a wealth of information, and a variety of services. With the technological revolution and the habits of the younger generation, it is apparent that marketing managers of today must embrace a new style of communicating with customers, particularly in the banking industry. Below, are recommendations for this study:

1. Marketing managers who fail to utilize the importance of the internet in their business marketing strategy will be at disadvantage because the internet is changing the brand, pricing, distribution and promotion strategy.
2. Marketing professionals should truly understand social media marketing campaigns and programs and understand how to do it effectively with performance measurement indicators.
3. Thus, it is important for the top management of the organizations to understand which aspect of digital marketing contributes mostly toward customer trust leading towards effectively influencing consumer buying behavior.

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IMPACT OF COMMERCIAL BANK LENDING RATES ON ECONOMIC GROWTH IN NIGERIA (1986 – 2020)

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Abstract

This study investigated the effect of commercial bank lending rates on economic growth in Nigeria between 1989 and 2020. It specifically examined the connections between bank lending rate and Nigerian economic growth using data from various issues of the Statistical Bulletin of the Central Bank of Nigeria. Multiple regression technique was used to determine this synergy. The findings indicate that any one percent increase in credit to private sectorand commercial banking lending wouldsignificantly increase economic growth in Nigeria by 23 and 33 percent, respectively. These finding suggest that viable credit to private sector with relevant financial instruments should be encouraged to develop and provide larger credit facilities in order to improve economic growth in Nigeria.

Keywords: Bank Lending, Interest rate, Private sector, Economic Growth

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Introduction

The contributions of private sector to the growth and development of any economy cannot be over-emphasized. This largely dependent on the behavior of the macroeconomic variables, especially interest rates. The level of production and consumption in an economy is affected by factors including interest rates and exchange rates, but inflation and exchange rates are only a few of the many monetary variables that affect the level of production and consumption.

As Ackley (1961) noted, the monetary policy decisions are executed through the interest rate. Smith (1970) also discovered that the monetary aggregates lose most of their explanatory power when interest rates are disregarded, implying that interest rates are indispensable to the advancement of economic growth. This implies that, in countries where enterprises and financial institutions lack experience, rapid liberalization ay prove counterproductive and result in unsound financial sector.

Theoretically, there is a general economic reason that low lending rates encourage investment, increase income, increase consumption not only in the short-run but also in the long term. It will then drive the overall economy creating growth. Khan et al (2020), Todaro & Smith (2012)Ufoeze et al., (2018) notes that lending rate affects the core operation of an economy through consumption and production, exchange rate, inflation, policy rate and others. However, the findings of Nicholas (2010), Obamuyi&Olorunfemi (2011), Noula (2012), Shaukat et al (2019), Nampewo, (2021) indicated that there exists a positive relationship between bank lending rates and economic growth.Okore, Onwumere& Ibe (2012)show no correlation between interest and lending rates and growth, however, Obute, Asor &Itodo (2012), Awad et al (2019) report that there is no connection.These researchers have also investigated the relationships between interest rates, investment in the private sector, and the use of investment funds, as well as the interest rates that are applied to companies' overall performances. Thus, this study will estimate the impact of commercial bank interest rates oneconomic growth of Nigeria via private sector between 1986 and 2020.

Intuitively, the growth of financial institutions is essential to having a significant impact on the role of bank lending rates in a particular economy. This is because bank facilitates financial transactions by collecting deposits from surpluses in the economy and loaning them out to deficits (Kalu, 2009).Investing during the period of industrial revolution created a demand for large capital outlays for projects because projects now occur more rapidly as a result of a high level of commercial activities, production activities, and technological changes. The captains of industry who in the late 19th century suddenly found themselves in greater financial need and thus turned to the banks for assistance were the ones who missed the turning point in the overall market. However, it has been noted by researchers (Kurihara, 2006; Ologunde, Elumilade&Saolu, 2006) that a market investment strategy are critical factors to the market capitalization and economic growth.

Achieving this objective will require significant financial sector resources to be deployed in order to finance private sector growth and expansion. In addition, banks need to serve as effective intermediaries for mobilizing and channeling deposits to the productive sectors of the economy, they must be useful when it comes to investing those deposits. Keeping bank lending rates low seem to be a basic requisite for promoting private domestic investment, which in turn is one way to fuel the growth of the overall economyin developing country such as Nigeria.

LITERATURE REVIEW

Conceptual Review

Economic growth can be explained as an increase in economic production capacity which is manifested as an increase in national income (Daniel, 2018; Lubis, 2014). Increasing the volume of production in real terms, both goods and services is often not the same as the increase in production potential, so that means economic growth is considered slower than its potential (Sukirno, 1994), such inequality can occur due to an increase in consumer purchasing power over the production potential possessed by an economy and is not in line with the economy's ability to produce goods and services.

Interest is defined as rewards given for using borrowed money (Martina and Prastiwi, 2014). Interest rate is defined as the amount of interest due per period expressed as a percentage of the amount lent, deposited, or borrowed. The interest rate given is influenced by the amount of money borrowed (Martina and Prastiwi, 2014). Fahmi and Hadi (2010) add that the interest rate is also determined by the length of time of the loan and the changes in the value of inflation rate. Firdaus and Ariyanti (2009) stated that the interest rate is also based on the level of profit expected by the bank to the credit provided.

The relationship between the lending rate at the banks and the overall economy has caused an abundance of inconsistencies in economic theory. Tridico (2007) describes the relationship between lower bank lending rates and the expansion of the economy as complicated, a connection that requires cooperation of several socio-economic and institutional factors.

Theoretical Literature

Various theories advanced in previous studies are discussed here. Theoryof pricing, Fisher's effect, loanable funds theory, Keynes's liquidity theory ofinterest rates, and the classical theory of interest rates all made importantcontributions to the understanding of interest rate.

Theory of Pricing

The theory of price is a theory which states that the price for goods and services is determined by economic forces such as supply and demand. According to this theory, the relationship between supply and demand influences price as to whether the prices of goods and services will rise or declineGordon (2022), Clarke (1982) describes it as the numerical monetary value that is attached to agood, a service or an asset. If there is too much supply of money in the market, theresult is a downward pressure on the pricesof commodities whereas excessdemand for money in the market results into an upward pressure on the prices ofcommodities

Fishers Theory

This theory was named after the American economist Fisher (1930), and it is themost well-known theory,it forms the basis of the standard recommendation on realinterest rate. He argued that financial markets ought to establish the nominalinterest rates on deposits that are positive in real terms. This is because savers mustbe induced to hold financial rather than real assets which on average grow onnominal terms at the rate of inflation. Thus, the nominal interest rate must equal theexpected inflation rate plus a small underlying real rate.

Loanable Funds Theory of Interest

This theory was advanced in the 1930s jointly by two economists: DennisRobertson and Bertil Ohlin, a British and a Swedish economist respectively.Loanable funds refer to the sum of money that is offered and available for lendingto consumers and investors during a given period. In this case the interest rate model is determined by the interaction between potential borrowers andsavers. According to this theory, economic agents are out to make the best use ofthe resources at their disposal over the lifespan of such resources. For an individualinvestor to increase future real income, she might consider borrowing funds todayto take advantage of the currently available investment opportunities in theeconomy. This only works if the investment's rate of return issurpassing the cost of borrowing. It isnatural for borrowers to be unwilling to payhigher real rates of interest than the rate of return available to capital.

Liquidity Preference Theory of Interest Rate

Keynes (1936) explained the genesis of the rate of interest by the supply anddemand for money. He argued that interest rate is not a reward for saving as suchbecause if a person hoards his savings in cash, keeping it under his pillow forexample, he will receive no interest, although he has nevertheless refrained fromconsuming all his current income. He therefore asserted that interest rate is areward for parting with liquidity. This theory is based on the premise that investorswill always prefer short-term securities to long-term securities**.**

Classical Theory of Interest Rate

This is one of the oldest theories which was developed during the nineteenth andtwentieth century by several British economists and elaborated by IrvingFisher (1930). It is concerned by the determinants of pure or risk-free rate andargues that the interest rate is determined by two forces namely the supply ofsavings determined from the household, and demand for investment and capitalmainly from the business sector. Classical theorists consider interest rate payment as a reward for postponing current consumption in favor of future greaterconsumption. High interest rates make savings attractive and worthwhile relative toconsumption spending encouraging more individuals to substitute current savingsfor some quantity of current consumption. This is referred to as substitution effectand it calls for a positive relationship between interest rate and the volume ofsavings.

Empirical Review

Emecheta& Ibe (2014) investigated the impact of bank credit on economic growth in Nigeria using the reduced form of the vector autoregressive (VAR) technique and time series data from 1960 to 2011. Their results show that there is a statistically significant positive relationship between bank credit to the private sector, broad money, and economic growth. Similarly, Mamman& Hashim (2014) examined the impact of bank lending on economic growth in Nigeria from 1987 to 2012. Through the use of a multiple regression model, their finding revealed that bank lending is responsible for approximately 83 percent of the variation in economic growth in Nigeria over the period under consideration.

Nwakanma, Nnamdi&Omojefe (2014) examined the nature of the long-run relationship that exists between bank credits to the private sector of Nigeria's economy and the nation's economic growth, as well as the directions of the prevailing causality between them. The results of applying the Autoregressive Distributed Lag Bound (ARDL) and

Granger Causality techniques reveal a significant long-run relationship between the study variables, but no evidence of significant causality in either direction in either direction. Again, Marshal, Igbanibo& Onyekachi (2015) used time series Nigerian data for the period 1980-2013 to investigate the impact of bank domestic credits on the economic growth of Nigeria. In the short run, the relative statistics of the estimated model show that credit to the private sector (CPS) and credit to the government sector (CGS) are positively and significantly correlated with GDP. The findings of the study revealed that the long-term relationship between bank domestic credit indicators and gross domestic product in Nigeria is poor.

Akujuobi and Nwezeaku (2015) examined the impact of bank lending activities on economic development in Nigeria over the period 1980-2013, focusing on the period 1980-2013. The results of the application of the test for stationarity with the Ordinary Least Square (OLS) and Co-integration procedures revealed a statistically significant relationship between bank lending activities and economic development in Nigeria. Credit to the general commerce and manufacturing sectors was statistically significant, and it met the expectations that had been set forth in advance.From the study of Olowofeso, Adeleke & Udoji (2015) that estimated the impact of private sector credit on economic growth in Nigeria. This study was determined using the co-integration test developed by Gregory and Hansen (1996). Themethod was applied to quarterly data spanning the period 2000:Q1 to 2014:Q4, with the model coefficients estimated using the fully modified ordinary least squares procedure. A co-integrating relationship between output and selected determinants was discovered, though there was a structural break in the relationship during the first quarter of 2012. Among other things, the results of the error correction model confirmed that private sector credit had a positive and statistically significant effect on output, and that an increase in the prime lending rate was a hindrance to the expansion.

Over the period 1986 to 2014, Makinde (2016) investigated the implications of commercial bank loans on economic growth in Nigeria. With the help of Ordinary Least Square (OLS) multiple regression techniques, the researchers discovered that only the agricultural sector has been receiving a significant amount of bank credit, which has had a positive impact on the country's Gross Domestic Product (GDP), whereas other sectors such as mining and quarrying, manufacturing, and the building and construction sectors have not received as much attention in terms of bank credit to grow their businesses.

Karahan and Olak (2020) used a nonlinear ARDL approach to examine quarterly time series data from 2003 to 2017 and discovered a nonlinear relationship between inflation and economic growth in the long run.Adobor (2022) also used the nonlinear ARDL bound testing approachwhich was applied to a yearly time series data covering the period of 1970 to 2019 obtained from World Bank (2019) and Bank of Ghana (2019), the results confirmed that banks' lending rate affect economic growth asymmetrically.

From the above reviews, it then suggests that the intermediation function of commercial banks, which involves the mobilization and distribution of resources, has the potential to reduce the income disparity between the rich and the poor, improve the standard of living/quality of life, andlower the rate of unemployment, all of which have the potential to spur economic growth and development.

The various reforms implemented in the Nigerian banking system, has helped lending to the private sector to grow, despite the country's current macroeconomic instabilities.

Research Methodology

The scope of this study was covered by a time frame of thirty (35) years between 1986 and 2020, with data from 2020 statistical bulletin of the Central Bank of Nigeria (CBN) and International Financial Statistics and data files of the International Monetary Fund (I.M.F).

The Model:

A modified model of Timsina (2014) for a study in Nepal was adopted.

The functional form of Timsina (2014) is expressed as:

$$RGDP = f\,(CPS, BLR, INF) \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots \text{(1)}$$

Where: RGDP = real gross domestic product;

CPS = credit to private sector;

BLR = banks' lending rate and

INF = inflation rate in Nigeria.

Econometrically transforming the models by introducing log to ensure equal numerical base of dependent and independent variable for easy interpretation of coefficient value, the following models were developed:

$$RGDP_t = a_0 + a_1 CPS_t + a_2 LOGBLR_t + a_3 LOGINF_t + U_t \quad \ldots\ldots \text{(2)}$$

Wherea0 is constant coefficient, U is a random error term and t is the time trend; normally included in standard time- series specifications to account for the omitted variables in the model.

Data Analysis and Interpretation

Descriptive Statistics

Table 1 provides the summary statistics of the main variables. The result shows that the average level of CPS, BLR, INF and RGDP are #5,841,437, 24.39.12.72 and #36,247,749 between 1986 and 2020. The standard deviation indicates the dispersion or points away from the mean and median, the bank maximum lending rate (BLR) shows a relatively lesser dispersion when compared to the other variables – this may be indicative of uniformity in lending rates in the 35 year period under review.

Table1. DescriptiveStatisticsoftheVariables

Variable	Mean	Median	Std.Dev.
CPS	5841437	1755195	6597824
BLR	24.39529	23.0975	4.359816
INF	19.10827	12.71577	17.33543
RGDP	40731474	36247749	20096025

Source: Authors' Estimations (2022)

Correlationanalysisisemployedtomeasur ethestrengthordegreeofresponsiveness of the variables to trust and among the interrelationships. This is astatistical process to not just identify patterns but specifically, see how the variableinterplaysin termsofdegreeofrelationships.The effect size or magnitude of this value ranges from a scale of +1 and -1 formeasuringthestrengthoftherelationshi p,withvaluescloserto1andfartherfrom1,p ointingtoastrongerrelationshipclassified fromhightomoderatetolow.Also, the signs of the relationships speak to the direction with positive (+) as and negative (-1) as indicated by the range of +1 and -1 on either side of the numbers line. Prior before analysis, a theoretical maximum and minimum of +1 and -1 is set to mark strength and direction from the bivariate relationship. RGDP has a positive relationship with CPS and BLR.

Table 2 show the correlation matrix of the variables. The matrix between RGDP and CPS is positive. The correlation between RGDP and BLR is also positive, and the covariance between RGDP and INF is negative.

Table2. CorrelationMatrix

	CPS	BLR	INF	RGDP
CPS	1.000000	0.038752	-0.46074	0.968564
BLR	0.038752	1.000000	0.151910	0.147313
INF	-0.46074	0.151910	1.000000	-0.4351
RGDP	0.968564	0.147313	-0.4351	1.000000

Source: Authors' Estimations (2022)

UnitRootTest

ThetablebelowshowsAugmented Dickey Fuller(ADF)testofunitrootconducted on all the variables to test for stationarity of the variables. The ADFcalculated values are used to compare the McKinnon 1% and 5% critical values.For a variable to be termed stationary, the ADF computed value must be negativeandlessthan the Mackinnon critical value. In other words, the absolute value ofthe calculated ADFofavariablemustbegreater thanitsMcKinnoncriticalvalue.

Table3. AugmentedDickey-FullerUnitRootTest

Variables	ADF CalculatedValue atLevel	ADF CalculatedValue At1stDifference	ADFCalculatedValue At2ndDifference	McKinnon5%CriticalValue	OrderofIntegration
Log(RGDP)	-0.371764	-2.754683	-5.703383	-8.040982	I(2)
Log(CPS)	-2.256236	-4.893082		-2.963972	I(1)
Log(BLR)	-3.203767			-2.960411	I(0)
Log(INF)	-2.673704	-6.328283		-2.963972	I(1)

Source: ComputationfromEviews10.0)

Table 3 presented the Augmented Dickey Fuller (ADF) test of stationarity. From theTable 3, wecompare the calculated ADF value with the McKinnon critical value at 1% and 5%.Hence, the result indicatesthat all the variablesexcept log (BLR) were not stationaryat level. Other variables became stationary at firstdifference and 1% and 5% criticalvalues.

RegressionEstimatestoEstablishthePresenceofLink

One of the majorgoals in regression analysisis the estimation of coefficients. Thisimplies the relationship between dependent and independent variables. The sign ofcoefficient of each independent variable indicates its relationship with dependentvariable, whilethemagnitudeofthecoefficientimpliesthedegreeofresponsivenessofdependentvariablestoindependentvariable.

Table4. ImpactevaluationofbanklendingoneconomicgrowthinNigeria

Variable	Coefficient	Std.Error	t-Statistic	Prob.
C	13.06191	0.431593	30.26441	0.0000
LOG(CPS)	0.231832	0.011561	20.05277	0.0000
LOG(BLR)	0.332596	0.128044	2.597518	0.0148
LOG(INF)	-0.00749	0.036652	-0.20446	0.8395

R-squared=0.95026

AdjustedR-squared =0.94493F-statistic =178.3079

Prob(F-statistic)=0.000

From Table 4, the CPS is positively signed and statistically significant (a_1 = 0.23, ρ = 0.000 < 0.05).This conforms to theoretical expectation. The implication of this result is that 1%riseincredittoprivatesector,yields0.23%increaseineconomicgrowth. Furthermore, BLR is positively signed and statistically significant (a_2 = 0.332, ρ = 0.000 < 0.05). This conforms to theoretical expectation. The implication of this result is that, 1%riseinlendingrate,yields0.33%increaseineconomicgrowth.INF is negatively signed and not statistically significant (a_2 = -0.007, ρ = 0.8395 > 0.05). This conforms to theoretical expectation. The implication of this result isthat, 1%riseininflationrate,resultstoa0.007% decrease ineconomicgrowth.

In term of goodness of fit of the model, the coefficient of determinations R^2 in themodel is 95%, while the adjusted $R^2$is 94%. The difference between the two is thatthe former doesnot account for degreesof freedom while the latter accountsforthe degree of freedom andsothe becomes a better measure of model fit .Theadjusted R^2indicates that about 94 percent of the total variations in Real GrossDomesticProductareexplainedbythevariationsincludedindependentvariables.This shows that our model explains large proportion of variations ingrowth in Nigeria. The model also represents a good measure of fit on the basis ofthe adjusted R^2 which accounts for 94 percent taking into adjustment the degrees offreedom.

TheF-statisticshowsthe overall significance of the model.TheF-statistic is significant at 5% level. The probability of its value (0.0000) is less than the 0.05 critical levels. Thus, the F-statistics of 178.3079 and its probability value of 0.0000, show that the results adequately explain the model. We, therefore, rejectthenullhypothesisthatthemodelisnotsignificantinexplainingthevariationsintheRGDP.

Conclusion and Recommendation

The research study examines the relationship between commercial bank lending rates and economic growth in Nigeria, as well as the effects of related variables such as interest rate and inflation, which help to explain the growth path from 1989 to 2020. Multiple regression models, often known as the ordinary least squares (OLS) technique, were used to determine the synergy or effect.

Given a performance rate of change of 0.23 on Real GDP based on adjustments in credit to the private sector, the empirical findings of this study demonstrates that banks in Nigeria have a low level of activities and a limited capacity to support the Nigerian economy (CPS). Another conclusion that can be drawn from the findings of this study is banks and non-bank financial institutions (NBFIs) are important in stimulating economic growth in Nigeria through interest rate vehicle. After adjusting for time, bank lending with interest rate and inflation rate contributed about 94.49% variation in the growth of Nigerian economy during the period under review.

In term of the study’s recommendations, there is need to develop a framework for upping the credit standards to meet global best practices with attendant effects on credit supply, interest rates, volume of loan request and the structured repayment of the loans and credit, such that it does not have a boomerang effect on growth in economic activities.

The following list of recommendation will serve as policy suggestions;

- Policies should be pro-poor, which means they should target enterprises with little resources and financial capabilities, with the goal of increasing their access to finance and delivering it at a reasonable rate;

- Effective lending and finance education for entrepreneurs, primarily small business owners, on the criteria to meet loan demand and enhance access to credit and finance;
- Firm collaboration and partnership between the public sector (government) and the private sector (including non-governmental organization as well), and
- Ensure that there are guidelines on the list of financial institutions where credits can be accessed as well as the general and firm-specificrequirements.

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ENTREPRENEURSHIP EDUCATION: PEDAGOGY FOR BUSINESSES PERFORMANCE

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Abstract

The objective of the paper is to investigate the effect of entrepreneurship education using mentoring and simulation as pedagogy for businesses performance in Bida, Niger state. The research is quantitative in nature and the researchers adopted descriptive methodology and survey design. The population of the research is 178 entrepreneurs in the 14 wards of Bida local government area council of Niger state who are mostly graduates of tertiary institutions and a sample size of 122 was determined using online Roasoft sample size calculator who were administered questionnaires, using stratified random sampling technique and data collected were presented in frequency distribution tables and analysed, linear regression (ANOVA) used in testing the postulated hypotheses using Statistical Package of Social Science (SPSS) approaches. The research finding reveals a positive relationship between entrepreneurship education and business performance and that entrepreneurial mentoring and simulation remains the pedagogy for business performance. Hence, the researchers recommends that institutional managers should encourage the tutors and facilitators to go beyond entrepreneurship educational theories in the classroom and adopt pragmatic approaches for graduate's vibrant business performance and that government should encourage entrepreneurial centres to the adopting mentoring and simulation as pedagogy for transforming students for excellent business performance.

Key words: Entrepreneurship, Education, businesses, Performance

Introduction

In the last decades (2000-2020) entrepreneurship has began to gain the interest of economic expertise, government and academia not only for its impact on economic growth and capacity to reduce unemployment, but also to create and expose investment opportunities that allow young people to create potentially lucrative businesses for self reliance (Dhaliwal, 2016). In this regard, Gu and Zhang (2018) asserted that higher education students are the latest institution to promote technological and social innovations, economic development, and national prosperity through mentoring and stimulation. Indeed, higher institutions have remained the major paradigm for innovative ideas and education remains the quest promoting entrepreneurial mentoring and stimulation for business performance (Ababtain & Akinwale, (2019). Onyia (2011) posited that entrepreneurship education can only be effectively enhanced through mentoring and simulations that will expose the graduates to a profitable venture and hence stimulate their actions for self reliance, business performance and economic development. It is believed that entrepreneurship education using mentoring and stimulations are avenues for graduates to acquire necessary skills, knowledge and competency for business performance. In congruence, the livewire of entrepreneurship education lays on the pedagogy (mentoring and stimulation) aimed at exposing students on the adoptability of advanced technology that gives them the opportunity to exert their potentials to exploit investment opportunities at their domain for business performance. Furthermore, Isah and Fadumi (2009) “asserted that the core problem of Nigerian educational system is the theoretical mode of education that was inherited from colonial masters” devoid or mentoring and stimulation, although in recent the National University Commission (NUC) policy statement and National Board for Technical Education (NBTE) emphasized compulsory programme on entrepreneurship education to economically empower our undergraduates to be self reliant but still fail to intensify effort to address the issue of graduates mentoring and stimulation. However, in another development, the federal government initiated Graduates internship scheme (GIS) in October, 2012, a component of Subsidy reinvestment and empowerment programme (SURE-P) launched in January, 2012 and recently on 9th June, 2016 launches N-Power programme were geared to empower the graduated and youths for an effective business performance.

Conversely, from the previous empirical researches of Abdul, Jagannadha and Francesco (2022); Talan, (2021); Peter andIsaac (2020); Nkomo, Wellington and Clinton (2018) and Olufemi, (2018) on entrepreneurship education, none have used mentoring and stimulation as pragmatic measurement for businesses performance amongst the 14 wards in Bida, Niger state of Nigeria in 2022. In addition, Arogundade (2011); Orim, Olayi and Ewa (2009); Inegbenebor and igbinomwanhia (2008); Nwangwu (2007) and Paul (2005) posited that the major problem of in entrepreneurship education is the theoretical philosophy, where students are mostly engaged in classroom activities without mentoring and stimulation. Adams (2012) opined that the greatest form of deformity that could afflict a man is not physical deformity but inability to create value and those who could create value most times overcome poverty. Hence, the quality and value of ideas experts have, and pedagogically using mentoring and stimulations in bringing up people are the things that develop a nation. Thus, the greatest need of African man is the revolution of mind”. To this, it is believed that graduates with competent skills cannot be use as vanguards of destruction as envisaged by the researchers that in recent term (2009-2022), Nigeria had witness several social and political mayhem and civil unrest by youths, possibly because could not translate entrepreneurship education to a money making business or limited access to startup capital, which have made some aggrieved graduates and youths to join bad gangs to cause anarchy; “Boko Haram” and Armed Banditry from the North, Niger Delta militancy in the South-South, Armed Robbery and Kidnapping in the South-east and End#SARs in Lagos and Abuja, political thuggery in every part of the country and cyber criminalities in Nigeria (Mohammed, Alhassan, Nadeem, Umair & Elsadig 2021).

Invariably, business performance is seen as the progressive wellbeing, positive, gradual and incremental activities of a business firm measured by growth (sales volume and market share), and revenue, level of customers’ patronage and loyalty and profitability index. Thus, it is believed that “he who can changes the fabrics of its thought, can change its business performance and hence, change the world”. It is in the plight of the aforementioned that the researchers intended to investigate the effect of entrepreneurship education through mentoring and stimulations as pedagogy for business performance of the selected entrepreneurs in Bida local government area of Niger state and make necessary recommendations that could stimulate the stakeholders in transforming both potential and existing entrepreneurs to become an architect and custodians of their own life, for a vibrant business performance. To this regard, the researchers postulated the following null hypothesis (Ho) for testing;

Ho1: Mentoring education is not pedagogy for business performance.

Ho2: Simulation is not pedagogy for business performance

Literature Review

Conceptual review of entrepreneurship education

Indeed, entrepreneurship education is the process of acquiring innovative idea capable of transforming individual total sum of behavior, self concept, skills and competency embedded in individual to improve its business performances. However, it is a general believe that entrepreneurship is a process of acquiring novel idea, knowledge, skills, talent, information seeking and business ethical behaviors in exploiting investment opportunities for business performance. However, as a pedagogical practice, entrepreneurship education has a methodological pattern, linked to creativity and innovation for business performance. Gu and Zhang, (2018) suggested that education is relevant as it contributes to the formation of talent and inspires a sense of innovation, which, in turn, promotes entrepreneurship. Thus, it can be asserted that universities and polytechnics play an essential role in training future entrepreneurs, promoting entrepreneurship for business performance (Uhunwangho, 2014). More recently, Ababtain and Akinwale (2019) posited that entrepreneurship training at the university level has a significant influence on the entrepreneurial interests of students, especially those in the business field. However, Ojewumi and Fagbenro, (2019) asserted that it is crucial to investigate how these programs influence the entrepreneurial intention of higher education students as the findings are still inconclusive and, in some cases, contradictory. It also determined if such an intention is a precursor of entrepreneurial behavior.

Mogbo (2006) entrepreneurship education is the acquisition of knowledge, experience, skills and attitude and its application, if combined could drive individual for wealth creation for economic development. Adelaiye, (2005) asserted that entrepreneurship education seeks to change people’s thought, attitude and belief and equip them with the necessary skills to plan, launch and successfully manage their own business enterprise. Wikipedia (2022) “entrepreneurship education seeks to provide students with the knowledge, skills and motivation to entrepreneurial success in a variety of setting”. Akinola (2006) opined that entrepreneurship education prepare students for self reliance after graduation. Paul (2005) posited “entrepreneurship education is not just about teaching someone how to run a business, but how to encourage creative thinking and promoting a strong sense of self-work and accountability”. Inegbenebor and Igbinomwanhia (2008) are of the view that teaching entrepreneurship is not all about “who can teach but who is qualified to teach”. A business skills is seen by some people to be all “comers’ game” by jumping into the train or bandwagon, yet the teaching requires special training and experience. Arogundade (2011) observed that tertiary educations have not properly included philosophy of self reliance as part of its culture in encouraging its products to actively and freely take part in decision affecting the general welfare of graduates, attitude and culture for the attainment of future challenges. Nwangwu (2007) argued that the failure of tertiary education to imbibe the aforementioned philosophy in students has led to wastages, in terms of both human and natural resources in Nigeria. Orim, Olayi and Ewa (2009), training in school is at variance with what labour market requires, because the graduates concerned might not have been adequately trained by their institutions to become employable or self-reliant in the first place, other factors such as social and political factor might have negated its practice. Entrepreneurship education is therefore a capacity building for potential investors, young men and women in meeting the challenges of futuristic technological advancement, improving the social wellbeing of people and economy at large.

Concept of Mentoring

Izlem, (2017) opined that a mentoring is a process of nurturing the young mind, in terms of career development, novel ideas, experience and professional expertise and commitment to assigned task. Whitney, (2006) asserted mentoring is a dual relationship a mentor (experts) and mentee (learner), where the mentor offers advice, assist in guidance and counseling, encouraging and supporting the young minds (mentee) on how to become successful in life. While the mentee from the other end concentrate and pay attention for vocational and professional development. However, students' mentoring can be viewed as an educational strategy that could enhance and improve the student's knowledge and skills for career development and better performances (Nkomo, Wellington & Clinton, 2018). Mentoring has been described as the process of transforming and reshaping individual thinking for the purpose of exploiting innovative and creativity opportunities for better business performances (Peter & Isaac, 2020).

Concept of Simulation

Simulation is defined as the demonstration and execution of work plan, subject model, system and event in the compute to aid learning process, such as prototype, model and projector displays (Bello, Ibi & Bukar 2016). Simulation is a type of technology whereby theoretical knowledge is being transformed into practical, simplifies through pictorial representations and architectural design, aimed at solving an identified problem of a short term period (Atalan & Donmez, 2019). Talan (2021) observed that simulation is the most effective way of training the students and entrepreneurs on real life situation, represented into models particularly when it is difficult costly, dangerous to educate the students in a real environment, with real tools for an excellent business performance.

Concept of Business performance

McConnelll (2010) opined that business performance as a progressive functionality of business operations, output and transactional successes as a sign of the capacity competencies for an outstanding result. Hence, business performances encompass both behavioral actions and results (feedback). Behavior emanates from the performer which transforms performance from abstraction to action. Murphy et al (1996) asserted that business performance can be viewed from three (3) dimensions; Efficiency, Growth and Profit (EGP), where i. Efficiency encompasses financial measures like return on investment (ROI) and return on equity (ROE); ii. Growth is measured by an increase in sales (volume/revenue), employee's commitment and market share; and profit includes financial strength (capacity) and net profit margin.

In addition, Wright, Gardner and Moynihan (2003) measures businesses performance on the bases of; improve in sales, increase in market share value, industrial harmony, increase in level of productivity, job satisfaction, high profit, employees develop high sense of commitment and loyalty, increase in total production quality / quantity and ability to retain and maintain customers. However, Chary and Ramesh (2012) postulated six (6) key requirements for business organizations seeking to retain and maintained good customers for an efficient performances to adopt the following; i. urgent attention to customers enquiries. ii. Create a customer's friendly operational machine. ii. Proper sensitization of customer on new product development, iv. Gaining accurate picture of customer categories, v. Maximise the profitability of each customer life value and vi. Maximise rate of return on marketing campaigns.

Concept of entrepreneurship education and business performance

Hisrich, Peters and Shepherd, (2010) opined that an effective pedagogical approach in entrepreneurship education will reshape the intention of entrepreneurs and hence, will positively impact on business performance. Jonah (2001) sociologist believed that entrepreneurship will flourish in a society where individual learn how to change there thinking to better their existence, where also status movement in the society is largely dependent on knowledge, hard work, experience, initiative and commitment.

Esomonu (2004) entrepreneurship education is geared towards producing self-employed persons for societal growth. Anyakoha (1993) stressed that entrepreneurship education is aimed at helping students to acquire saleable and managerial skills to establish business after graduation. It prepares and builds persons to be responsible and enterprising, capable of transforming individual mindset to be economically empowered. Ayeduso in Osuala, (2004) opined that entrepreneurship education is a specialized training given to people in order to assist them to acquire skills, ideas, the managerial abilities and capabilities for self-employment rather than being wage employed. It will also enhance jobless graduates to be employers of labour themselves and reduce social ills plaguing the society. Kurato (2003) asserted that entrepreneurship education is aimed at inculcating the young mind on how to explore investment opportunities for enterprise creation. While Paul (2005) posited that entrepreneurship education is aimed at; Education and teaching the students and youths on path of wealth creation, provides the graduates sellable skills to become self employed, adequate training of potential entrepreneurs on how to commercialize creative ideas for product innovation, it would serve as pedagogy for economic growth and development, reduce high rate of poverty, unemployment, civil unrest and smooth transition from traditional enterprising to a modern industrial economy. Babalola (2008) opined that entrepreneurship knowledge and skills has been found changing in every 4-5years, because of technological advancement at such graduates with 10 years experience requires refresher courses to make them industrious". Abdulateef, (2012) "Nigeria, especially in the face of the global economic crisis and its energy crisis requires graduates who will be job "creators" and not job "seekers" through intensive entrepreneurship education". Adams (2012) emphasized that wealth is man's capacity to create wealth. "Money is just a paper that represents value. Value itself is money and anyone who can create value is in money". Ayodele (2006) failure of entrepreneurship practice may be because of inadequate capital, unhealthy and unstable macro-economic environment, fear of people taking risk and government policies not design to promote entrepreneurship.

Nevertheless, Jonah (2001) posited psychologist believed that business performance is concern with the inner psychic (personality trait) of individual, content of mind as the prime mover for risk bearing and innovation for a successful business operation. While to economist and from managerial perspective, business performance is the willingness and ability of an individual to seek out investment opportunities at advantage for societal growth and progressive development in the size and capacity of the established business. Thus, Simon, R. & Watson, L. (2014); Nieman and Nieuwenhuzen (2009) identified four (4) factors that contribute towards business performance as; Education and Knowledge, Skills and experience, Family and role models, low income and gender; The GEM report (2012) states that young males are more likely to start businesses than their female counterparts.

Conceptual Model

The Fig.1, conceptual model below shows the variables of our Independent Variable (IV) and Dependent Variable (DV)

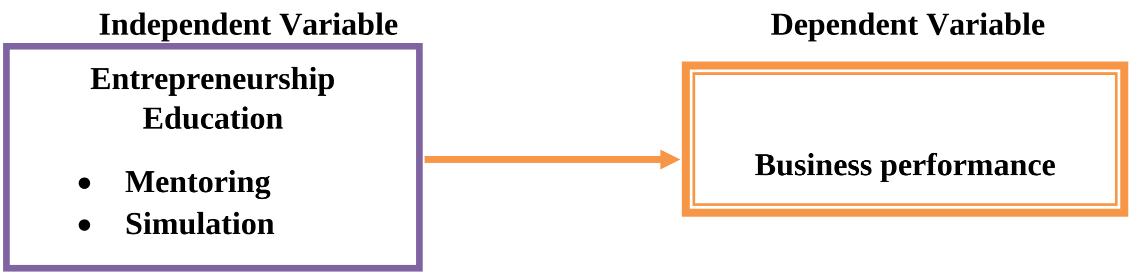

Figure: 1: Researchers' Conceptualization, 2022

The diagram above shows clearly that entrepreneurship education (IV) can serve as pedagogy in enhancing business performance (DV).

Review of Empirical Literature

Olufemi, (2018) studiedthe effect of entrepreneurship education on entrepreneurial intention among tertiary institutions in Nigeria. The researcher adopted survey designed and the result of the study indicated that the students' attitude towards entrepreneurship education for job creation was positive. In addition, Peter andIsaac (2020) also carried out research on managing entrepreneurship education for job creation for university students in north east Nigeria for today and tomorrow, Benue state University. Descriptive survey research design was adopted and the population was 10,312 staff from in 11 public universities in North-Eastern, Nigeria (Academic staff 7,407 and non academic staff 2, 905). The sample size was 400 selected through multi-stage sampling procedure.The data collected were analyzed using mean score and standard deviation t and chi-square was used to test the hypotheses. The researchers found out that students' mentoring have positive impact on job creation for university students in North Eastern Nigeria for today and tomorrow. Nkomo, Wellington and Clinton (2018) investigated the influences of mentoring functions on job satisfaction and organizational commitment of graduate employees in South Africa. The objective of the study was to examine the effects of mentoring functions on job satisfaction and organizational commitment of graduate employees in South Africa. The research was qualitative in nature, and the review was based on the content analysis, and historical data. The findings indicated that mentoring have effect on career development and role modeling functions have significant effects on the job satisfaction and organizational commitment of graduate employees. Thus, Simeon and Hatem (2019) examined the necessity of mentoring in entrepreneurship Education: Reflection by practitioners. Though paper is a content analysis papers and its objective was to determine the effect of mentoring in entrepreneurship education and to illustrate the need to further encourage entrepreneurship practice through mentorship and impact knowledge that the mentee will have a successful business outcome for national development. The researcher suggested the use of Driscoll model of reflection to a mentoring situation for an effective performance and concluded that access to practical advice and support, improved confidence, improved communication and planning skills, learning from the experience of others, and learning the importance of building a network of contacts and the ability to make decisions. Furthermore, Abdul, Jagannadha and Francesco (2022) examined the impact of entrepreneurship education teachers' mentorship pedagogy on students' entrepreneurial intentions using structural equation modeling (SEM) analysis on data collected from 220 students studying entrepreneurship at six UK universities. However, the research findings revealed that the effectiveness of entrepreneurship education teachers' mentorship have effect on students' attitudes, perceived behavioural control and, subsequently, their entrepreneurial intentions. More so, Joe, Luke and Ikenna, (2018) examined simulations in entrepreneurship education: Serious games and learning through play. Reviewing the entrepreneurship education literature to consider the role of simulations, explores the nature of serious games, and assesses the role of such games in simulating entrepreneurial learning. This research uses systematic literature review techniques to collect data on serious games, analyzes these games and provides five detailed case studies on the games. The paper concludes witha discussion ofwhat serious games currently simulate in entrepreneurial learning, and directions for future research. Nevertheless, Talan, (2021) investigated the effect of simulation technique on academic achievement: A meta-analysis study. The objective of the research was to examine the experimental studies on the impact of simulation technique on student's academic achievement by adopting Meta analysis method. In addition, the research sample was 7575 participant using random effects model with mean size and result of the findings revealed that simulation technique significantly and positively have impact on student's academic achievement.

Theoretical Framework

The study is focused on management school of thought, as propounded by Peter Ferdinand Drucker in 1985. More so, the studies is also anchored on the theory of planned behavior and opined by (Ajzen, 1991). They both see entrepreneurship as a discipline capable of transforming human effort for job creation, by producing economical value for business growth and development. This school of thought believed that entrepreneurs are not just only born but can also be made through learning. Furthermore, the study is also anchored on Human Capital Theory (HCT) where philosophers opined that education remains an impetus for improving human capital efficiency, enhancing technological advancement and stimulating global economy positively for a sustainable economic growth and development. The theorist encourages investment in countries workforce for industrialization

(Olaniyan & Okemakinde, 2008). Schumpeter (1934) posited that entrepreneurship education is an apparatus for novel ideas, improves techniques and technologies. Furthermore, Risk Taking Theory (RTT) as propounded by Richard Cantillon and John Stuart Mill which supported entrepreneurship education as a methodology for exposing young mind to take moderate risk, by venturing into an investment opportunities with future maximum returns (Alam & Hossan, 2003).

Research Methodology

The research is quantitative in nature, survey and descriptive methods were adopted. Linear regression analytical method was used complimented by SPSS-V22. The population under investigation was estimated to be 178 practicing entrepreneurs in the fourteen (14) wards of Bida local government of Niger state in 2022 and sample size of 122 was determined using Roasoft sample size calculator (online) at 95% confidence interval. Thus, the questionnaire was adapted from the works of Gibbs (1995) cited by Kaijage and Wheeler (2013) and Peter and Isaac (2020); Radipere (2013); Simon & Watson, (2014); Murphy, Trailer & Hill (1996) with five (5) points likert – scales; Strongly agree, Agree, Neutral, Disagree and Strongly Disagree which were measured and evaluated by entrepreneurial experts with 0.85 and 0.71 reliability respectively, with a five likert scale 1= strongly agree, 2= agree, 3= undecided, 4= Disagree and 5= strongly disagree.

Table 3.1: Population Framework

s/n	BIDA SOUTH	Questionnaire Administered.	Questionnaire Returned	s/n	BIDA NORTH	Questionnaire Administered.	Questionnaire. Returned
1	Bariki	12	8	**8**	Ceniyan	16	16
2	Dokodza	12	9	**9**	Kyari	15	12
3	Landzun	12	6	**10**	Maasaba “A”	12	6
4	Mayaki Ndajiya	12	6	**11**	Maasaba “B”	12	7
5	Nasarafu	12	8	**12**	Masaga “A”	12	7
6	UmaruMajigi “A”	15	11	**13**	Masaga “B”	12	7
7	UmaruMajigi “B”	12	6	**14**	Wadata	12	8
					Total	**178**	**122**

Source: Designed by the researchers, 2022

Model Specification

The presentation below is a regression mathematical model specifying the research variables used to test the hypotheses.

$Y = \alpha + \beta_1 X_1 + \mu$

Where

Y = Business performance

X = Entrepreneurship education (Mentoring and Simulation)

X_1 = Stakeholders support

α = Constant

β_1 „ β_1 = Slope of the regression equation.

μ = error term.

Operational Definitions of the Study Variables

i. Business performance: It is the progressiveness in the operations of an established businesses measured by the growth, increase in sales revenue / volume, profit margin and market reputation of a firm.
ii. Entrepreneurship education: Is the process of impacting innovative

and creative knowledge and skills on both potential and existing entrepreneur to enhance their career development.

Decision Rule

The study rejects the null hypotheses if the results of this study are significant at 1% (0.000 – 0.005), 5% (0.006 – 0.010) and 10% (0.011 – 0.099) level of significance. Otherwise the study accepts the null hypotheses because no sufficient reasons for rejection.

Data presentation and analysis

All the data collected were presented in frequency distribution tables, while the hypotheses were tested using linear regression techniques.

Data Presentation, Analyses and Result

The data collected were presented in frequency distribution tables, while the hypotheses were tested using multiple linear regression techniques

Table 4.1: Analysis on the Administered Questionnaire

Instrument	**Response rate**	**Percentage (%)**
Returned questionnaires	117	95.9
Not returned	05	4.1
Total	**122**	**100**

Source: Questionnaire Administered, 2022

4.2. Entrepreneurship Education

This section presented and interpreted the data collected on the effect of entrepreneurship education for business performance

Table 4.2: Entrepreneurship Education Received by the entrepreneurs

Statement Item	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)
Entrepreneurship education enhances business performance	28 (23.9%)	72 (61.5%)	3 (2.6%)	9 (7.7%)	5 (4.3%)
Entrepreneurship mentoring improves the knowledge, skills and competencies of the entrepreneurs for higher profit	47 (40.2%)	43 (36.8%)	4 (3.4%)	11 (9.4%)	12 (10.3%)
Entrepreneurship education exposes students of tertiary institutions to identify and exploit business opportunities	36 (30.8%)	39 (33.3%)	5 (4.3%)	26 (22.2%)	11 (9.4%)
Entrepreneurship simulation improves entrepreneurial talent to increase sales volume and revenue	29 (24.8%)	54 (46.2%)	3 (2.7%)	18 (15.4%)	13 (11.1%)
Entrepreneurship mentoring needs to go beyond the tertiary institution for a successful business performance.	17 (14.5%)	64 (33.3%)	4 (3.4%)	21 (17.9%)	11 (9.4%)
Entrepreneurship simulations requires pragmatic approaches for a better business performances	20 (17.1%)	62 (53.0%)	2 (1.7%)	16 (13.7%)	17 (14.5%)

Legend: N = 117

Source: Field Survey, 2022

Table 4.2 above shows that 5 (4.3%) of the respondents strongly disagree that entrepreneurship education enhances business performance, 9 (7.7%) disagree, 3 (2.6%) Neutral, 72 (61.5%) agree and 28 (23.9%) strongly agree. Furthermore, it also shows that 12 (10.3%) of the respondents strongly disagree that entrepreneurship mentoring improves the knowledge, skills and competencies of the entrepreneurs for higher profit, 11 (9.4%) disagree, 4 (3.4%) Neutral, 43 (36.8%) agree and 47 (40.2%) strongly agree. In addition, it also shows that 11 (9.4%) of the respondents strongly disagree that entrepreneurship education exposes students of tertiary institutions to identify and exploit business opportunities, 26 (22.2% disagree, 5 (4.3%) Neutral, 39 (33.3%) agree and 36 (30.8%) strongly agree. More so, Table 4.2 above shows that 13 (11.1%) of the respondents strongly disagree that entrepreneurship simulation improves entrepreneurial talent to increase sales revenue. 18 (15.4%) disagree, 3 (2.7%) Neutral, 54 (46.2%) agree and 29 (24.8%) strongly agree. The table 4.2 above, also shows that 11 (9.4%) of the respondents strongly disagree that entrepreneurship mentoring needs to go beyond the tertiary institution for a successful business performance, 21 (17.9%) disagree, 4 (3.4%) Neutral, 64 (33.3%) agree and 17 (14.5%) strongly agree and finally in table 4.2 above shows that 17 (14.5%) of the respondents strongly disagree that entrepreneurship simulation requires pragmatic approaches for a better business performances, 16 (13.7%) disagree, 2 (1.7%) Neutral, 62 (53.0%) agree and 20 (17.1%) strongly agree.

Test of Hypotheses and Discussions

This part tests null hypothesis formulated for the study to draw conclusion

Table 4.3.1: Model Test of fitness Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.954[a]	.909	.908	1.172	.100

a. Predictors: (Constant), Entrepreneurship education (Mentoring and Simulation)

b. Dependent Variable: Business performance

The table 4.3.1, Model summary of linear regression shows that R^2 of 0.909 (90.9%) of the corresponding variation in business performance of selected entrepreneurs in Bida can be explained by the change in mentoring and simulations; meaning that there is relationship between the two variables and the remaining 9.1% can be explained by other factors not in the regression.

Table 4.3.2: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1571.289	2	785.645	571.645	.000[b]
	Residual	156.677	114	1.374		
	Total	1727.966	116			

a. Dependent Variable: Business performance

b. Predictors: (Constant), Entrepreneurship education (Mentoring; Simulation)

Table 4.3.2, Analysis of Variance (ANOVA) shows F value of (x^2 =571.645, and p = 0.000 $<$ 0.05) and the rule is that we would reject the null hypothesis if p value (0.000

< 0.05). We will therefore, reject the Null hypothesis; hence entrepreneurship education is pedagogy for business performance amongst the selected entrepreneurs in 14 wards of Bida local government area of Niger state.

Table 4.3.3:Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.049	.350		.140	.889	-.644	.742		
	Mentoring	.376	.147	.381	2.565	.012	.086	.667	.036	27.783
	Simulations	.508	.131	.576	3.878	.000	.248	.767	.036	27.783

a. Dependent Variable: Business performance

In Table 4.3.3 indicates that at 95% confident interval of the predictors, the lower boundary limit and upper boundary limit of mentoring are 0.086 and 0.667 respectively, with an estimated coefficient β value of 0.376 for hypothesis one result. This discloses that mentoring has significant and positive effect on business performance. In addition, the coefficient result for hypothesis two indicates that at 95% confident interval of the predictors, the lower boundary limit and upper boundary limit of simulation are 0.246 and 0.767 respectively, with an estimated coefficient β value of 0.508. This also discloses that simulations have significant and positive effect on business performance.

Above and beyond, the multiple linear regression result is also used to test the hypotheses. The result reveals the entrepreneurship education serves as pedagogy for business performance as contend in the equation Y (Entrepreneurship education) = 0.049 + $0.376X_1$+ $0.508X_2$

The result of the regression output between the explanatory variables and business performance has a constant β value of 0.049 and standard error of 0.350. Firstly, mentoring has positive co-efficient β value of 0.376 with standard error 0.147, t- value of 2.565 and significant level of 0.012 (1%). Hence, mentoring has positive and significant effect on business performance amongst the selected entrepreneurs in 14 wards of Bida, Niger state of Nigeria. Therefore, 1% increase in mentoring will significantly increase sales revenue by 0.376 (38%). The result is in line with the findings of Nkomo, Wellington and Clinton (2018) that mentoring has effect on career development and role modeling functions have significant effects on the job satisfaction.

Secondly, simulations have positive co-efficient β value of 0.508 with standard error 0.131, t- value of 3.878 and significant level of 0.000 (1%). Hence, simulation has positive and significant effect on business performance amongst the selected entrepreneurs in 14 wards of Bida, Niger state of Nigeria. Therefore, 1% increase in mentoring will significantly increase profit marginby 0.508 (50.8%). The result is in line with the findings ofTalan, (2021) that simulation technique significantly and positively has impact on student's academic achievement and hence improves business performance.

Conclusion and Recommendations

Conclusion

From the general objective to investigate the effect of entrepreneurship education using mentoring and simulation as pedagogy for businesses performance in Bida, Niger state. The researchers submitted that entrepreneurship education, through mentoring and simulations remains the pedagogy for business performance amongst the selected businesses in Bida, Niger state.

Recommendations

1. Government should encourage entrepreneurial centres to the adopting mentoring and simulation as pedagogy for transforming students for excellent business performance.
2. Institutional managers should encourage the tutors to go beyond entrepreneurship educational theories in the classroom and adopt pragmatic approaches for graduate's vibrant business performance.
3. Entrepreneurship educational policy should be extended to secondary schools and skills acquisition centers where graduates and existing entrepreneur acquire more knowledge, skills, talent and experience to enhance their business performance.
4. Potential and existing entrepreneurs are encourage to attend entrepreneurial trainings, conferences, seminars, workshops, symposiums for a betters business performances
5. Entrepreneurs should reshape their attitude, behaviours, characters and customers friendly for an effective business performance.

Suggestions for Further Researches

Further researches are encouraged on the impact of entrepreneurial coaching for business performances and economic development.

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BOOSTING EMPLOYEE PERFORMANCE THROUGH EMPLOYEE ENGAGEMENT

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Abstract

The study examined the effect of employee engagement on employee performance. The employees' engagement were conceptualised in terms of compensation, work environment, and training. The study was underpinned by the social exchange theory as it examined such characteristics as compensation, work environment, and training. The social exchange theory holds that agreements are achieved through a series of interactions between parties that are mutually dependent on one another. The study area was public sector in Abuja, Nigeria. The study adopted the quantitative research design whereby questionnaires were administered to the participants. A sample size of 223 participants were drawn from a population of 528 employees of the government agency in Abuja using Raosoft sampling size calculator. However, only 140 valid questionnaires were retrieved from the participants. Therefore, the data analysis was based on the valid retrieved questionnaires. Data analysis and hypotheses test was done using multiple regression analysis. The results showed a significant relationship between the dimensions of the explanatory variables (compensation, work environment, and training) and the outcome variable (employee performance). The study also revealed that the combination of compensation, work environment, and training were the core elements that explained employee performance by 63.4 percent. In terms of individual contribution, the results indicate that compensation contributed most to the variation of employee job performance while both training and work environment also contributed significantly. The study therefore recommends that the agency needs to integrate all the three constructs into its corporate policy and culture since all of them showed positive and significant relationships.

KEYWORDS: Compensation, Employee Engagement. Performance, Training, Work Environment

Introduction

Organizations are beginning to realize or find that their employees are pertinently their most valuable resource as one of the solutions to surviving and succeeding in their different sectors (Mohsen and Sharif, 2020), which is why many of them now undertake to employing the most skilled and experienced experts to lead their organisations and working diligently to retain these human resources or assets for the accomplishment of their stated organizationalobjectives (Opara, 2021). This shows that in order to maximize the benefits of an organization's human resource, which is reliant on the performance of the company, employee engagement activities are required. Successful and appealing businesses always work to increase the value of their human capital. As a result, employee engagement aims to foster a culture in which workers voluntarily decide to act in the organization's greatest advantage. High employee productivity and low staff turnover boost an organization's competitive advantage. This study's goal is to investigate the connection between employee engagement programmes and performance in Abuja Enterprise Agency (AEA).

A few conditions must be met before performance can improve. They are referred to as productivity drivers (Abdalla & Ahmed, 2013; Thomas & Rowland, 2014). Job satisfaction is essential for boosting productivity since happy people work their utmost for a company (Bertels, Koen, & Elsum, 2015; Gurazada & Rao, 2013). Which programmes have the largest influence on employees has been a topic of discussion among business leaders in recent years (Arshadi & Shahbazi, 2013; Khedhaouria, Montani, & Thurik, 2017). Business owners could perhaps allow employees to design their own incentive system (Arshadi &Shahbazi, 2013). Workers perform better when company leaders let and encourage them to adopt their own reward approach (Holland & Weather, 2013).

When employers give workers the freedom to select their own incentive plan, they observe a more energetic and productive staff with improved employee performance (Odunayo, 2015; Thomas & Rowland 2014; Spector, 2013). Business executives should allow employees to select their preferred incentive scheme because every individual is different. Corporate leaders boost employee morale by allowing employees to choose between cash or in-kind rewards (Al-Shuaibi, Subramanian, & Shamsudin, 2014; Wang, Waldman, & Zhang 2014). Numerous identifiers, such as wage increases, promotions, training and development, and fringe benefits, have been found by researchers (Ratiu & Suciu, 2013; Thomas, & Rowland 2014; Sakulkijkarn, 2012). Management theorists claim that training offers employees a sense of value and connection to the organisation and boosts their confidence in their work (Burns & Christie, 2013; Silvius, Kampinga, Paniagua, & Mooi, 2017). As said by Cassell (2014), employees are receptive to having high expectations and they desire to realize they are engaging with exceptional people.

Employee performance is essential to an organization's success because it enables each component to function to its fullest capacity, which in turn enables the organisation as a whole to achieve organisational performance. Poor employee performance will impede the achievement of organisational goals (Al-Omari & Okasheh, 2017). According to Kawiana, Dewi, Martini and Suardana (2018), the term "performance" refers to on-the-job or actual performance (work achievement or actual achievement achieved by someone). The consequence of a worker's quality and amount of work accomplished while carrying out the tasks assigned to him is referred to as performance (or work achievement). The five employee performance indicators are Quality of Work, Quantity of Work, Work Discipline, Cooperation, and Initiative.

Statement of the Problem

Around the world, studies on employee engagement have been conducted, and they demonstrate a linkage between high levels of employee engagement and improved profitability and productivity (Gallup, 2010). Similar studies have been conducted in Nigeria, looking at the importance of employee engagement (Adekoya, Jimoh, Okorie & Olajide, 2019), critical drivers of employee engagement (Ikon, & Chika, 2017), and perceived high performance work practises and employee engagement (Isimoya, Bakare, & Olaniyan, 2020). Based on this research, motivated employees perform better since they are proactive, set higher goals, are sincere about their motivation, behave in a pro-social manner, and maintain good health. The relationship between employee engagement strategies and performance at an enterprise that concentrates on the development of micro, small, and medium-sized firms in the Federal Capital Territory (FCT), however, has not been fully examined in any of these research. This study aims to close the existing knowledge gap by examining the relationship between employee engagement strategies and employee performance at AEA, an organisation that aims to assist new and established business owners in overcoming growth-related challenges by giving them access to financing, sound business planning, entrepreneurship training, suitable workspace, and many more.

Objectives of the Study

i. To assess the effect of employee compensation on employee performance at AEA Abuja
ii. To examine the effect of work environment on employee performance at AEA Abuja
iii. To explore the effect of training on employee performance at AEA Abuja

LITERATURE REVIEW

Theoretical Framework

Kombo and Tromp (2006) assert that theories provide examples and patterns of the components of the framework. The work is also guided by theories, which help interpret the findings. Despite the fact that there are numerous potential theoretical perspectives on this issue, the researcher anchored this study on social exchange theory only.

Social Exchange Theory

Saks (2006) presented the social exchange theory of employee engagement. This theory provides a hypothetical framework for talking about the factors that influence employees' levels of engagement in their occupations. The social exchange theory holds that agreements are achieved through a series of interactions between parties that are mutually dependent on one another. The essential assumption of the social exchange theory, following AbuKhalifeh and Som (2013), is that as long as both parties follow the rules of the exchange, the connection eventually turns into one of trust, loyalty, and understanding. Therefore, by demonstrating a high level of dedication to their work, an employee may successfully recompense their employer (AbuKhalifeh & Som, 2013).

Saks (2006) argued that an employee's level of engagement is significantly influenced by the tools and facilities provided by their organization. To respond to organisational action, every employee must give their task their whole attention and devote additional mental, emotional, and physical resources to it (AbuKhalifeh & Som, 2013). Employees who get resources from their employer experience a sense of obligation toward the company and raise their level of involvement and productivity in an effort to repay it. When an organisation does not provide these kinds of resources, workers are more likely to resign and lose interest in their jobs. As a result, the resources that a person brings to their job—cognitive, emotional, and physical—depend on the resources that they receive from their employer (Kahn, 1990). Thus, the psychological and emotional connections that exist between staff members and a company are what define employee engagement and influence whether or not workers perform successfully (AbuKhalifeh & Som, 2013). The social exchange theory is the main framework for interpreting organisational behaviour (Roch, Shannon, Martin, Swiderski, Agosta, & Shanock, 2019). At its core lies the concept of reciprocity.

Empirical Review and Hypotheses Development

Compensation and Employee Performance

Recently, Ilham (2022) did a study with the aim of analysing and determining the impact of compensation and motivation on employee performance at Fajar TV FM Makassar. The study's population consisted of each of Fajar TV FM Makassar's 60 employees. The census sampling method involves selecting a sample from the entire population. To address these concerns, the researchers used a quantitative approach using primary data from a questionnaire given to the entire research sample. All hypotheses are checked using partial, simultaneous, and coefficient of determination tests as part of the descriptive statistical analysis technique utilised for data analysis. The results show that the compensation variable has a positive and significant influence on employees' performance at Fajar TV FM Makassar. This suggests that employees of Fajar TV FM Makassar will perform more efficiently the more adequately compensated in accordance with their needs. In addition, another recent research carried on by Zaeni, Arfah, and Semmaila (2022). The goal of the study is to determine and assess the effects that compensation and workplace conditions have on employee performance at the Luwu Regency Regional Secretariat. The Luwu Regency Regional Secretariat's 134 members took part in this investigation. Due to the small size of the population, this study used the census approach, with every member of the community participating as a responder. All participants completed questionnaires, which served as the main source of data for this study. The data analysis method employed is multiple linear regression analysis utilising the SPSS application. The results showed a strong correlation between compensation and working conditions and employee performance at the Luwu Regency Regional Secretariat. The compensation variable is the component that impacts employees of the Luwu Regency Regional Secretariat's performance the greatest. Furthermore, in another study conducted by Syamsuddin, Pratama, Sunarsi, Affandi, Rifuddin, & Mujahidin (2021), whose purpose is to identify and evaluate the relationship between compensation and work discipline using motivation as a mediating variable. The compensation and work discipline variables in this study are the predictor variables. Employee performance is the criterion variable, and motivation is the mediating factor. Using the purposive sampling method, 57 respondents made up the research samples. According to the findings of path analysis utilising smartPLS 3.0 the study found that there is a positive and significant relationship between compensation and employee performance. Moreover, Elisa, Nabella, and Sari (2022) recently conducted a study to ascertain the impact of role perception, human resource development, and compensation on employee performance. This kind of research use a quantitative method to study causality. 109 Ibn Sina University personnel are included in the study. 85 respondents made up the samples that the Slovin formula produced. Simple Random Sampling is the chosen sampling technique. Multiple linear regression is the technique utilised in the data analysis. According to the findings of this study, employee performance is positively impacted by role perception, human resource development, and compensation in part and simultaneously. This study's conclusions show that all predictor variables, including compensation, have an impact on the creation of an empirical model of employee performance. Hence, the influence of motivation, work discipline, and compensation on employee performance was examined in a study carried out by Sitopu, Sitinjak, and Marpaung (2021). The purpose of the study is to identify and evaluate the partial and simultaneous effects of compensation, work ethic, and motivation on team member performance. This investigation was conducted at PT. Sinar Jernih Suksesindo. There were 130 employees in the study's samples. The basic data used in this study is what the researchers got straight from the source. According to this study, compensation, leadership, and motivation all have a substantial impact on team member performance, with a sig value of 0.001. Work discipline, compensation, and motivation are some factors that impact performance. Finally, on the basis of the above discussions, the study hypothesized as follows:

H1: Compensation is positively and significantly linked to employee performance.

Work Environment and Employee Performance

Tesmanto and Rina (2022) undertook an investigation with the goal of determining the degree to which the work environment at Panca Sakti University Bekasi in Indonesia affects employee performance. Quantitative descriptive research is the type of research that was used in this study. One hundred and twenty one (121) Panca Sakti University Bekasi employees participated in the study. The sampling technique used was cluster sampling, and 57 people, or a portion of the population, were included in the sample. The analytical methods employed are simple linear regression analysis, correlation coefficient, t test, and coefficient of determination. The results of a simple linear regression analysis showed that the Work Environment variable has a significant impact on employee performance at Panca Sakti University Bekasi.

Furthermore, another study on the impact of compensation and work environment on employee performance in the Luwu Regency Regional Secretariat was conducted by Zaeni, Arfah, and Semmaila, (2022). 134 workers of the Luwu Regency Regional Secretariat participated in this study. This study used the census approach, with all members of the population serving as respondents, due to the small size of the population. The basic data for this study came from questionnaires given to all participants. Multiple linear regression analysis using the SPSS application is the data analysis technique used. The outcomes demonstrated a significant relationship between workplace environments and employee performance at the Luwu Regency Regional Secretariat.

Also, in a study that looks at how work discipline mediates the influence of the work environment on employee performance. The research was conducted by Supriyanto and Ekowati (2020). The target population of the study consists of all permanent employees, and 78 respondents were selected from this group using the saturation sampling approach. In a quantitative study, questionnaires were utilised as the method for acquiring data. Data evaluation employed Path Analysis. The study validates that the workplace environment has an influence on employees' performance, and that work discipline mediates this impact.

In addition, Lesmana, and Damanik, (2022) conducted a study with the aim of identifying and analysing the simultaneous and partial effects of environmental variables, work discipline, and motivation on employee performance at the Regional Tax and Retribution Management Agency of Medan City. A quantitative methodology is used in this investigation. The analytical method employed is a combination of linear analysis methods. The findings showed a substantial relationship between the work environment, work discipline, and work motivation on employee performance.

Additionally, Budianto and Katini (2017) observed in earlier research on the effect of the work environment on employee performance that it has a positive and significant impact on performance. Alzghoul, Elrehail, Emeagwali, and Aishboul (2018) further suggest that the physical workplace has a major impact on worker performance. Other independent research by Moulana, Sunuharyo and Utami (2017); Saputro and Fathoni (2017) show that the physical condition of the environment has a favourable and significant effect on performance.

On the basis of the above discourse, the research hypothesized the following:

H2: Work environment is positively and significantly linked to employee performance.

Training and Employee performance

In a study titled The Effect of Training and Work Environment on Employee Performance and Job Satisfaction as Intervening Variables in Pt. Mayora Cibitung, conducted by Siregar and Sitorus (2022). With 210 participants who were chosen at random from the workforce of 411 employees, the goal of this study is to analyse and examine the impact of job satisfaction, work environment, and training on the performance of employees of PT. Mayora Cibitung. By having the respondent fill out a questionnaire, data were gathered for each variable separately. Data that has already been subjected to rigorous protocols and correlations is subjected to analysis using the path analysis. These findings demonstrate the clear relationship between training, the workplace, and job satisfaction. Training also has an impact on the workplace, which in turn has an impact on job satisfaction. The results demonstrate that factors taken into account in PT. Mayora Cibitung's strategic planning for the development of its human resource base include training, the workplace, and employee job satisfaction.

Also, in their 2019 study, entitled "Impact of Training Methods on Employee Performance in a Direct Selling Organization, Malaysia," conducted by Mahadevan and Yap (2019). Examining the effects of both on-the-job and off-the-job training on employee performance is the goal. The researchers used a positivist approach to study and used survey questions to gather quantitative primary data. The questionnaire was created using a number of different on-the-job and off-the-job training approaches. The researcher used the census approach to gather data, giving each of the 162 employees in the target demographic an equal opportunity to take part in the study. Only 124 of the 136 responses were deemed to be full, so only those 124 are approved. The regression results were calculated by utilising SPSS software to examine the collected data. The outcome demonstrates that training received both on and off the work has a good, significant impact on employee performance.

Furthermore in another study conducted by Prayogi and Putri (2022),to decide the level of training and work ethics' influence on employee performance. Associative and quantitative methodologies are also used in this study. The associative approach is used to examine the relationship between two or more variables. In this study, there were 50 responses overall, making the sample a saturated sample of the entire population. Multiple linear regression is the data analysis method. Utilizing SPSS 22 is the method for data analysis. The findings of this study somewhat support the idea that training improves employee performance in a significant and beneficial way.

Igudia (2022) conducted a research titled Employee Training and Development, and Organizational Performance: A Study of Small-Scale Manufacturing Firms in Nigeria. Two factories producing table water—Lumen Christi Table Water and Ever-Well Table Water—located in Uromi, Edo State, Nigeria, made up the study's organisational scope. The study's overall population and sample size were 137 responders, which is equivalent to 137 participants. Data from a primary source, a questionnaire, were used in the study. Using the Statistical Package for the Social Sciences (SPSS) version 25 for data analysis, the Person Product Moment Correlation Coefficient and the one-sample Kolmogorov-Smirnov test were performed. Results indicated a strong positive correlation between employee perception of training and organisational performance, a high degree of impact of training design on employee performance, a high degree of impact of training delivery style on employee performance, and a high degree of impact of employee training on organisational performance. Based on these conclusions, the study suggests, among other things, that a framework be set up for accurate assessment and evaluation of employee performance after each training exercise, as this will guarantee that only employees who need training are sent on training.

A study entitled "Effect of Training and Development Programs on Perceived Employees Job Performance in Selected Insurance Companies in Lagos State" was undertaken by Olanipekun, & Olanipekun (2022). Theory X and Theory Y by Douglas McGregor served as the study's underpinning. Using a simple random sampling technique, 137 employees from three different insurance companies—Mutual Benefits Assurance Plc, Oasis Insurance, and Mansard Insurance—were chosen as the sample size. The data were then analysed using SPSS and displayed using simple percentages and frequency distribution. The study came to the conclusion that training and development programmes in the chosen insurance companies had a significant impact on organisational growth by expanding their clientele and enabling efficient operation of the organisation with little to no management oversight.

From the aforementioned discussion, the study hypothesized that:

H3: Training is positively and significantly associated with employee performance.

RESEARCH METHODOLOGY

Research Design

A cross-sectional research design is used in the study. Following Creswell (2013), a cross-section of the population of the organisation under study was employed to create a representative sample using a cross-sectional research methodology. Additionally, a cross sectional research design was more appropriate because the goal of this study was to explore the link between the explanatory variables (compensation, work environment, and training) and the outcome variable (employee performance). The study by Cohen, Manion, and Morrison (2013), which claimed that a cross-sectional research design is acceptable for the descriptive purposes connected to correlational research, is also in agreement with this.

Population and Sampling

A population, as said by Bell and Waters (2014), is the entire group of people or units that the researcher is interested in and at which the findings of the study can be extrapolated. The 528 employees of the firm under research made up the target total population in this study. There are both men and females in this.

In a manner similar to that of the previous study, simple random sampling was used to ensure that each employee in the population had an equal chance of being chosen, increasing the representation of the sample.

Sample and Procedure

The current study made use of a Raosoft Sample size calculator (www.raosoft.com) to select a sample of 223 employees from a population of 528 from a public organisation in Abuja, Nigeria. However, the questionnaire was adapter from Namanga (2017), using a 5-points Likert scale, the participants were asked to rate how much they agreed or disagreed with certain assertions.

DATA ANALYSIS

Response Rate

A survey's response rate is calculated as the total number of respondents divided by the sample size. A total of two hundred and twenty three (223) sets of questionnaires were distributed, and 140 of them—or a 63% response rate—were promptly completed and returned. According to Sekaran (2003), a response rate of 30% or above was considered to be satisfactory. The 223 participants who were randomly selected for this study had a response rate of 63%, which is good for the study's course.

Table 1: Questionnaire Return Rate

Response Rate	Frequency	Percentage
Retrieved	140	63
Not Returned	83	37
Total	**223**	**100**

Reliability Statistics

In order to assess the variables' internal consistency, a reliability statistic was performed. By using the Cronbach Alpha Method, it aims to fundamentally verify the concepts' consistency and stability. Alpha values of 0.7 and higher are typically significant for the reliability test (Cronbach 1951). The Cronbach's Alpha value was shown in Table 2, where the reliability coefficient achieved by all concepts was excellent as the total alpha was 0.769, which is above 0.70; hence, it demonstrated high levels of reliability within the data gathered for this research.

Table 2: Reliability Statistics

Cronbach's Alpha	N of Items
.769	4

Correlation Analysis

The association between the exogenous variables and the criterion variable was ascertained by the correlation analysis. The direction, magnitude, and significance of the link were displayed using Pearson's correlation coefficient. According to the research, there is a positive correlation between compensation, work environment, and training; and employee performance.

According to Cohen (1988), there is a low effect (low correlation) if correlation (r) is between.10 and.29; a medium effect (moderate correlation) if it is between.30 and.49; and a high effect (strong correlation) if it is between.50 and.99. Therefore, the differences in compensation, work environment, and training are correlated by.697, .478, and.581, respectively. As a result, and as shown in Table 3 correlation values for the constructs are strong correlation, moderate correlation, and strong correlation, respectively.

Table 3: Correlations

		Emp_Perf	Compns_tn	Work_Envrnt	Trainng
Emp_Perf	Pearson Correlation	1	.697**	.478**	.581**
	Sig. (2-tailed)		.000	.000	.000
	N	140	140	140	140
Compns_tn	Pearson Correlation	.697**	1	.257**	.419**
	Sig. (2-tailed)	.000		.002	.000
	N	140	140	140	140
Work_Envrnt	Pearson Correlation	.478**	.257**	1	.389**
	Sig. (2-tailed)	.000	.002		.000
	N	140	140	140	140
Trainng	Pearson Correlation	.581**	.419**	.389**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	140	140	140	140

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

Model Summary

The model summary was developed to determine how much the explanatory factors explain variation in employee performance. Table 4's findings reveal an R-square value of 0.629, which indicates that compensation, work environment, and training can altogether account for 63.4% of the outcome variable (employee performance). Nevertheless, it still puts 36.6% (100%, -63.4%) of the research's findings unexplained. This suggests that there may be other crucial factors that were not taken into account in this study but are essential for explaining variations in employee performance.

Table 4: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.796[a]	.634	.626	1.876	1.657

a. Predictors: (Constant), Trainng, Work_Envrnt, Compns_tn

b. Dependent Variable: Emp_Perf

ANOVA

Analysis of variance (ANOVA) was used to examine the statistical significance of the regression model and determine whether it is a good predictor of the outcome variable (employee performance). As a result, Table 5's findings demonstrate that the model is an effective predictor of the association between the explanatory variables (compensation, work environment, and training) and the outcome variable (employee performance) (F = 78.547; p = 0.000). As a result, the dependent variable's (employee performance) variance can be significantly explained by the explanatory variables (compensation, work environment, and training).

Table 5: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	829.432	3	276.477	78.547	.000[b]
	Residual	478.704	136	3.520		
	Total	1308.136	139			

a. Dependent Variable: Emp_Perf

b. Predictors: (Constant), Trainng, Work_Envrnt, Compns_tn

Hypothesis Testingand Regression Coefficients

Multiple linear regressions were used to look at the relationship between more than two independent variables and one dependent variable in order to test the study hypotheses (Hair, Black, Babin & Anderson 2010). The study's formulated hypotheses were tested using regression analysis. To determine if the independent variables (compensation, work environment, and training) predicted the outcome variable (employee performance), multiple linear regression analysis was used.

The standardized beta value would be taken into account in this case in coefficient Table 6. The significance values for the three independent variables must be less than 0.05 to be accepted as significant, and the beta value is positive, indicating that the influence is positive. Beta standardized coefficients were used to assess the relative contributions of the explanatory variables of compensation, work environment, and training to the variation in employee performance. Accordingly, Table 6 findings show that compensation (β = 0.523; p = 0.000), training (β = 0.268; p = 0.000), and work environment (β = 0.238; p = 0.000) all contributed to the variation in employee performance.

Table 6: Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.752	1.337		2.058	.041
	Compns_tn	.486	.053	.523	9.093	.000
	Work_Envrnt	.195	.046	.238	4.207	.000
	Trainng	.212	.048	.268	4.449	.000

a. Dependent Variable: Emp_Perf

In the equation, $Y= \beta0 + \beta1X1+ \beta2X2 + \beta3X3 + €$

Where:

Y = Employee Performance; β0 = constant (coefficient of intercept); β1… β4 = regression coefficient of the three variables.

X1 = Compensation; X2 = Work Environment; X3 = Training

€ = Error Term.

Emp_Perf = 2.752 + .523Compns_tn + .238Work_Envrnt + .268Trainng

Discussion, Conclusion and Recommendations

This study examined the effect of employee engagement on employee performance. The proxies of employee engagement were assessed in terms of compensation, work environment, and training. With regards to the results obtained by the regression analysis, it was revealed that there is positive and significant impact of employee engagement on employee performance. The findings showed that there is positive and significant relationship between compensation, work environment, and training; and employee performance. The findings of this research work affirmed that enhanced compensation is positively related to employee performance. The results of the analysis indicated that there is significant and positive relationship between work environment, and training; and employee performance. Earlier scholarly works had shown that the same conclusion stating that compensation, work environment, and training were positively and significantly related to employee performance (e.g. Ilham (2022), Zaeni, Arfah, and Semmaila (2022); and Sitopu, Sitinjak, and Marpaung (2021) – for Compensation; Zaeni, Arfah, and Semmaila (2022), Lesmana, and Damanik, (2022), and Alzghoul, Elrehail, Emeagwali, and Aishboul (2018) – for work environment; and lastly for training, the findings are in line with Mahadevan and Yap (2019), Olanipekun, and Olanipekun (2022), and Igudia (2022) studies.

On the basis of the findings, the study concluded that the dimensions of employee engagement have significant effect on employee performance in the organisation under study. Compensation, work environment, and training are key components of employees' expectations in the work place that improve employee performance. The study revealed that the combination of compensation, work environment, and training were the key rudiments that explained employee performance by 63.4 percent. The study has presented an empirical evidence that there is a significant relationship between employee engagement dimensions – compensation, work environment, and training; and employee performance of the organization under study.

The study therefore recommends that the agency should integrate all the three constructs under study into their corporate policy and culture since all of them showed positive and significant relationships.

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INFLUENCE OF MOTIVATION ON EMPLOYEES' PRODUCTIVITY (A STUDY OF SELECTED DEPOSIT MONEY BANKS ABAKALIKI)

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Abstract

In every organization, employees from the heart of it while they are being influenced undeniably by the force of motivation, therefore this study examines the relationship between Motivation and Employees' productivity, using five Selected deposit money banks in Banksin Abakaliki,ebonyi State as a case study. Motivation comes in handy for a firm that wishes to attain its goals and prospects.

When the workers are motivated, they improve their commitment to the firm's objectives and so it is the duty of every firm to incorporate the various motivating factors in their system.A descriptive research style was used105 well-structured questionnaires were issued to the branches with a total of 100questionnaires' received back and passed through statistical analyses. The research questions utilized were raised based on the research objectives and hypotheses. Regression analysis and Pearson Product Moment Correlation analysis was deployed to test the various hypotheses articulated in the study.However, the result proved that motivation does have a direct positive effect on employees' productivity as well as leading to the increase of employees' morale in a work place. Financial motivation involving monetary rewards have greater impact on performance and organizational productivity. The study found out that goals were widely used as motivators in the banks. It also found out that the employees were dissatisfied with the low salaries they were getting. Since financial motivation involving monetary reward is very effective towards achieving higher productivity among employees, there is need for the management of deposit money Banks in Abakaliki to regularly use it in order to benefit from its effectiveness.Organization should continuously embark on incentives, employees' welfare, periodic salary/wage increment and training of staff in response to their needs.

Keywords: productivity, employee and motivation

Introduction

The establishment of an organization begins with a plan of goals and objectives to be achieved under a specified time period within which the management influences their subordinates in order to meet up with the outlined targets of the business enterprise. Two kinds of capital are indeed needed to achieve the said objectives namely financial/material and human capital. The human resource is the most important of all resources among the various factors of production and it is still what set the gap between Organizations (Maimuna & Rashad, 2013). Even as managers intend to make financial and material availability to workers for their operations in various units or departments, these human force (employees) must be influenced for them to combine their potentials with the available resources to arrive at set standard of the organization. In order to achieve this, motivation of workers for productivity becomes a major factor to be considered because if left on their own resolve, the organization may not meet its targets as at when due. This study therefore seeks to uncover the effect of motivation on employees' productivity (which also relate to Organizational productivity) (Baron, Henley, McGibbon &McCarthy, 2012). Certo (2016) defines motivation as giving people incentives that cause them to act in desired ways. Motivation is also defined as the process of arousing and sustaining -goal-directed behavior by Nelson (2013). Motivation focuses on why people work the reason and motive behind what they do. It e still considered as those motives which may be needs or desires that induce employees to act or work. It proofers answer as to why managers and/or workers do the work they do in an organization.

Motivation as a human factor has tremendous influence on employees with respect to their productivity in the workplace. And as such, much attention must be given to it by managers in order to arrive at expected set goals for employees leading to the attainment of corporate objectives. To achieve this, employees ought to be well motivated which can make them to be more effective and efficient in their different career jobs. But as employees differ in their ability to work, so also is their motivation different. An employee's background, skills, experience.The establishment of an organization begins with a plan of goals and objectives to be achieved under a specified time period within which the management influences their subordinates in order to meet up with the outlined targets of the business enterprise. Two kinds of capital are indeed needed to achieve the said objectives namely financial/material and human capital. The human resource is the most important of all resources among the various factors of production and it is still what set the gap between Organizations (Maimuna & Rashad, 2013). In order to achieve this, motivation of workers for productivity becomes a major factor to be considered because if left on their own resolve, the organization may not meet its targets as at when due. This study therefore seeks to uncover the effect of motivation on employees' productivity (which also relate to Organizational productivity).

Employees' motivation is a challenge and keeping them motivated an even more difficult task on the part of management (Levy, 2013). Today, organizations are greatly forced to identify and implement programs such as trainings, incentives, promotions, rewards, recognition, salaries, wages, etc. that will prove effective in enhancing employees' productivity (Deci, 2013). Employees' motivation has changed significantly from just salaries and wages to expect higher performance over time; it is more complex than that due to advent of other motivating factors and strategies in the contemporary business society (George and Jones, 2013). Employees can change their organization of work due to the reason that they are not well motivated. Some may not be ready to leave because of some benefits they enjoy in terms of promotion which leads to increase in salaries and wages, bonuses and some other incentives. Thus, motivation is a vital key to retain workers service and get the best labor from them.

Statement of the problem

In most organizations, there is a major challenge of how best to motivate workers towards effectiveness and efficiency in their respective jobs and duties. A poorly motivated employee might perform below expectations. And if also all employees in a workplace are placed on the same motivating factor productivity might still not be as expected because workers are motivated differently based on the dynamism of needs and environment.

So, it is now left for the management to discover what motivates her subordinates per time and how best to meet up with them so as to attain the general good of the organization. Also, as earlier said each employee has his or her own motivator and must be harmoniously integrated into the human resource policies of the institution for effective results. It is true that motivation looks out for higher employee productivity in a bid to attain corporate goals and objectives which is the end of management in an organization.The reasons why this work is needed despite others has conducted the same work is because, this work is narrow down to abakaliki ebony.

Objectives of the study

The study is generally aims to determine the influence of motivation on employees 'productivity focus on deposit money Banks in Abakalik Ebonyi state, while the specific objective is to:

i. Determine the extent of motivation that leads to employees' productivity.
ii. Determine how motivation increases employees' morale for work.
iii. Determine how motivation of employees leads to the attainment of organizational goals and objectives.

Research questions

As a guide to this study, the following are the research questions:

i. To what extent does motivation leads to employees' productivity.
ii. How does motivation increases employees' morale for work
iii. To what extent does motivation of employees leads to the attainment of Organizational goals and objectives.

Statements of Hypothesis

HO. Motivation has a direct effect on employee's productivity.

H1. Motivation does not have a direct effect on employee's productivity.

HO. Motivation of employees leads to the attainment of organizational goals and objectives.

H1. Motivation of employees does not lead to the attainment of Organizational goals and objectives.

Hypothesis II

HO. Motivation increases employees' morale for work.

H1. Motivation does not increase employees' morale for work.

Conceptual framework work

Concept of motivations;

In a complex and dynamic environment, management of the organization always create the right environment where in employees feel trusted and are empowered to take decisions in the organization which helps to improve the motivation level of employees and eventually organizational performance are enhanced. In the world of business, motivation is a phenomenon that cannot be easily overlooked as far as humans are involved. Apart from the employees knowing the goals and objectives of their Organization, it is still expedient for them to be well motivated so that the outlined targets will be a reality according to the time frame apportioned to them Wallace and Andrews Zilagy (1994) opine that "Motivation is a dynamic process that, motivate, energizes, directs and determines change in behaviors. Lakin Folajin (2001), spoke at motivation as term used generally when somebody is stimulated, the interest of a workers so as to be able to work and bring or breeds efficiency in his work. Luthans (1998), Motivation is a process which starts with a physiological or psychological deficiency or need that activates behavior at a drive that is aimed of a goal or incentive. Ateman and Snell (1999) see motivation as the forces that energizes, direct and sustains a person's effort. Robbins (2001) defines motivation as the processes that account for an individual's intensity, direction and persistence of effort towards attaining a goal. Joena Agbato (1988) says "motivation is an important determinant of human behavior, it is that which movies one towards a goal, thus, motivation begat performance". Cole, (1995) also defined motivation as the term used to describe those processes, both instinctive and rational, by which people seek to satisfy the basic drives, perceived needs and personal goals, which trigger human behavior. Nwachukwu (2006) defined motivation "as that energizing force that induces, compels, and maintain behavior. Human behavior is motivated and goal directed.Employee motivation and employee productivity have been an integral area of study for so many researchers across the globe in the twenty-first (21st) century. This is so because of the enormous attention employees have in any organizational establishment. The success and/or failure of any business depends mostly on how it's workforce are being managed and motivated. Their activities in the workplace contribute either to the attainment of corporate goals and objectives or otherwise. So, employees are a force to reckon with in the organization. Such authors that made significant impact to the study of employee motivation and productivity include: Abraham Maslow (the father of motivation theory), Frederick Herzberg, Douglas McGregor, David McClelland, Victor Vroom, John S. Adams, just to mention a few.

Kellerman in 2007, expanded the studies of researchers like Kelley, Zaleznik, and Challeff to establish what he called the level of engagement to categorize individuals in an organization. The revealed that employees continually move from a range of 'feeling and doing nothing entirely' to the range of 'being passionately committed and deeply involved'. By this, a manager can reach his employees and create a leadership style that will maximize the influence a specific effort will produce on the motivation of employees. Most of the studies above connect high employee motivation with developed performance of employees.

The result of the research carried out by Lin (2007) on the assessment of intrinsic and extrinsic motivation on employees' productivity shows that an important correlation exists between.

Types of Motivation

Motivation as a psychological phenomenon have two (2) major types of motivation which are Intrinsic Motivation and Extrinsic Motivation. Accordingly, Lawler (1969) intrinsic motivation is the degree to which feelings of esteem, growth, and competence are expected to result from successful task performance. The view of Porter and Lawler, 1968 restricts intrinsic motivation to an expectancy approach and expectancy theory which clearly indicates that intrinsic and extrinsic motivations tally.

Intrinsic Motivation

In this type of motivation, the motives or drives comes from oneself and not around. It is an internal motivation state that instigate a person into a particular action. It is a psychological related rewards such as a sense of achievement, good appreciation, positive recognition and so. According to Mullins (2005), these psychological rewards are those that can always be decided by the actions and behavior of the individual managers. Intrinsic motivators are focused on the attribute of work life which have a deep long-lasting effect on individuals because they are inherent in them other than being imposed upon from external (Armstrong, 2006).

Intrinsic motivation is natural and physiological drives like hunger, thirst, sleep, pain relief, temperature regulation, need for oxygen, etc. For instance, the hunger is the energizing force coming from the body to cause an individual to eat food. In the same way, after the day's work, the individual feels exhausted and therefore a good measure of sleep to relax for the next day. Employees that are highly intrinsically motivated tend to be more loyal in their work place than others.

Extrinsic Motivation

The motives in this type of motivation originate from without the individual. The energizing force comes the work environment other than the individual worker that compels the individual to practice distinct behaviors. Though these motives are external to the human body but they have a rewarding or punishing impact for the individual. Extrinsic motivation includes the following: incentives; bonuses; allowances; promotion and demotion; rewards and punishment; merit and Distinction certificates; appreciation certificates and prizes, etc. its motivators are self-ambitious needs like increase in salaries and wages, desire for promotion, trainings, social needs, and so on. Extrinsic motivation is decided at the organizational level and have quick effectual impact on employees but is mostly on the short-term basis (Mullins, 2005; Armstrong, 2006). According to Kintore (2000), money remains the most significant motivational strategy. This means that majority of employees are extrinsically motivated.

Moreover, as per to Amiable et al. (1993) Intrinsically motivated individuals are classified as those persons that seek, interest, satisfaction of curiosity, self-expression, or personal challenge as they work. Whereas, in the case of extrinsically motivated individuals, they are people that work in order to attain to some ambition that is feasible in the work they do.

Motivation factors

Motivation as a concept is experimented through various means or factors which stimulate workers to give in their best in the place of work. These motivation factors influence employees in different ways depending on their environment (internal and external), background, experiences or expertise and personal needs/ambitious. Therefore, a motivating factor may exert effect on an employee but when there is a variation in the above mentioned circumstances, its grip on the worker changes as well. There are many motivation factors about to be discussed which managers uses to stimulate her subordinates to work up to required targets and standards in an Organization.

Providing right knowledge and skills to make them suitable in their job as in the organization.

Pay

Pay here simply refers to salaries and wages. It is the most appreciated motivator among employees because of the effect it has on them and the organization as well. What an employee is been paid for his or her work can solely determine the motivation level that follows. Thus, pay is somewhat proportional to the motivation extent of an employee. In fact, in some cases, other types of motivators are auxiliary to pay (e.g. trainings are engaged by workers for promotion sake which will reflect positively on his/her pay).

Job Security

The environment in which employees work in is an ever changing society where anything is obtainable in a space of time with little or no control to them.

This dynamism could either be positive (e.g. innovation/invention) or negative (e.g. wars and instabilities, inflation). The changes can still improve the standard of living and counteract the cost of living of the people or the reverse is the case. So, in an automation dispensation as we are where machines and automobiles are quickly ejecting human or physical labor in virtually all occupations.

Promotion

Promotion is a very crucial need of an employee in his or her work career. This is the opportunity of an employee to advance in rank or position in his/her career within the organization. This advancement in rank or position goes along with so many advantages like increase in power and authority, higher salaries, status and others. It leads to job satisfaction. Garcia et al. (2012), according to his study, communicated that perceptions of promotion systems affect organizational justice and job satisfaction. Likewise, Koch and Nafzger (2012) specified that promotions are desirable for most employees, only because they work harder to compensate for their "incompetence." Therefore, promotion at regular time interval has an optimistic intention and they are usually given to satisfy the psychological requisites of personnel in the organization.

Factors influencing Employees productivity;

Organizational Culture Impacts Employees' productivity;

The organizational culture impacts the productivity which then impact the overall performance. Kebriaei (2016) found that there is a great correlation between organizational culture and productivity. Also, he believes that the studies between organizational culture and productivity in different countries cannot fill the questions of other countries since each country has its special case, which is influenced by its special Culture feature. Also, Kebriaei (2016) conducted a study in Iran to measure the exact dimensions of organizational culture that impacts productivity**.**

Impacts Work Environment Employees' productivity.

Awan (2015) defines environment as all the surroundings that impact human being. As for work environment, he defines it as the environment of the work place in which a group of people work in it to achieve common objectives. Work environment has an impact on increasing or decreasing the productivity of the employees. Al-Omari & Okashe (2017) believe that work environment has an influence on the productivity. To explain, the work environment is very essential to the employees and has an influence on several areas like performance, satisfaction, social relations, and health. Also, the authors have listed five factors that go under physical environment which are air, temperature, sound, light and color, and space. In addition, a study done by Awan (2015) finds that managers can solve and adjust the elements included in the work environment in order to increase productivity of employee.

The Impact of Leadership on Employees' Productivity

A leader is defined as a person who has an impact on one or more followers and can direct themto achieve certain goals through his/her responsibility. The leader has many rules to do and one of them is being able to identify the weaknesses and strengths of their employees to boost the strengths and work on improving the weaknesses. Also, a responsible leader can change his/her leadership style depending on context. Gandalf (2018) stated that there is no specific definition of leadership style. However, there is a common agreement of the great impact of leadership style studies about the topic. There are many leadership styles, but researchers have agreed on five main styles which are Autocratic Leadership Style, Democratic Leadership Style, Laissez-faire Leadership Style, Transactional Leadership Style, and Transformational Leadership Style. Each of the styles has a different impact on the productivity level and views several points from different perspectives. The Autocratic Leadership Style gives less emphasize on employees' welfare

Research Methodology

The researcher adopted descriptive survey research design which uses manly questionnaire and personal interview. Primary and secondary data were used. The questionnaire used a 5-point Likert scales ranging from strongly agree to strongly disagree. The target population for the study is 105 as obtained from the company records of selected deposit money banks in Abakaliki ebony state. The sample size of 105 respondents was statistically determined using Taro Yamane (1964) formula. The researcher during selection of the respondents used stratified sampling method. The statistical model employed to test the hypotheses is Spearman Rank Correlation Coefficient while the tables were analyzed using (SPSS version 20).

Population of the Study

The population of this study comprises the staffs of five selected deposit money banks, in Abakaliki Ebonyi State. The banks has a total of 105 staff and this number constituted the total population for this study.

Sample Size

The sample size comprised of people of different status and educational background of the bank to be used. In a bid to determine the sample and the number of questionnaires to be administered as given that the true population of the Banks, Abakaliki is 105, the research made use of the Tare Yamane formula to determine the sample size.

$$n = \frac{N}{(1 + N(e)^2)}$$

Where n = sample size

N = population under study

e = margin error, error limit or level of significance

1 = constant

$$n = \frac{105}{(1 + 105(0.05)^2)}$$

$$n = \frac{105}{(1 + 105(0.0025))}$$

$$n = \frac{105}{1 + 0.2625}$$

$$n = \frac{105}{1.2625}$$

$$n = \frac{105}{1 + 0.2625}$$

$$n = 83$$

Data Analysis

Table 4.1: Responses on the extent of motivation that leads to employees' productivity

S/N	Statements		SA	A	UD	SD	D	Total No Agreed
1	increase in salary/wages leads to employees productivity to a large extent	F	35	15	3	10	17	50
		%	43.8%	18.8%	3.8%	12.5%	21.2%	62.5%
2	furnished, equipped and convenient work environment help to prom ote employees productivity	F	40.0	13.0	8.0	17.0	2.0	53
		%	50.0%	16.2%	10.0%	21.2%	2.5%	66.3%
3	periodic training and sensitization of employees significantly enhance their productivity in an organization	F	50.0	5.0	10.0	13.0	2.0	55
		%	62.5%	6.2%	12.5%	16.2%	2.5%	68.8%
4	appreciation and recognition of workers effort will build up their productivity more	F	49.0	18.0	4.0	6.0	3.0	67
		%	61.2%	22.5%	5.0%	7.5%	3.8%	83.8%
5	extra work or hour pay (e.g. over time) and incentives will induce employees to be more productive beyond normal working hours	F	50.0	20.0	3.0	2.0	5.0	70
		%	62.5%	25.0%	3.8%	2.5%	6.2%	87.5%

Table 4.1 above presented the results of the analysis on the extent of motivation that leads to employees' productivity. Deducing from the table, all the responses are seen to be above 50% acceptance region, indicating a high level of acceptance to all the statements in the table. 50 respondents representing 62.5% agreed that increase in salary/wages leads to employees productivity to a large extent, 53 respondents representing 66.3% also agreed that furnished, equipped and convenient work environment help to promote employees productivity, 55 respondents representing 68.8% agreed that periodic training and sensitization of employees significantly enhance their productivity in an organization, 67 respondents representing 83.8% agreed that appreciation and recognition of workers effort will build up their productivity more and 70 respondents representing 87.5% agreed that extra work or hour pay and incentives will induce employees to be more productive beyond normal working hours.

Table 4.2: How motivation increases employees' morale for work

S/N	Statements		SA	A	UD	SD	D	Total No Agreed
1	Favourable working conditions (e.g. working hours, job security, etc.) increase the morale of employee to work.	F	42.0	6.0	3.0	10.0	19.0	48
		%	52.5%	7.5%	3.8%	12.5%	23.8%	60.0%
2	Salary/wages increase motivate employees to work effectively in the organization.	F	33.0	13.0	4.0	25.0	5.0	46
		%	41.2%	16.2%	5.0%	31.2%	6.2%	57.5%
3	promotion instigate the morale of employees to work	F	51.0	11.0	13.0	3.0	2.0	62
		%	63.8%	13.8%	16.2%	3.8%	2.5%	77.5
4	incentives and fringes benefits causes the morale of workers to rise to their respective job or task	F	30.0	12.0	19.0	3.0	16.0	42
		%	37.5%	15.0%	23.8%	3.8%	20.0%	52.5%
5	holidays, leaves allowances will always flame up the zeal of employees to work during their working hours/days	F	25.0	23.0	20.0	6.0	6.0	48
		%	31.2%	28.8%	25.0%	7.5%	7.5%	60.0%

Table 4.2 above displays the results on how motivation increases employees' morale for work. From the responses gathered, all the responses fall above the 50% acceptance region, indicate a high degree of acceptance to all the statements. The results showed that 48 respondents representing 60.0% agreed that favorable working conditions(e.g. working hours, job security, etc.) increase the morale of employee to work, 46 respondents representing 57.5% agreed that salary/wages increase motivate employees to work effectively in the organization, 62 respondents representing 77.5% agreed that promotion instigate the morale of employees to work, 42 respondents representing 52.5% agreed that incentives and fringes benefits causes the morale of workers to rise to their respective job or task and finally, 48 respondents representing 60.0% agreed that holidays, leaves allowances will always flame up the zeal of employees to work during their working hours/days.

Table 4.3: How motivation of employees leads to the attainment of organizational goals and objectives

S/N	Statements		SA	A	UD	SD	D	Total No Agreed
1	transformational motivation strategy like employee training will lead to the achievement of corporate goals and objectives	F	53.0	10.0	8.0	4.0	5.0	63
		%	66.2%	12.5%	10.0%	5.0%	6.2%	78.8%
2	facilities such as cafeteria, hospital, computerized equipment which ease labour within the work environment contribute to the attainment of organizational goals and objectives	F	64.0	5.0	2.0	4.0	5.0	69
		%	80.0%	6.2%	2.5%	5.0%	6.2%	86.3%
3	subordinate taking part in decision making process (workers democracy) thereby creating a sense of belonging among employees result to the meeting of organizational targets	F	27	25	13.0	3	12	52
		%	33.8%	31.3%	16.2%	3.8%	15.0%	65.0%
4	individual and team reward will lead to achievement of corporate goals and objectives	F	51.0	11.0	13.0	3.0	2.0	62
		%	63.8%	13.8%	16.2%	3.8%	2.5%	77.5%
5	including personal needs or goals of workers in corporate pursuits will lead to organizational goals and objectives attainment	F	5	25	4.0	13	33	30
		%	6.2%	31.2%	5.0%	16.2%	41.2%	37.4%

The table above presents the result of the analysis on how motivation of employees leads to the attainment of organizational goals and objectives. From the responses collected, 63 respondents representing 78.8% agreed that transformational motivation strategy like employee training will lead to the achievement of corporate goals and objectives. 69 respondents representing 86.3% also agreed that facilities such as cafeteria, hospital, computerized equipment which ease labor within the work environment contribute to the attainment of organizational goals and objectives. 52 respondents representing 65.0% agreed that subordinate taking part in decision making process (workers democracy) thereby creating a sense of belonging among employees result to the meeting of organizational targets. 62 respondents representing 77.5% agreed that individual and team reward will lead to achievement of corporate goals and objectives. Meanwhile, statement 5 poses a rejection to the claim, indicating that including personal needs or goals of workers in corporate pursuit will not lead to organizational goals and objectives.

Test of Hypothesis

Hypothesis One

H_0: Motivation does not have a direct effect on employees' productivity.

H_1. Motivation have a direct effect on employees' productivity

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.803[a]	.645	.640	.98286

a. Predictors: (Constant), Motivation

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	136.638	1	136.638	141.446	.000[a]
	Residual	75.349	78	.966		
	Total	211.988	79			

a. Predictors: (Constant), Motivation

b. Dependent Variable: employees productivity

The tables above provide the Regression analysis result to test the null hypothesis that motivation does not have a direct effect on employees' productivity. From the model summary table, the value of the correlation coefficient (r=0.803) indicates a strong positive relationship between the motivation and employee productivity. Also deducing from the ANOVA table, the p-value (0.000) is found to be less than the level of significance (0.05), thus we reject the null hypothesis and conclude by accepting the alternate that employee motivation does have a direct positive effect on employee productivity.

Hypothesis Two

H_0. Motivation does not increase employees' morale for work.

H_1. Motivation increase employees' morale for work.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.886[a]	.784	.781	.48647

a. Predictors: (Constant), Employee Motivation

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	67.091	1	67.091	283.500	.000[a]
	Residual	18.459	78	.237		
	Total	85.550	79			

a. Predictors: (Constant), Employee Motivation

b. Dependent Variable: Employee Morale for work

The tables above displayed the result of the analysis to test the claim that motivation does not increase employee morale for work. The correlation coefficient value (r=0.886) indicates that there is a strong positive relationship between employee motivation and employee morale. Also deducing from the ANOVA table, the p-value (0.000) is less than the level of significance (0.05). Thus, we reject the null hypothesis and conclude by accepting the alternate hypothesis that employee motivation leads in increased employee morale for work.

Hypothesis Three

H_0. Motivation of employees leads to the attainment of organizational goals and objectives.

H_1. Motivation of employees does not lead to the attainment of Organizational goals and objectives.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.932[a]	.868	.867	.44231

a. Predictors: (Constant), Employee Motivation

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	100.690	1	100.690	514.672	.000[a]
	Residual	15.260	78	.196		
	Total	115.950	79			

a. Predictors: (Constant), Employee Motivation

b. Dependent Variable: Organizational Goal and Objectives

The results of the analysis on the extent of motivation that leads to employees' productivity revealed that; majority of the respondents agreed that increase in salary/wages leads to employees' productivity. Some are of the opinion that furnished, equipped and convenient work environment help to promote employees' productivity. Others said that periodic training and sensitization of employees significantly enhance their productivity in an organization. Majority of the respondents also agreed that appreciation and recognition of workers' effort will build up their productivity more. Lastly, a large number of the respondents asserted that extra work or hour pay and incentives will induce employees to be more productive beyond normal working hours.

Also the findings of this study in response tohow motivation increases employees' morale for work revealed that; majority of the respondents agreed that favorable working conditions (e.g. working hours, job security, etc.) increase the morale of employee to work. Others are of the view that salary/wages increase motivate employees to work effectively in the organization. Some pointed out that promotion instigate the morale of employees to work. A large number also agreed that incentives and fringes benefits causes the morale of workers to rise to their respective job or task and that holidays, leaves allowances will always flame up the zeal of employees to work during their working hours/days.

Lastly, the findings of the study on how motivation of employees leads to the attainment of organizational goals and objectives revealed that majority of the respondents agreed that transformational motivation strategy like employee training will lead to the achievement of corporate goals and objectives. Also, that facility such as cafeteria, hospital, computerized equipment which ease labor within the work environment contribute to the attainment of organizational goals and objectives. Some also agreed that subordinate taking part in decision making process (workers democracy) thereby creating a sense of belonging among employees result to the meeting of organizational targets. Others are of the view that individual and team reward will lead to achievement of corporate goals and objectives. Meanwhile, majority of the respondents disagreed with the last claim and said that including personal needs or goals of workers in corporate pursuit will not lead to the attainment of organizational goals and objectives.

Recommendations

The following are the recommendations which are found useful and if rationally adopted, will go a long way in enhancing the effectiveness and the usefulness of motivation in achieving higher employees' productivity in the organization. These recommendations include:

- Sincemotivation is very effective towards achieving higher productivity among employees, there is need for the management of deposit Banks P Abakaliki to regularly use it in order to benefit from its effectiveness.
- The company should continuously embark on incentives, employees' welfare, periodic salary/wage increment and training of staff in response to their needs.
- Management of the bank should consider the employment of more female staff since naturally, it will serve as motivation for the male counterpart in interacting with opposite sex; producing social liveliness and sense of belongingness that also encourage

efficiency and effectiveness in an organization.

- The diverse means for motivation identified and discussed in the chapter two and in the conclusion of this research work should be strictly adhered to by the management so that the productivity level employees enjoyed in the course of using motivation can be sustained and even increased in the long run.
- The packages (incentives) should be enjoyed by all the workers without any discrimination and discrepancy to prevent loopholes to achieving their organization's goals and objectives

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ENTREPRENEURIAL BRICOLAGE, ENTREPRENEURIAL PASSION AND ENTREPRENEURIAL RESILIENCE AND THE PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES IN NIGERIA

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Abstract

Entrepreneurial bricolage, entrepreneurial passion, and entrepreneurial resilience are relatively recent areas of study for scholars in the field of management and entrepreneurship. Only a small number of empirical research have investigated the connection between these variables and the success of Small and Medium Enterprises (SMEs) in Nigeria. This research sought to bridge this gap by exploring the connections between entrepreneurial bricolage, entrepreneurial passion, entrepreneurial resilience, and SME success in Nigeria's Federal Capital Territory (FCT). The questionnaire was used for the survey, to gather information from SME owners and managers in the FCT, selected at random. A total of 452 copies of questionnaire were used for final analysis and were analysed using partial least square structural equation modelling processed Smart PLS2. A positive and statistically significant relationship was observed between entrepreneurial bricolage, entrepreneurial passion, and entrepreneurial resilience and the performance of SMEs in the FCT. The study recommends that SME owners and managers should constantly seek to combine current resources as well as novel ideas to provide effective solutions to new difficulties and issues.

Keywords: Entrepreneurial Bricolage, Entrepreneurial Passion, Entrepreneurial Resilience, and SME Performance

Introduction

Because SMEs are crucial to the growth and advancement of any economy, their performance has become an increasingly relevant field of study in recent years. For most economies, but especially those of emerging nations, small and medium-sized businesses (SMEs) are crucial (Prasanna et al. 2019). Most businesses are considered small or medium-sized enterprises (SMEs), and they play a significant part in the reduction of unemployment and in the development of economies across the world. According to Ndubisiet al. (2020), roughly 90% of all enterprises and well over half of all workers are part of this category. In emerging economies, formal SMEs can generate as much as 40% of GDP. When you include in the unofficial SMEs, you get a much bigger picture. According to the Erdin and Ozkaya (2020), six hundred million new jobs will be required by 2030 to accommodate the world's expanding labour force, making the growth and success of small and medium-sized enterprises (SMEs) a top priority for many governments throughout the world.

The global pandemic caused by the coronavirus also known as Covid-19 has been devastating to the finances of most countries (Wang & Han, 2021). Deepening of the recession is possible if COVID-19 outbreaks continue, travel restrictions are maintained or reinstated, and business disruptions last for a lengthy period of time. According to Debataet al. (2020), debt servicing costs for businesses may rise, investors may become less willing to take risks, and a number of nations may experience financial instability as a result of corporate and consumer bankruptcies and defaults. Furthermore, it is considered that SMEs are particularly impacted by market turbulences and put in an unfavourable situation because of Covid-19 that is devouring and has significantly affected the world economy negatively (Lucky, 2021). This is especially true in Nigeria, where the present worldwide pandemic has had a multiplicative effect on the performance of SMEs, as reported by Olawoyin (2020). While the global economy is experiencing a difficult moment, SMEs are considered as an important instrument for economic recovery (Lucky, 2021).

Despite the obvious significance of the dynamics of the SME sector to the growth of an economy as a whole, the number of academic studies concentrating on the performance of SMEs during the global pandemic is quite low, as the effect of Covid-19 is still being felt by businesses worldwide. Lucky (2021) argues that SMEs are crucial instruments of economic recovery from the detrimental economic effect of the global epidemic induced by Covid-19, thus their continued performance during this time is crucial. Interestingly, none of the studies accessible to the researcher have investigated examining how important variables such as entrepreneurial bricolage, entrepreneurial passion, and entrepreneurial resilience might allow SMEs to still achieve high performance during economic slowdowns. This study is thus carried out to fill this gap.Thus, this study's predictor factors are entrepreneurial bricolage, entrepreneurial passion, and entrepreneurial resilience were specially picked since they are thought to affect SMEs' success during worldwide pandemics like the Covid-19. To start with, bricolage in the context of entrepreneurship is the practise of making do with what one has on hand in order to address unforeseen challenges (Yu& Wang, 2021). Many SMEs experience significant unforeseen challenges during pandemics, when economies are in turmoil and company resources are scarce. Thus, SMEs can engage in what is known as entrepreneurial bricolage because of their ability to make use of available resources in novel ways to address previously unanticipated challenges (Iqbal et al. 2020). For this reason, demonstrating bricolage during times of economic instability may be crucial for entrepreneurs. Only a few of studies (e.g., Peltonen, 2014) have looked into how entrepreneurial bricolage affects the success of businesses. Thus, this research contributes to the limited understanding of how entrepreneurial bricolage affects the success of businesses. In addition, the literature accessible to the researcher does not include any studies that assess the effect of entrepreneurial bricolage on business performance in developing countries like Nigeria. Therefore, this study adds substantially to the corpus of knowledge

The impact of entrepreneurial passion on business success has been the subject of few researches (e.g., Siddiqui, 2016). According to Santos and Cardon (2018), an individual's desire to start their own business can be a driving force in their pursuit of success. Entrepreneurial passion, as defined by De Molet al. (2019) is an innate characteristic that significantly boosts the function of entrepreneurship that promotes high performance. It is indeed possible that entrepreneurs require passion as an innate characteristic that will drive them to keep going even if the economy is in a slump. Thus, the findings of this study will thereby contributeto this growing body of knowledge.

Conversely, the ability to weather external crises and maintain continuous economic development is at the heart of what is meant by the term "entrepreneurial resilience" (Santoro et al. 2020). Business owners, including those engaging in entrepreneurial bricolage, may need to be adaptable in order to succeed during economic downturns. Very few studies (e.g., Fatoki, 2018) in the academic literature have looked at the impact that resilient entrepreneurs have on the success of their businesses. There is a lack of research from a developing country like Nigeria that looks at how entrepreneurial resilience affects business performance. The impact of entrepreneurial resilience on business success is understudied, and our research helps fill that gap.

Very few empirical studies, if any have specifically addressed the impact of entrepreneurial bricolage on business performance during worldwide pandemics such as the Covid-19 pandemic. Equally important, then, are resilience and passion in business. In this way, the results of this investigation contribute to the theoretical canon. In light of this, the purpose of this research is to assess how bricolage, passion, and resilience contribute to the success of SMEs during global pandemics, when economic conditions are dire and resources are few.

Numerous authors, academics, and authorities have offered their own unique definitions of SMEs. For the purposes of this research, SMEs are defined as businesses with 10-249 workers and a total asset value of 50Million-5Billion Naira (Small and Medium Enterprises Report, 2009). SMEs are found in virtually every economic field (e.g., manufacturing, agriculture, hospitality, ICT, building and construction, etc.).

Literature Review and Hypotheses Development

Dynamic Capabilities View of the Firm (DCV)

According to this theory, corporations' robust intellectual property rights may not always ensure that a resource-based strategy of collecting valuable assets is sufficient to maintain a considerable competitive advantage. Success, from this point of view, is attained by businesses that show timely responses, swift and flexible innovation, and the managerial skills to successfully integrate and reposition internal and external competencies (Schoemaker et al. 2018). A source of success and hard to reproduce, the DCV provides a framework for integrating conceptual and empirical knowledge. For this reason, strategic capabilities are those that are tailored to individual users, stand out from the crowd, and are hard to imitate (Mikalef et al. 2019). The DCV contends that the core of competences and capabilities is deeply embedded in the organizational and managerial procedures that are molded by the assets positions of a firm, and molded by its paths, as opposed to the resource based view of the firm, which has been built on heterogeneous and inimitable resources, and the knowledge based view of the firm, which has been built on specialized knowledge.

Concept of Performance

Both professional managers and academics study performance since it is one of the most pressing issues in the management world (Chen et al. 2019). Saha et al. (2019) argues that the term "performance" is too vague to be defined precisely. When comparing average performance across settings, industries, or companies within an industry, it's important to keep in mind that these factors are likely to vary (Garavan et al. 2021). As a result, several businesses have developed performance measuring models like the Balanced Scorecard (Khan et al. 2018). But a well-performing business may be one that achieves its goals via the development and implementation of a value-creating strategy (Al-Surmi et al. 2019).

Concept of Entrepreneurial Bricolage

According to Tsilikaet al. (2020), bricolage encourages businesses to rethink their current resources in light of new, unanticipated applications and combinations. When confronted with scarce resources, bricoleurs gain an advantage over their resource-seeking counterparts. Resource acquisition is difficult for many startups because they lack the credibility, expertise, or capital to afford the upgrades they need (Nor-Aishah et al. 2020). However, bricoleurs will not wait for the "right" resources and will instead take a hands-on approach to break the rules of what materials "should" and "could" be used for. To develop what might be called "creative reinvention," one must engage in the process of experimenting with, playing with, reframing, repackaging, and recombining existing resources in ways they were not originally intended for (Yu et al. 2019). Overall, according to Crupiet al. (2021), bricolage businesses are more likely to work with what they have available in some contexts. If they do so wisely, they may focus more of their resources where they feel it will provide them the most competitive advantage. When it comes to the activities that really count for a company's success, this pattern of resource production, conservation, and redeployment yields significantly greater levels of resources as compared to otherwise equivalent companies engaged in higher levels of resource seeking.

Concept of Entrepreneurial Passion

The word "passion" refers to an intense emotional response to anything. Personal factors, such as those related to one's passions and character, may have a significant role in boosting business performance (Hatak et al. 2020). Since Newmanet al. (2019) argue that an entrepreneur's passion for both establishing and developing may be a significant contributor to performance, she recommends investigating the connection between the two.

Concept of Entrepreneurial Resilience

Resilience is a concept that defies easy characterization, and its elusiveness is widely acknowledged. Resilience has been defined in a variety of ways by several writers (Franco et al. 2021). The Latin word "resilire," meaning "to leap back," is the source of the English term "resilience" (Hosseini et al. 2021). According to Salvato et al. (2020), it was the study of materials science that gave rise to the idea of resilience. The term "resilience" is used to characterize a material's capacity to withstand and recover from a significant impact without suffering any damage. It was Fletcher and Sarkar (2013) who first brought the notion of resilience to psychology. The term "resilience" is used in the field of psychology to describe a person's ability to bounce back quickly and effectively from adversity. The ability to bounce back quickly from setbacks or capitalize on positive developments is a hallmark of resilient people (Hallak et al. 2018). It is a person's resilience that allows them to keep going in the face of adversity (Saad et al. 2021). Many distinct definitions of the construct exist, but they all center on the ideas of overcoming obstacles and adapting to new situations. Resilience is characterized by the ability to recover quickly from negative experiences, to persevere in the face of hardship, and to master obstacles and achieve desired goals despite them. In this paper, the author defines resilience as the capacity to overcome adversity and move forward positively despite setbacks.

Relationship between Entrepreneurial Bricolage, Passion, Resilienceand Firm Performance

There is some evidence that an entrepreneur's ability to bounce back from both positive and negative experiences is a key factor in their overall success. To start with, Iqbal et al. (2020) did a study on entrepreneurial bricolage and frugal innovation for sustainable performance. Sustainable leadership was shown to have a more significant effect on low-cost innovation that relied heavily on entrepreneurial bricolage, according to the research.Yuet al. (2019) did a study on entrepreneurial bricolage and the performance of online stores in emerging economies. The study tested their assumptions using survey responses from a cross-section of Chinese retailers using Alibaba'sTaobao, the market leader among third-party e-commerce marketplaces. There is a positive correlation between input bricolage and effectiveness, and between market bricolage and sales performance; this correlation strengthens with increasing levels of institutional bricolage. When compared to the negative impacts of output bricolage on sales performance, the positive but insignificant benefits of market bricolage on effectiveness are clear.

On the other hand, Santos and Cardon (2018) did a study on entrepreneurial passionand the performance in newventure teams. In order to further develop a conceptual model of Team Entrepreneurial Passion (TEP) , this research integrates literatures on entrepreneurship, shared emotions, and group identities. The authors of this study distinguish between mono-focal, full, and incomplete poly-focal TEP and analyse the correlation between these dimensions and team performance. For the study, the researchers hypothesised and then polled 73 start-up teams. According to the findings, there are 61 teams in the sample with TEP. It has been found that TEP for creative endeavours like inventing and creating correlates favourably with team output. In addition, Ko et al. (2019) carried out a study on social entrepreneurialpassion and socialinnovation performance. The authors construct a theory to clarify the mechanisms through which social entrepreneurs' zeal might boost the success of their ventures. According to a survey of 229 Community Interest Companies in the United Kingdom, a passion toward social entrepreneurship is associated with an increased ability for social innovation, as measured by the number of entrepreneurial solutions generated.

Santoro et al. (2021) did a study on the impact of employee-level and entrepreneur-level resilience on firm performance in small family firms. The purpose of this article is to investigate the moderating influence of entrepreneur resilience in the connection between employees' perceived performance and the three resilience dimensions of cognitive, behavioural, and contextual employees. A total of 195 business owners/operators of home-based operations were surveyed. The results support the notion that an entrepreneur's proclivity toward personal resilience has a beneficial effect on performance when the aspects of employee-level resilience are taken into account.The connection between entrepreneurial resilience and success was investigated in a research by Santoro et al. (2018).

The paper's objective was realised through the use of a quantitative approach, with data coming from 117 company owners running small enterprises in a variety of fields. According to the data, business owners' confidence in their own ability to bounce back from setbacks is correlated with how successful they feel they are.

Based on the review of literature and the theoretical framework of the study, it is hypothesized that:

H$_1$: Entrepreneurial bricolage has significant effect on the performance of SMEs in Nigeria.

H$_2$: Entrepreneurial resilience has significant effect on the performance of SMEs in Nigeria.

H$_3$: Entrepreneurial passion has significant effect on the performance of SMEs in Nigeria.

Methodology

Since longitudinal surveys take more time to conduct than cross-sectional ones, a cross-sectional research strategy was used for this study (Kothari and Garg, 2014). A total of 2690 SMEs with FCT registrations make up the study's population. Since FCT is Nigeria's administrative centre, it made sense to focus on its SMEs for this research. Abuja is the nation's capital, and it is also where many small and medium-sized enterprises (SMEs) are located, so it seems like a good place to do the research. Dillman's (2007) formula for determining the minimum required sample size was used in this investigation. Following the recommendations of Israel (2013), the sample size was expanded by 30% to 573 to ensure that the number of completed surveys would not drop below the minimum required of 441.

This research relied heavily on data collected in the field. Copies of questionnaire were used to collect the data. Using a stratified random sample strategy, questionnaires were given to SMEs owners and managers in the FCT. The instrument's internal reliability was calculated using a composite reliability measure. In order to ensure that the items on the questionnaire used in the study were valid, they were subjected to separate tests of independence. The results demonstrated that the items used to measure the various latent constructs were consistent with one another, as evidenced by a composite reliability coefficient greater than 0.7. (Tabachnick and Fidell, 2013).

In Abuja, SMEs were divided into groups based on the local councils in which they were based. Abuja, the federal capital, is divided into six different area councils (i.e., Abuja municipal, Bwari, Gwagwalada, Kuje, Abaji and Kwali). As a result, the SMEs were divided into a total of six categories. The number of questionnaire sent out to each of the FCT's six LGAs was determined using a proportional stratified random sampling technique.

The items used to measure the various constructs were derived from those used by other researchers. SME performance was evaluated using an 8-item scale derived from Spillan and Parnell's research (2006). Furthermore, Senyard et al (2009) 8-item measure of entrepreneurial bricolage was used. Additionally, the 5 questions created by Vallerand et al. (2003) were adapted and used to assess the level of entrepreneurial passion among the participants. Finally, a four-item scale created by Sinclair and Wallston (2004) was used to assess entrepreneurs' resilience. There were 485copies of questionnaires collected from respondents, however only 452 were usable after some cleaning and sorting.

This study's exogenous factors' effect on the endogenous variable was analysed using Structural Equation Modelling (SEM) on Smart PLS2. The acquired data underwent validity and reliability testing for the various constructs. In order to evaluate the study's hypotheses, the data was bootstrapped 5,000 times.

Results and Discussion

Table 1

Construct Reliability and Validity (Measurement Model)

Construct	Items	Loadings	AVE	CR
Firm Performance	FP1	0.79	0.69	0.93
	FP2	0.82		
	FP3	0.86		
	FP4	0.85		
	FP5	0.86		
	FP6	0.82		
Entrepreneurial Bricolage	EB1	0.78	0.66	0.92
	EB2	0.76		
	EB3	0.76		
	EB4	0.83		
	EB5	0.87		
	EB6	0.89		
Entrepreneurial Resilience	ER1	0.83	0.79	0.94
	ER2	0.92		
	ER3	0.90		
	ER4	0.89		
Entrepreneurial Passion	EP1	0.78	0.67	0.91
	EP2	0.83		
	EP3	0.86		
	EP4	0.8		
	EP5	0.79		

Note: AVE represents Average Variance Extracted; CR represents Composite Reliability. Some were deleted because of their insufficient loadings.

Constructs' reliability and validity are displayed in Table 1. Composite reliability and Average Variance Extracted (AVE) were used to examine construct reliability and convergent validity. The AVE coefficient should be greater than 0.5, and the composite reliability coefficient should be less than 0.7 (Hair et al. 2014). Although, a threshold of 0.4 would be conservative, item loadings beyond 0.5 are preferred (Hair et al., 2014). The present research adopted the more stringent cutoff of 0.5 for item loadings. From the data in Table 2, it is seen that all of the items had adequate item loadings (i.e., 0.5), composite reliability (i.e., 0.7), and average variance explained (AVE) (i.e., 0.5). Because of this, we can safely believe that the items in Table 1 exhibited both reliability and convergent validity. The information was then put through a fornell-larcker criteria discriminant validity test. To see the outcome, see Table 2.

Table 2

Discriminant Validity using Fornell-larcker Criterion

	EB	EP	ER	FP
1. Entrepreneurial Bricolage	**0.81**			
2. Entrepreneurial Passion	0.57	**0.82**		
3. Entrepreneurial Resilience	0.58	0.58	**0.89**	
4. SME Performance	0.63	0.64	0.65	**0.83**

Note: The bolded numbers represents the square root of the AVE of each latent construct.

Using the Fornell-Larcker criterion, AVE was utilised to establish discriminant validity in the research. The AVE's square root must be greater than its correlation with other latent variables in order to have discriminant validity (Hair et al. 2014). The square root of the AVE for each latent component is shown in bold on Table 2. Each component's AVE square root is greater than its association with any other latent construct. The information was discriminantly valid according to the fornell-larcker criteria. Next, the structural model was calculated by bootstrapping the data 5,000 times to evaluate the study's hypotheses.

Table 3

Test of Hypotheses

Relationship	Beta Coefficient	SD	T statistics	P Value	Decision
H1: EB -> FP	0.29	0.05	5.83	0.00	Supported
H2: ER ->FP	0.39	0.04	9.77	0.00	Supported
H3: EP ->FP	0.32	0.08	4.02	0.00	Supported
R Square	0.53				

Note: FP represents Firm Performance; EB represents Entrepreneurial Bricolage; EP represents Entrepreneurial Passion, ER represents Entrepreneurial Resilience; SD represents Standard Deviation

Table 3 is used to test the hypotheses of the study. All the three hypotheses of this study are supported. From Table 3, it is seen that entrepreneurial bricolage has significant effect on the performance of SMEs in Abuja significant at 1% (β = 0.29, *t=5.83*). Similarly, entrepreneurial resilience has a significant and positive effect on SME performance in Abuja (β = .0.39, *t=9.77*). Finally and similarly, entrepreneurial passion has a significant and positive effect on the performance of SMEs, also at less than 1% (β = 0.32, *t=4.02*). R square is 53%, this means that 47% variance in the performance of SMEs is accounted for by entrepreneurial bricolage, entrepreneurial resilience and entrepreneurial passion.

Discussion of Findings

The authors of this study aimed to better understand what factors—resilience, bricolage, and passion—affect the success of small and medium-sized enterprises. The priori expectation of the researcher is for entrepreneurial resilience to be favourably and substantially connected to SME success. The research shows that SMEs that shows resilience may bounce back from setbacks and continue to achieve sustained performance. This conclusion validates the findings of Salvato et al. (2020) and Hosseini et al. (2021). A similar, positive significant relationship exists between entrepreneurial bricolage and the performance of SMEs. The researcher hypothesised that entrepreneurial bricolage would be an important predictor of SME performance based on the analysis of the study. Thus, SMEs are reorganising existing organisational resources to meet new organisational demands. This reallocation of resources inside organisations is what ultimately allows SMEs to succeed. What this means is that the results of Yu et al. (2019) and that of Yu et al. (2019) supports the findings of this study. At the end of the day, there is a strong connection between entrepreneurial passion and the success of SMEs. This suggests that SMEs whose leaders have an entrepreneurial spirit are more successful than those whose leaders do not show the same level of passion. Based on the results, it seems that the respondents' degree of enthusiasm for their work has had a favourable effect on the performance of the SMEs surveyed for this study. The research of Santos and Cardon, (2018) and Ko et al. (2019) corroborate this conclusion.

Conclusion and Recommendations

This study shows that entrepreneurial bricolage, entrepreneurial passion, and entrepreneurial resilience are powerful determinants of SME performance in challenging economic times. Therefore, the study suggests that entrepreneurs who want to maintain their firm's performance at a high level amid economic slump should demonstrate bricolage, passion, and resilience. To be more exact, business owners in a slumping economy should constantly be on the lookout for viable answers to the challenges they encounter. Such business owners can combine resources in novel ways to tackle problems that those resources were never designed to address. SMEs in the midst of a worldwide pandemic, they need to be prepared to adapt to any situation that arises and look for new opportunities as fast as possible by enlisting the help of employees in addressing any losses they may have sustained. That is to say, regardless of the state of the economy, SMEs should have a can-do attitude, a willingness to experiment, and faith in their own abilities as leaders.

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THE ROLE OF ARABIC STUDIES ON THE DEVELOPMENT OF ENTREPRENEURSHIP SKILLS

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Abstract:

Arabic studies skill was found to be contributory to entrepreneurial performance and as such entrepreneurs are advised to embark on capacity building in Arabic studies skill in the area of teaching and learning and Languages practicing. Entrepreneurs are agents and drivers of development in most economies of the world including Nigeria. The entrepreneur establishes his presence through the formation of a small and medium scale enterprise (SME). Arabic studies on its part, is of great importance to the development of small and medium scale enterprises. Arguably, Arabic studies is the core academic discipline that aids the entrepreneurial drive given the popular opinion that is the language of business. The objectives of this study is to examine the role of Arabic students on entrepreneurship education for self- reliance and sustainable development in Zamfara State. The study considered the Arabic studies as profession and the major role it plays in entrepreneurship development. It is the submission of the authors that entrepreneurs with basic Arabic knowledge and entrepreneurial skills stand better chances of becoming self- reliant and attaining business success. The paper recommends among other things that government should remove those obstacles that militate against entrepreneurial development in Zamfara State.

Introduction:

Entrepreneurship started to gain ground in Zamfara State as a result of the prevalence of unemployment of our youths after schooling. Many of our youths who could not embark on higher education after secondary school cannot be absorbed for paid employment both by the government and the private sector. In the same manner, many graduates from the universities, after the one year compulsory National Youth services start searching for unavailable jobs.

It is obvious that the government cannot employ all the graduate job seekers, the only way to tackle this problem is to be self- reliant and job employers and not job seekers. The basic freedoms of capitalism, is the opportunity for private property. There are important group of individuals that play essential roles in capitalism these are the entrepreneurs, mangers, workers and consumers. (Kanu and Nwaiwu2010).

The entrepreneurs in Zamfara state required Arabic skills for proper management of their business. In the words ofDambo, L (1994), for any small scale enterprise to be successful, owners of business must possesappropriate skills and abilities to run the business. It is therefore very important for entrepreneurs in Zamfara state todevelop all necessary skills required including Arabic studies skills for setting and effective running of the enterprise in order to contribute meaningful to development and self-reliance of the state's economy. To succeed in today's competitive market as an entrepreneur, one needs a broad array of entrepreneurial skills. Also argued that entrepreneurial skills are those qualities or attributes required for an entrepreneur to start and successfully manage a business in a competitive environment. From the forgoing analysis, it becomes clear that business owners need to poses basic skills necessary to start, develop, fiancé and market their business. It also implies that inability to install a proper system would disallow business monitoring reporting and performance evaluation that are required for business survival. Many entrepreneurs have failed in the past probably for ignoring this important measurement apparatus. (S. I.Owualah 1987).

This paper therefore focuses on the impact of Arabicstudies skills on the performance of entrepreneurs in Zamfara State.

Problem of study:

For any organization to function effectively including small business firms, it requires leadership and decision making. Unfortunately, many of our entrepreneurs fail to succeed because of neglect of Arabic studies skills. The problem of the study stresses on how can entrepreneurs enhance their performance without Arabic studies skills. This paper therefore proffers solution to the above problem

Purpose of the study:

To determine how Arabic studies skills can improve entrepreneurship in Zamfara State.

Research Questions:

How can Arabic studies skills improve the performance of entrepreneurs in Nigeria?

Hypothesis:

Hypothesis was formulated and tested at 0.05 level of significance.

H0: Possession of a proper Arabic Students skill by entrepreneurs will not significantly improve their performance.

Hi: Possession of a proper Arabic Students skills by entrepreneurs will significantly improve their Performance.

Review of related literature:

Entrepreneurship stimulates economic development, thus contributing to the transformation of the traditional sector into a modern one, creation of employment, reducing rural and urban migration and serving as a training ground for managerial skill acquisitions. Entrepreneurs are found in many small scale business. (Aljumairy, 2007).Schoolspromote for over 90% of the entrepreneurs in Egypt, small scale entrepreneurs in Sudan indexed and promoted for about 98.5% of the non-primary business establishments, employing 79.1% of the country's labour force and contributing 50.8% of the shipment". It is quit agreed that economic development is a factor of industrialization, characterized by increasing growth of Arabic schools enterprises (ASE). These ASE make valuable contributions to the economics of both youths and proprietors and gave more development to the countries. (Ayuba A, 2001).

Qualities and skills for entrepreneurial success:

It take certain qualities and skills to make a successful entrepreneur. A new venture is risky and will demand time and resources, both personal and professional, but with a strong inner drive and some of the qualities as advocated below by Fijo and Obi (2012), success is sure; an entrepreneur ought to be:

- Committed .determined and persevering.
- Confident, vision and driven.
- Creative and innovative.
- Willing to work hard.
- Able to handle responsibilities.
- Goal- oriented and self- confident.
- Action – oriented and good leader.
- Problem solver and self- reliant.
- Willing to take calculated risk.
- Realist and quick learner.
- Open to feed back. Etc.

Being a successful entrepreneur is not an easy task, itemizing what is takes to be an entrepreneur could be an in excusable list. No matter the kind of entrepreneur, entrepreneurial vision is very necessary. An entrepreneur must have a formal, written business plan, and must concentrate on his mission statement: that guides him or her adequately.

Link between entrepreneurial and self-reliance:

Entrepreneurship which involves recognizing a business opportunity, mobilizing resources and persisting to exploit that opportunity is a necessary ingredient for self-employment. Employment creation and the boosting of income opportunity are part of Zamfara state's top challenges today. The Federal Government Policies and strategies are now being geared to encourage and support the private sectors in generating growth in self-employment through the introduction of entrepreneurship development, if the government policies and strategies are properly implemented, our educational system will now produce graduates who will be job creators, rather than job seekers. Entrepreneurship prepares people to be responsible, enterprising individuals who become entrepreneurs or entrepreneurial thinkers and contribute to economic development and sustainable communities, and thus become self- Reliant. According to Medayese (2010), a self- reliant person is one who is self- employed, because self-employment is one of the keys to work out of poverty. The benefit of being self-reliant through entrepreneurship can never be over-emphasized because entrepreneurship is the backbone of many great and developed nations today, such as China, United states of America, Japan etc. Consequently, self- reliance cannot be achieved in an atmosphere where entrepreneurial activities are lacking, hence entrepreneurship is a strong acquisition programme that will help people of a community like Zamfara state become better and greater.

Entrepreneurial education:

Education can be described as the process by which knowledge, skills, values and desirable attitudes are transmitted to members of a society to enable them contribute meaningfully to its development and sustenance. Thus, education is seen as the bedrock of any national development. Entrepreneurship education according to Arogundade, B.B (2011), seeks to prepare people, especially youths, to be responsible, enterprising individuals who become entrepreneurs. The international Labour Organization (ILO), defined entrepreneurship education as a type of education that equips the responding to environmental challenges. It is heart-warming to note that the new National Policy on Education emphasizes entrepreneurship education.

Objective of entrepreneurial education:

Entrepreneurship education according to Paul (2005) is structured to achieve among others, the following objectives:

- To offer functional education to the youths that will enable them to be self-employed and self-reliant.
- To provide young graduates with adequate training that will enable them to be creative and innovative in identifying new business opportunities.
- To serve as a catalyst for economic growth and development.
- To reduce high rate of poverty.
- Reduction of rural migration.

Small and Medium Skills Enterprises Scale (smes):

Small and medium skills enterprises: are catalysts in the socio-economic development of any country. According to Onuoha (1997) the economic prosperity of Nigeria lies in the dynamism and growth of entrepreneurs. The catalytic roles of SMEs as indicated earlier, have been amply displaced in all the newly industrialized countries of South East Asia, commonly referred to as Asian Tigers. The Federal Government of Nigeria has long recognized the need to promote the development of Small and medium skills enterprises in order to stimulate employment, mobilize local resources, reduce migration from rural to urban areas and disperse industrial enterprises more evenly across the country. This is why the government of Nigeria has established Entrepreneurship Unitsin all high institutions to promote SMEs. These efforts would promote the development ofSmall and medium skills enterprises in the country and wouldbe yielded mixed results.

Today, the entrepreneurial skills in Zamfara state are face with myriad of challenges, which include.

- Harsh and unfriendly business environment.
- Insecurity and Lack of access to funds.
- Poor supervision on government policies.
- Poor management on Book-keeping.

The Arabic Studies Profession/Skills:

The Development consensus has emerged at a time when many Departments of Arabic are grappling with the root concerned to provide decent and productive work especially for their burgeoning graduates which are likely to be unemployed due to the high rates of economic crises, many department have begun to explore entrepreneurial initiative as means to facilitate job creation and inclusive economic growth, however, many challenges impeded the Arabic student from reaching their full potential.(Muhammad G.W, personal communication, 2022).

The Arabic studies profession has been described as the backbone of our societal life. Business organizations in Pakistan use Arabic skills as information to plan and control their activities and to report the results of these activities to shareholders, creditors, and even government agencies. Non- profit organizations such as Mosques, town unions and clubs also use Arabic studies skills as information for planning, conducting and reporting their activities. (Aliyu U. (2014)

Professionals speaks the language of business as it record all transactions of organizations that have monetary implications. Thus Arabic language as discipline has involves the systematic gathering, classificationanalysis, interpretation and transmission of information to assist users make economic decision. (G.Umar, personal communication, 2022).

The profession of Arabic studies has helped several countries to build stronger and more stable economies. In fact the profession is empowered by Arabic reader and Arabic scholars’ tobe confidence on public trust.

In Zamfara state, the practice of Arabic studies skills is guided by the Arabic and Islamic Education Board (AIEB), Zamfara State Shariah Research and Development (ZSRD), Zakat and Endowment Board (ZEB), Colleges of Arabic Studies (CAS) and National Association of Teachers of Arabic and Islamic studies (NATAIS).(Y.A.Mafara, personal communication, October 3, 2022).

The Scholars of Arabic studies in Zamfarahastwo legally recognized bodies in the State. According to theresearch, thescholars of Arabic studies in Zamfara SASZ are devoted to such ethical issues as integrity, transparency and accountability under the supervision of Zamfara state Ministry for Religious affairs and

Zamfara state Arabic and Islamic Education Board.

Arabic studies skills are the totally of skills ranging from integrity, attention of direction, financial management, transparency, accountability and reporting skills that are expected to promote effective decision, good performance in evaluation. (Abdullahi A, 2009).

According to (Al-Jahiz 1059 AH) to be successful in any careers, graduates of Arabic studies need skills and abilities that beyond theoretical and technical knowledge, these should include communication skills, analytical skills and interpersonal skills,Arabic graduates are also expected to be able to receive and send information, identify and solve unstructured problems in unfamiliar issues and exercise judgment.Agbiogwu (2010) highlighted nine (9) common traits to entrepreneurs besides Arabic studies skills, these are as follows:

- Physical and mental stamina.
- A desire to take control of their own destiny.
- A competitive instinct.
- Resilience in the face of defeat.
- Good Judgment.
- Decisiveness.
- The ability to inspire others.
- An unfailing positive attitude.
- Great communication skills.

Methodology:

This paper focuses on the research, techniques adopted and used for the study with the aim of achieving the research objective. Survey research design is adopted in this study. This method was chosen because the sampled elements and the variables are being studied also, are simply being observed without making any attempt to control or manipulate them. Data were collected from a sample of entrepreneurs, Arabic Schools, Arabic Scholars and Arabic students as well as graduate of Arabic studies to determine the impact of Arabic studies skills on the performance of entrepreneurs in Zamfara state.

However, the study was restricted to Zamfara Municipal. Primary method of data collection was used in this study. It consists of items in well-structured non-disguised questionnaire that was administered to and completed by the respondents. The respondents returned at least 130questionnairespersonally administered. Data collected were analyzed with the use of chi-square.

Arabic studies skills:

The learner of the Arabic studies, must learn the four skills that will undoubtedly help him to master the Arabic language or even any skills in a short time, as the studying of these articles make him able to know how to use the skills to monitor any aspect of his life, the skills are four: Listening skill, reading skill, writing skill and speaking skill. The Arabic students should learn these skills with each other at the same time apply it to any skills if he is able to do so.(Kamal B, 2006).

Listening skills:

This is the first skill that the Arabic students should start with. This is the first portal and the first entrance to understanding the concept of entrepreneurship. According to IbnKhaldun, in his introduction about the skill of listening that it is the most important skill ever, the child cannot speak the language or learn any skill until he hears the language or idea from those around him. it is the real way to learn the language of any skills, because the difference between student’s awareness depends on their interest in leaning this skill. The student who keeps always on learning the listening skill in the language`s skills as program or on television or the Internet or with a teacher is a student who learns the language or skill correctly and quickly.

Reading skill:

It is one of the important skills that the Arabic students must pay attention to. Reading is one of the most important means of transmitting knowledge, it has considered as one of the most important tools that conveys the science of any skill. The more the student increases the skill of reading in whatever skills, the more he has knowledge and know more about the language of the skills. Reading enables the student of knowing the vocabulary and its meanings, and different language styles.(Yusuf Y, personal communication, Oct 6, 2022).

There are two types of reading: First: the silent reading: which depends on reading with the eye and mind only without pronunciation, and this is used by students or graduate in advanced level in learning the skills of studies and it will increase the goal of information and knowledge of proposed skills. The Second, is literal reading, skill teacher will pronounce the letters of the skill in a loud voice and then listen to the student and to correct the pronunciation, sounds, words and sentences. In any case both methods of reading are important to the Entrepreneurial skills.(Kamal, 2006).

Writing skill:

It is one of the most important skills that the teacher must care about, because through it he can know how the student expresses what he learned from vocabulary or sentences or culture of any skill in general. Through the Writing skill, the teacher can train the student on how to write letters in different forms and in different places, like the beginning, the middle and the end of the word. The student can learn through this skill punctuation and how to organize speech and sentences.

Speaking skill:

This is the fourth and final skill of the skills that must be learned by the student, which is one of the most important skills as specialists call it the fruitful skill so, it is undoubtedly that the biggest goal of any person wanted to learn a particular skills, especially the Entrepreneurial skills, is to speak as it is the first and most important goal in the study of Entrepreneurship. The teacher and the student as well must make the studying of the conversation of order as a part in their Entrepreneurial plan. The conversation is the cornerstone in building the mastery of the any skill.

Relevance Arabic Studies to Entrepreneurship Education and SME:

The relevance of Arabic studies to entrepreneurs can be better appreciated when one considers its role in the community as discipline ofindividual management. These contributions are summarized hereunder:

- Arabic studies has been described as “the language of business” as it improve and guide all individual transactions and monitor organizations that have monetary implications.
- Arabic studies as skills provides proper information, on the basis of which business plan can be controlled as well as making and taking decisions.
- Arabic students are stronger in their perception of business, because they have basic Arabic studies skills as knowledge. According to Althalabiy, 188AH) has stated that, learning Arabic language is always increasing and wise in the mind.
- Arabic studies is of great importance in the life analysis and interpretation of future perception in order to assess soundness of the business.

From the foregoing, it is clear that Arabic studies has contributed and will continue to contribute to the enhancement and development of entrepreneurial skills as well as business success.

Conclusion:

Entrepreneurship is an agent of transformation with reference to creation of employment, reducing rural migration and serving as a training ground for managerial skill acquisition. Arabic studies skills are highly contributory to entrepreneurial performance and is therefore required to be possessed by graduate of any disciplinefor effective development in Zamfara state in particular and Nigeria at large.

Findings

The Research also recognized that, despite the problems and challenges. TheArabic studies have made great impact on changing the bad behaviors of the citizens. In the same vein, it has enhanced learning activities among people with emphasis on religious education. This includes the knowledge of the basic tenets of Islam and its practical devotional acts. Both the adults and the children have benefited from such educational services as well as local entrepreneurial skills services

Recommendation:

This paper proffers the following recommendations;

- Entrepreneurs should embark on capacity building in Arabic studies skill in the area of entrepreneurial skillsfor better performance in economic development.
- Government at all levels should encourage entrepreneurship education and training for entrepreneurs.
- Government should make it mandatory for entrepreneurs to keep proper training for graduate of Arabic studiesto prepare them for good performance on entrepreneurial skill.

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E-LEARNING, FINANCIAL SUPPORT AND ENTREPRENEURSHIP INCLINATION: A RELATIONAL STUDY OF STUDENTS IN HIGHER INSTITUTIONS IN KATSINA STATE.

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Abstract

Entrepreneurship has emerged as a major area of business because it identifies how innovation can be transformed into product and services with commercial value for individual and economy at large. This justifies the inclusion of Entrepreneurship into the curriculum of Tertiary institutions with more emphasis on practical, so as to aid job creation and realization of high-income on a micro and macro scale by individuals and government. Thus, to trigger higher entrepreneurial inclination this study sought to find out if interaction, staff support, learners support and financial support can enhance entrepreneurial inclination amongst students in tertiary institutions; Katsina State - Nigeria. The Instrument employed for the survey was the questionnaire, to gather information from students of 17 tertiary Institutions that cut across the three senatorial districts. 432 copies of the questionnaire were used for the model analysis using the partial least square structural equation modeling technique Smart PLS2. The relationship was observed to be positively significant connecting each variable and entrepreneurial inclination of students in tertiary institution; Katsina State - Nigeria. The study is of the opinion that government and other policy makers can do more to unearth new innovations by supporting entrepreneurial inclination amongst students.

Keywords: Entrepreneurship Inclination, Financial Support, E-Learning, and Tertiary Institutions.

Introduction:

Entrepreneurs have become the more active human factor in production because of their ability to coordinate other forms or resources. They are seen as an influencing force andan incentive fortheeconomicgrowth ofanycountry. Their task has growing complications nowadays, as a result of the growing responsibilities and requirements to achieve the high moneymaking status. In other to realize the desiredsustainability of early startups and entrepreneurs, the need for the formation of a very innovative entrepreneurship framework that has major focus on how to operate a business in the best and environmentally responsible way. Furthermore, entrepreneurship can also be seen as a functional framework with the ability to produce and preserve a sustainable society, meaning that if entrepreneurship functionsproperly, it canproduce the much expected gains and financial progress alongside development (Soomr, Ghumro, & Shah, 2020).

The role of entrepreneurship within a developing economy is seen to be more expository and descriptive, because it acts like the brainbox that drives the forward acceleration of most developing economies (Anwar & Saleem, 2019). Thus, taking Nigeria as a case study, new business creation is widely encouraged and supported by the government and key stakeholders; is the need to promote economic growth. In most developing economies; Nigeria inclusive, the generation of employment is a key challenge that requires the transformation toentrepreneurship culture supported by technology, innovation and financing. Much of the research in the field of entrepreneurship documented findings thata strong positive relationship connectingentrepreneurial activities andmacro-economic growth measured by jobcreationbetweenbothruralandurban areas does exist, thereby stimulating productivity. Israr and Saleem (2018) were of the opinion that the growing significance of entrepreneurship over the last decade is pivotal for stakeholders because it serves as the foundation for policies that enhance entrepreneurial activities by creating more interest in young minds to engage their abilities.

Entrepreneurshipas a subject and a course of studyhas becomepopularinuniversities, colleges of educationandpolytechnics over the last decade (Buzeye, 2013). This is because students perceive support which they get from the education differently, influenced by their age group. Moreso, education is more effective in the lower age groups of students (Eminoglu & Gungormus, 2019). This position shows the significance of starting entrepreneurial education early enough as it develops self-confidence and innovation. Since entrepreneurship is greatly fashioned by several elements such as political, pedagogical and economic actors; the involvement of key stakeholders is very important to boost entrepreneurial activities in the economy (Ramli et al., 2018).

The growing need to increase entrepreneurial activities in Nigeria would be hinged upon the availability of growing entrepreneurial intentions spurred by the right environment and resources. The E-learning platform exposes students to online learning and online markets which is a growing space and brand for entrepreneurship. This gained prominence immediately after the pandemic and lockdown in Nigeria (Garcia, 2021). Similarly, Salihu (2022) opined that one of the most significance of entrepreneurship is entrepreneurship education. Entrepreneurship education alongside finance are key drives of entrepreneurship globally(Soomro et al., 2020).

Problem Statement/Justification:

The rising rate of unemployment in Nigeria from 27% to 33% between the second quarter of 2020 to the first quarter of 2022 is worthy of note and should be given the necessary attention (National Bureau of Statistics, 2022). Thus, Shahzad et al.(2021) opined that entrepreneurship intention is a key area in entrepreneurship research. This is because it has a way of effectively of generating the passion of people to engage productively by creating new businesses, reflected in the desire and passion of individuals to start a new enterprise and endorsing entrepreneurial activities. This is now common in emergingeconomies as a result of its important role in unearthing employment opportunities andeconomic growth.

Empirical evidence from the past decades revealed that only few numbers ofgrandauntsestablish businessorengage in fulltime entrepreneurial activities, although the literature on entrepreneurship from previous studies focused more on adult entrepreneurs (Anwar & Saleem, 2019). This is a challenge and could be attributed to inclination. However, there is this growing concern of the lack of predisposition, thepositiveattitudesor adequate skills tobecomeentrepreneurs; by those graduating or in school.

From empirical evidence, most of the studies on entrepreneurial inclination are focused on intrinsic values and factors that relate to individual skills. However, the challenge of entrepreneurship involvement as a result of inclination has not become better-off (Anwar & Saleem, 2019). Though the findings of these studies have added the required literature for this study, there is the need to consider other external factors to the students or younger ones as factors that account for entrepreneurial intention, in a bid to find and proffer solution to unemployment amongst fresh graduates (Shahzad et al., 2021). The implication of this is that Tertiary Institutions are now more saddled with the responsibility of training, developing, and inculcating the entrepreneurial culture in the campuses because empirical studies in entrepreneurshipinclinations are farand few; being an emerging field.

Objectives of the Study:

Themajor goalofthisstudy is tostudytherelationshipbetween e-learning, financial support and entrepreneurshipinclination of students in Katsina State tertiary Institutions. The following are the special objectives that will help to guide the study:

a. To ascertain the connection between Interaction and student entrepreneurship inclination.
b. To understand the relationship between Staff Support and student entrepreneurship inclination.
c. To discuss the connection between Learners Support and student entrepreneurship inclination.
d. To understudy the link between Financial Support and student entrepreneurship inclination

Literature Review

Introduction

In this section, related literatures are reviewedin relation tothe variables of this study (e-learning and financial support). The literature review will also cover the dimensions of e-learning, empirical studies in entrepreneurship inclination, as well as the theory that underpins this study.

Entrepreneurial Inclination.

Educational institutions have become a driving force for change and development, because they play a significant and inevitable role in molding and modeling future citizens of the respective country. This they do, by teaching and instructing; and primarily engaging the student in the practical aspects of what is being taught; which involves entrepreneurship. Thus, the institutions will be able to produce better citizens by providing good environment and facilities to stimulate entrepreneurial inclinations among the students(Krishnan & Monica, 2020). Furthermore, Anwar and Saleem (2019) were of the opinion that the crucial characteristics of entrepreneurship inclination includes: general self-efficacy, risk-averseness, innovativeness, desire for achievement and tolerance of ambiguity. Entrepreneurial Incantation creates the platform to which mentees and students can begin to innovate and think outside the box. This is achievable in the presence of transformational leadership. Thus, the pull and pushfactorsof entrepreneurshipinclinationare compatible and could be incompatible depending on the situation. Push factorsare moreassociated withnegative development that makes one to engage in businessideas while the pull factors relate withpositive events to start an enterprise. Thus, the pull - motivationsis rural and localized andcognitive decline comparedwith motivation. They are more intrinsicand relatedtointernalaspects oremotions.

Perpék et al. (2021) further opined that unemployment;underemployment, unsatisfactorywork,and lack of family support are push factors while the dream of beingyour ownboss,financialbenefits and self-actualization are pull factorsforstartingabusiness.

E-Learning

Many Universities and Teaching Institutes are promoting E-learning as a from and platform for teaching(Abbasi et al., 2020). This became more prominent in Nigeria during the COVID19 Pandemic, similarly to Pakistan; who never considered it as a part of formal education in major institutions. One important driver of e-learning is Information Communication Technology (ICT). ICT can simply be defined as technologies and communication of information through the use of electronic equipment such as computer. Asad et al.(2020) opined that teaching has grown to become a very complex profession and ICT can aid in simplifying the process.

Svetlana (2020) is of the opinion that organization of e-learning facilities by universities and other tertiary institutions should involve the creation of virtual universities, pedagogical measurements, development of students' competencies and adjustments to the educational processes. These will ensure that they achieve the desired levels of formation and development that is in line with the educational goals of the institution of learning. Asad et al. (2020) were of the opinion that ICT plays a vitalrole in changingmajor aspects of human endeavor's and has influenced fields just like health/medicine, tourism management, business/civic law, banking, engineering, etc. Furthermore, Uppal et al. (2018) commented on the orientation of online studies by highlighting that online students tend to be goal oriented and innovative, thereby preferring appreciating the added value attained through e-learning. Though there are more tendencies of losing focus and not finishing the desire course work. This medium however exposes students to independent studies that spark up innovation. ICT helps long-lasting effects of learning by introducing models animations and videos. This further enhances inter personal and intra personal skills of learners and instructor using computer based communication and e-learning instructional materials(Asad et al., 2020).

Jung (2011) is of the opinion that seven (7) dimensions exist in assessing e-learning quality. They are: "Institutional Quality Assurance, Interaction, Staff Support, Mechanism, Institutional Credibility, Learner Support, Information and Publicity and Learning Tasks". This study takes not of three which are: Interaction, Staff Support and Learner Support.

Financial Support

There are variousforms of financialsupportthat an entrepreneur has access to. There is the requirement of a non-generic or to adapt or adopt based on the needs of graduates or business owners in setting up theirownbusiness, because of the various forms and capital involvement in startup.Basedon Ahmad,NikandNik (2011) who studiedentrepreneurialinclinationamong students of a polytechnicinMalaysiadiscovered that students with technical background wereless interested in entrepreneurship because of the lack of financial support and aid.Israr and Saleem (2018)see financing as a key drive to entrepreneurship inclination and opined that institutional support is important in determining entrepreneurial intention. Thus, training centers, entrepreneurial education plans, giving financial support; are among the roles that government can provide for new business start-ups. Also, the availability of financial capital is pivotal in entrepreneurship implying that entrepreneurs have been studied to need of capital from other sources other their savings, because they hardly finance a new business completely by themselves. Empirical researches have shown that inadequate capital is a major challenge of entrepreneurs, and capital can be made available in the form of gifts, friendly loans, family supportor interest-loans from financial institutions.

Furthermore,HabsahandFauziah(2003)found that “86%ofentrepreneursstarttheir businessventure with their personal savingsasacapitalandanother 14% fromfriendsand family”. This implies that an enterprise runningbeginswithany of the following;ownsavings,financialsupport from family, friends or other financial institutions, especially those with small business. However, those who need morecapital can access finance from otherinstitutions, for the need of diversifyingstartup, expansion and accumulating.(Shamsul, 2012).Financialsupportis a critical factorinascertainingandmotivating individual’s abilitytobeanentrepreneur.Mostindividuals consider lack of financial supportfromparents,government, or any agenciesas achallengeand a high risk.

Empirical Studies:

Babatunde and Durowaiye (2014) did a study on the impact of entrepreneurial education on entrepreneurship intentions among Nigerian undergraduates in Nigeria. Study questionnaires were distributed based on stratified and simple random sampling to 120 degree students of Landmark University in Kwara-Nigeria. The findings of the study indicated that entrepreneurship education to influence the intention of students to start a business. Distributing 120 questionnaires for this type of a study is a major downplay of the work. The sample size should have been higher.

Hussain (2015)in his study on the effect of entrepreneurial education on entrepreneurial intention of Pakistani students, collected data from 499 students.The findings of the study revealed that entrepreneurial education and entrepreneurial intention relate positively. In line with the above, it was recommended that teachers should focus on imparting theoretical knowledge to potential entrepreneurs.

Mustapha and Selvaraju (2015) conducted a similar study on the relationship between entrepreneurial education and entrepreneurship inclination. 178 questionnaires were distributed to three public universities in Klang Valley. Data were analyzed using hierarchical multiple regression analysis. Results showed the significant and positive correlation between entrepreneurship education has a positive effect on students’ intention to be entrepreneurs. The sample size of the study was inadequate, to have great confidence in their findings.

Carr and Sequeira (2007) studied family support as a mediating variable between family business background and entrepreneurial intention of a large southwest U.S. city. Using 308 respondents for analysis, the study found family support to have an effect on entrepreneurial intention. The study failed to make any recommendations at the end of their study.

Phuong and Hieu (2015) carried out a similar study on perceived support and entrepreneurship intentions of students pursuing undergraduate degrees in Vietnam. 185 questionnaires were used for analysis which confirm that perceived support directly influence entrepreneurial intentions. Similarly, Israr and Saleem (2018), Saengchai and Jermsittiparsert (2019), Garcia (2021), Singh and Misra (2021), Konstantin (2021), Shahzad et al.(2021), and Salihu (2022) all studied entrepreneurial inclination and identified that there are factors that influence entrepreneurial inclinations. The implication of this is that entrepreneurship thrives on the availability of these inclinations that span innovation and creativity.

Theoretical Framework: Theory of Planned Behavior

The theory of planned behavior propounded by Azjen in 1991 is used to underpin this study, with Entrepreneurial Inclination the output variable in the study is. This theory posits that "behavioral intentions are a function of an individual's attitude toward the behavior, the subjective norms surrounding the performance of the behavior, and the individual's perception of the ease with which the behavior can be performed (behavioral control)". For the purpose of this study the term'attitude toward behavior', and 'subjective norms' were used as proxies to planned behavior. Furthermore in defining attitude toward behavior; Azjen (1991) opined that "the individual's positive or negative feelings about performing a behavior is determined through an assessment of one's beliefs regarding the consequences arising from a behavior and an evaluation of the desirability of these consequences." When exposed to entrepreneurship education, students might begin to develop positive feelings towards becoming an entrepreneur.

On the other hand, Azjen (1991) defined subjective norm as "an individual's perception of whether people important to the individual think the behavior should be performed" This represents family support as used in the present study. Azjen (1991) found a correlation and similarity amongst attitude to behavior, behavioral intention, subjective norm and behavioral intention.

The study in showing the relationship amongst the variables came up with the following Hypothesis for testing.

Ho1: Interaction does not affect entrepreneurship inclination of students in tertiary institutions, Katsina – Nigeria.

Ho2: There is no correlation between Staff Support andentrepreneurship inclinations of students in tertiary institutions, Katsina – Nigeria.

Ho3: Learners Support does not affect entrepreneurship inclination of students in tertiary institutions, Katsina – Nigeria.

Ho4: Financial Support does not affect entrepreneurship inclination of students in tertiary institutions, Katsina – Nigeria.

Methodology:

Study Area Description: In view of the research objectives, the population of this study is made up of every Tertiary Institutions in Katsina State. As at the time of submitting this proposal, there are 17 Tertiary Institutions; consisting of Universities, Polytechnics, Collages of Education, School of Nursing and Health Science and Specified Tertiary Institutions. Katsina is made up of 34 Local Government and 3 Senatorial Districts; namely: Katsina Central, Katsina North and Katsina South. This classification accounts for the number of local governments; 11, 12 and 11 respectively. Katsina Central has 11 Tertiary Institutions, Katsina North has 4, and Katsina South has 2. This accounts for 65%, 23% and 12% of the Tertiary Institutions in the State respectively. Thus, using this proportion; the questionnaire would be distributed across the Tertiary Institutions. As at the time of conducting this proposal ,the total population of students is unknown across the 17 tertiary institution, thus the study will use the formula for infinite population as developed by Rose, Spinks, and Canhoto (2015). According to Rose *et al.*(2015)sample size of an infinite population is determined by:

a. **Sample Size of the Study:** Since the population of the study is regarded to be infinite,

$$n_r = \frac{4pq}{d^2}$$

Where:

n_r = actual sample size needed ,

p= proportion of the population with same characteristic,

q = 1- p and d = margin of error.

As recommended by Rose *et al.*, (2015),p is set at 0.5,q = 1 – q = 1 – 0.5 = 0.5, d = 0.05, resulting to the following equation below:

$$n_r = \frac{4 \times .5 \times .5}{.05^2} = \frac{1}{.0025} = 400$$

The minimum size of the sample is 400, and to cater for non-response bias or falling short of the minimum sample size of 400 when questionnaires are retrieved from respondents, Israel (2013) advised that a certain percentage (30%) should be added to the tabulated minimum sample size. Thus, 30% of 400 added to 400 will make it 520copies of questionnaires to be distributed to the respondents of the study.

b. **Sampling Technique:** stratified sampling technique will be used in distributing questionnaires to respondents from the 17 tertiary Institutions across the state. This is done to ensure wide coverage that covers the whole of the state. Thus, the 520 copies of questionnaires will be divided by 17, to get the number of questionnaires to be given to each tertiary institution. The Table below presents information on the names of the 17 Tertiary Institutions in Katsina – Nigeria.

c.

S/N	Tertiary Institutions	Questionnaires to be given
1	Al-Qalam University Katsina	30
2	Federal University Dutsin-Ma	31
3	Umaru-Musa Yar’adua University	31
4	Federal College of Education Katsina	31
5	Isa Kaita College of Education, Dutsin Ma	30
6	Imam Saidu College of Education, Funtua	33
7	Federal Polytechnic Daura	29
8	Hassan Usman Katsina Polytechnic	31
9	School of Health Technology, KanKia	29
10	SaniZangon Daura School of Health Technology,	29

	Daura	
11	Katsina State College of Nursing and Midwifery, Katsina	30
12	Katsina State Community Midwifery Program, School of Basic Midwifery, Malunfashi	33
13	Yusuf Bala College of Legal and General Studies	29
14	School of Basic and Remedial Studies, Katsina	31
15	Cherish Enterprise Institute, Batsaru, Katsina	31
16	Dialogue Computer Institute, Katsina	31
17	Katsina State Institute of Technology and Management, Katsina	31
Total		520

Research Design: Thisresearchis aquantitative descriptive researchbecause the informationand datacollected was basedonsurveyandquestionnaires administered; adjudged firstly by thereliability and secondly by the validityfactor oftheresearch.

Data Collection Method and Procedure

The questionnaire was used as a data collection tool in this study, based on questions that are relevant to this research. The questionnaire was administered to various students of the tertiary institutions alongside some research assistance in other to obtain a quick response from the participants. The study and research assistants encouraged them to give their honest opinions concerning the topic matter.

Measurement of Variables

The study variables are interaction, staff support, learners support, financial support and entrepreneurial inclination. Interaction and financial support in this study were measured by the four item scale developed by Lechler (2001). Staff support is measured using the four item scale propounded by Turker and Selcuk (2009), while, learners suport was measured using the five item scale of Carr et al. (2007), and finally, entrepreneurial inclination was assessed using the six item scale propounded by Linan and Chen (2009).

Technique of Data Analysis

Partial Least Square Structural Equation Modelling (PLS-SEM) was adopted as a technique to analyzethe data and test the hypothesis on the SmartPls2 software, because it is a tool that works better with small samples and complex models.

Data Analysis and Presentation

There were 520 copies of questionnaires distributed, out of which 443 copies were retrieved from respondents, which constitutes 85% of the distributed questionnaires, which means that 77 copies were not returned to the researcher and they constitute about only 15% of the totally distributed questionnaire. However, 11 of the returned 443 copies questionnaires were deleted as they constitute outliers and deemed not usable. Finally, only 432 copies of questionnaires were used for final analysis, which amount to 83% response rate. This is considered as being very appropriate for the study.

Assessing Model Fit

Table 1

Construct Reliability and Validity

Construct	Items	Loadings	AVE	CR
Entrepreneurial Inclination	E11	0.781	0.691	0.915

	EI2	0.806		
	EI3	0.853		
	EI4	0.854		
	EI5	0.864		
	EI6	0.825		
Financial Support	FS1	0.779	0.643	0.832
	FS2	0.782		
	FS3	0.809		
	FS4	0.837		
Interaction	INT1	0.796	0.694	0.854
	INT2	0.879		
	INT3	0.809		
	INT4	0.847		
Learners Support	LS1	0.778	0.665	0.880
	LS2	0.829		
	LS3	0.858		
	LS4	0.819		
	LS5	0.792		
Staff Support	SS1	0.833	0.785	0.913
	SS2	0.915		
	SS3	0.902		
	SS4	0.892		

Note: AVE represents Average Variance Extracted; CR represents Composite Reliability.

Both the bare minimum for Composite Reliability (CR) and the Average Variance Extracted (AVE) were attained by all constructs. Those numbers work out to 0.7 and 0.5, respectively (Hair et al. 2014). In terms of CR and AVE, all items loaded at or above 0.7 and 0.5 respectively. The concept then underwent discriminant validity testing utilising the Heterotrait-Monotrait Ratio (HTMT) criteria. If the HTMT value is less than 0.90, discriminant validity has been established amongst two reflective constructs (Hair et al 2015). According to Table 2, the data passed the discriminant validity test has the figures are below 0.9.

Table 2

Discriminant Validity Assessment using HTMT

	1	**2**	**3**	**4**	**5**
1. Entrepreneurship Inclination					
2. Financial Support	0.754				
3. Interaction	0.691	0.673			
4. Learners Support	0.613	0.705	0.618		
5. Staff Support	0.750	0.846	0.693	0.632	

Test of Hypotheses

This section of the paper is devoted for test of the hypotheses of the study. Consequently, the paper tested whether interaction, staff support, learners support and financial support is significant on entrepreneurial inclination of tertiary students in Katsina – Nigeria. To achieve this, a bootstrapped analysis was done.

Table 3

Test of Hypotheses

	Sample Mean	Standard Deviation	T statistics	P Values
INT->EI	0.34	0.09	3.72	0.00
SS->EI	0.28	0.10	2.76	0.03
LS->EI	0.25	0.07	3.48	0.00
FS->EI	0.39	0.09	4.31	0.00

The analysis in Table 3 shows that Interaction (INT) has a positive and significant effect on the Entrepreneurial Inclination (EI) of students ($\beta = 0.34$, $p<0.01$), thus the hypotheses that states that interaction has a significant effect on the entrepreneurial inclination of tertiary students in Katsina state is supported. Similarly, Staff Support (SS) has a positive and significant effect on the Entrepreneurial Inclination (EI) of students ($\beta = 0.28$, $p<0.03$), thus the hypotheses that states that staff support has a significant effect on the entrepreneurial inclination of tertiary students in Katsina state is also supported. In addition, Learners Support (LS) has a positive and significant effect on the Entrepreneurial Inclination (EI) of students ($\beta = 0.25$, $p<0.00$), thus the hypotheses that states that learners support has a significant effect on the entrepreneurial inclination of tertiary students in Katsina state is empirically supported. Finally, Financial Support (FS) has a positive and significant effect on the Entrepreneurial Inclination (EI) of tertiary students in Katsina state ($\beta = 0.39$, $p<0.00$), thus the hypotheses that states that financial support has a significant effect on the entrepreneurial inclination of tertiary students in Katsina state is supported empirically.

Discussion of Findings

The results show that entrepreneurial interaction positively affects tertiary students' propensity to think entrepreneurially. The concept of interaction is similar to that of social capital in that it describes the transaction that takes place between two or more people. Where social contact differs most is in its emphasis on the decision that forges those bonds between people. Therefore, the results indicates that students of tertiary institutions who engage in more social activities while enrolled in higher education would develop a more robust sense of entrepreneurial initiative. The research conducted by Huang et al. corroborates these results (2021). Similarly, the study found that the level of staff support in higher education institutions was substantially correlated with students' propensity to engage in entrepreneurial behavior. The desire of students to become entrepreneurs may be expected to rise dramatically with an increase in staff assistance for students in postsecondary institutions. The study also indicated that the level of learner support significantly affects college students' propensity to engage in entrepreneurial behavior. Students in higher education institutions will naturally become more entrepreneurial if they receive more financial and other forms of assistance for their learning. Overall, the study concludes by stating that financial support is favorable and statistically significant in relation to university students' predisposition toward entrepreneurship. Thus, increase in financial support will lead to a corresponding increase in the entrepreneurial inclination of students in tertiary students.

Conclusion and Recommendation

The study concludes that Entrepreneurship Inclination can be influenced and engendered amongst students of tertiary institutions. The study supports an inclusion of findings and discussions that shows that entrepreneurs can also be made as against only being born, thus no amount of training and development should be overlooked in enhancing entrepreneurship among the young and teaming population. The study therefore recommends that much attention be placed on training, support and development rather alongside unearthing born talents. More so, the need to raise the standard and capacity of our entrepreneurial frontiers to accommodate a wide range of ideas and skill set that will emerge as a result of the pull factors that positive entrepreneurial interaction will provide.

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START-UP CULTURE AND ENTREPRENEURSHIP DEVELOPMENT IN NIGERIA: EVIDENCE FROM SELECTED ICT FIRMS IN LAGOS

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Abstract

Whereas SMEs constitute the source of employment and economic boost, the trend in business has shown that many small and medium-scale businesses (SMEs) fold up within the first few years of their institutionalization. According to the Data from the U.S. Bureau of Labor Statistics (BLS), it is shown that approximately 20% of new businesses fail during the first two years of existence, 45% during the first five years, and 65% during the first 10 years, while only 25% of new businesses make it to 15 years or more. The reasons behind this were attributed to reasons such as not investigating the market, inadequate sources of finance, business plan problems, rigidity, bad location or marketing, and expanding too fast. This study investigates start-up culture and entrepreneurship development in Nigeria with a focus on selected ICT firms in Lagos. A sample of 83 entrepreneurs was conveniently selected from SMEs that deal with ICT in Nigeria. The SMEs were selected from five local government areas in Lagos state. The structured questionnaire constructed using the four-point Likert scale was the source of data collection. The data collected was analysed using the Statistical Package for Social Sciences (SPSS). The result of the study identified several start-up cultures among Nigerian entrepreneurs as well as factors. It also identified several factors hindering start-up culture and entrepreneurship development. It also identified how start-up culture impact entrepreneur development in Nigeria and what made the start-up culture among Nigerian entrepreneurs different from what is obtainable elsewhere and along the line proposed ways to improve the start-up culture of Nigerian entrepreneurs. Based on the findings of the study, it was concluded that entrepreneurial start-up culture should not be overlooked if the company or business venture must be developed. However, the study was confronted with some limitations. Given the breadth and complexity of this issue, as well as time, sample, and page constraints, this work, while noteworthy, should be viewed as a template for a future, more efficient, more exhaustive investigation.

Keywords: Start-ups, culture, entrepreneurship, development, ICT firms

Background to the study

Entrepreneurs are known for developing business ideas and setting up their first start-ups. However, only a few get to survive in the competitive market. Nigeria is, renowned for its entrepreneurial culture, with enthusiastic entrepreneurs lending credence to the popular belief that if a person can excel as an entrepreneur in Nigeria, then they can excel anywhere else. The entrepreneurship trait does not come naturally, as the hustle and bustle of the country cause people to automatically become hard workers. A typical scenario is of an enterprising entrepreneur who makes a prototype of an idea, gets a means to fund it, and before long a business is set up. The business however barely survives two years due to factors such as overhead costs, human resources, technology, logistics, and stringent economic policies which were not properly factored into the business plan. This is the reality of a lot of businesses today in Nigeria, giving rise to questioning how and what is considered when setting up a business. Do entrepreneurs conduct feasibility studies about the business before settingit up or just develop an idea and rush to it, with the intent of learning as they grow, thus investing all available resources? This appears to have been the bane of a lot of startups in Nigeria over the years, which looked promising at the onset, but in the long run, succumbed to the internal and external pressures in the competitive environment. According to Carla (2018), startups are the primary driver of job creation and increase market dynamism and competitiveness given their focus on knowledge thus contributingto growth and productivity. Startups contribute to the formation of values in society, withan emphasis on proactivity and a cultural mindset toward work (Burrus, 2017). In spite of the importance of startups, there is no universal definition of what a startup is, as it has been associated with several concepts and factors such as founder's management styles, entry timing, idea, and funding all crucial to the success of a startup (Nascimento, 2017). Giardino et al, (2014) noted that startups are less experienced compared to other organizations and as well as possess little or no financial and operational history.Like the definitions presented by the academics, most reports regarding entrepreneurship, define a startup as an organization with less than one year (Nascimento, 2017). Robehmed (2013) describes Startups as small businesses with high growth rates, with operations in an immature technologically oriented market.Among researchers, it is agreed that survival in the competitive market requires adapting to the startup culture mindset/startup mentality (Parr, 2014). The startup mindset connotes thinking out of the box, and developing a workplace that encourages the participation and creativity of employees. As opined by Carla (2018), startup cultures reflect the vision and purpose of the founder. In view of the foregoing, a startup culture connotes values of creativity, problem-solving, open communication, and collaboration in a workplace that takes cognizance of work-life balance, thus creating a unique working environment.Basic (2017) in giving a working definition described startup culture in terms of shared values, ideas, and artifacts, which are essential to the success and survival of a business.A common question on the minds of most Nigerians is when Nigeria would totally become a technology-driven country. Several years ago, a befitting reply that would have been given is "in hundred years". The narrative appears to be changing, given the tech evolution witnessed in several parts of the country, an implication that the country is becoming more technologically inclined and has the increased capacity of attracting technology advancement and investment. However, to fully achieve an environment in which entrepreneurship thrives successfully and technology occupies a noteworthy position, the startup culture needs to be properly developed and extended to all parts of the country. This implies increasing effort towards the creation of awareness on the startup culture and entrepreneurship development in Nigeria.This paper is thus focused on investigating the factors hindering the establishment and survival of new businesses in Nigeria, as well as challenge existing businesses. The rationale behind this is to create a platform to develop entrepreneurs' innovative tendencies towards achieving economic growth and development. Every business existing today passed through the beginning stage also known as the start up stage. Start up is described as the early stage in the lifecycle of an enterprise comprising of the moments from when an idea is converted to securing finance, outlining a business basic structure and start operations. Startup businesses have enormous effect such as the creation of employment opportunities and create customer value through the provision of improved products and services, as well as impact positively on living standards (Kiggundu, 2002).A lot of areas in Nigeria require one infrastructural improvement or the other, but this is subject to the ability of startups to identify the challenges specific to their region and to develop befitting solutions. Driving innovation in the area of entrepreneurship can help in cushioning the effect of unemployment and fight poverty. In contemporary economies, developing entrepreneurial innovations is very important and can be linked to small and medium sized enterprises. SMEs in more developed economies have the tendencies of developing their initiative and being inventive, which enables them to be more flexible than large enterprises. Entrepreneurship describes the process involved in recognizing, evaluating, and exploiting productive ventures with the intent of being profitable and producing goods and services that satisfy societal needs, desires, and aspirations (Ozigbo, 2014).Sustaining entrepreneurial creativity and innovations in Nigeria has been of great concern; given that the huge investment made by the government in regard to entrepreneurship development has not yielded much positive result, leading to the development of this sector being characterized by constant tension and feuds. This is affirmed by Ariyo (2005) in which lack of government interest, as well as support for small businesses, were identified as the most damaging problem threatening entrepreneurial development in Nigeria is lack of government interest and support for small and medium enterprises. It is in light of the foregoing that this study investigates start-up culture and entrepreneurship development in Nigeria.

Statement of the research problem

Over time, the Nigerian business environment haswitnessed the rise and fall of many small and medium-scale businesses (SMEs). This fold-up of businesses can be attributed to the failures of entrepreneurs to properly analyze a business before investing. Most businesses prior to being set up are born out of the need to provide solutions to existing issues, however following due process appears to be a common issue as within the first five years of existence, a lot of trial and error occurs, thus leading to some striving and nurturing the business to maturity, and others struggling until the business could no longer be managed. According to the Data from the U.S. Bureau of Labor Statistics (BLS), it is shown that approximately 20% of new businesses fail during the first two years of existence, 45% during the first five years, and 65% during the first 10 years, while only 25% of new businesses make it to 15 years or more. The reasons behind this were attributed to reasons such as not investigating the market, inadequate sources of finance, business plan problems, rigidity, bad location or marketing, and expanding too fast (Deane, 2022).

Given the state of affairs in Nigeria, which includes low economic growth, poverty level, and high unemployment, an entrepreneur is forced to rely on families and relatives for loans to start up their business or worst of all terminate an already existing project (Nwokoyeetal, 2013). Entrepreneurship is seen as a critical solution to the starting and development of small businesses and in spite of governmental efforts to eliminate barriers to potential start-ups, the economic growth rate of

Nigeria is one that can be described as inadequate. Business are meant to start small and grow big over time, however, in some cases, the reverse is the case, which leads to questioning why some entrepreneurs start big only to grow small. Could it be a situation of not doing the right things, or not being well sited or not having target customers? For an entrepreneur to grow in business there are certain requirements such as education and knowledge which is deemed to be key; as this would enable them to have a clear understanding of their environment. It is in light of the foregoing that this study investigates start-up culture and entrepreneurship development in Nigeria.

Research objectives

The general aim of the study is to examine start-up culture and entrepreneurship development in Nigeria with a focus on selected ICT firms in Lagos. Specifically, the study seeks to:

- Identify the start-up culture among Nigerian entrepreneurs.
- Identify the factors hindering start-up culture and entrepreneurship development.
- Determine how start-up culture impact entrepreneur development in Nigeria
- Examine the ways in which start-up culture among Nigerian entrepreneurs differs from what is obtainable elsewhere.
- Determine what should be done to improve the start-up culture of Nigerian entrepreneurs

Research questions

- What is the start-up culture among Nigerian entrepreneurs?
- What are the factors hindering start up culture and entrepreneurship development?
- How does start-up culture impact entrepreneur development in Nigeria?
- In what ways does start-up culture among Nigerian entrepreneurs differ from what is obtainable elsewhere?
- What should be done to improve the start-up culture of Nigerian entrepreneurs?

Research hypothesis

H0: There is no significant relationship between start up culture and entrepreneurship development in Nigeria

H1: There is a significant relationship between start up culture and entrepreneurship development in Nigeria

Literature review

Concept of startup culture

According to Carla (2018), because of their concentration on knowledge, startups are the key engine of job creation and boost market dynamism and competitiveness, contributing to growth and productivity. Startups help to shape societal values by emphasizing proactivity and a cultural mindset toward work (Burrus, 2017). Despite its importance, there is no common definition of what a startup is since it has been connected with numerous concepts and elements such as founder management styles, entrance timing, ideas, and funding, all of which are critical to a company's success (Nascimento, 2017). According to Giardino et al. (2014), startups are less seasoned than other firms and have little or no financial and operational history.

The importance of culture in modern businesses cannot be overstated. Culture helps unify, bond, and push employees toward the same objective and future in the initial stage of a business, especially when a brand has not yet been developed, and recruits, keeps, and inspires talents (Men, et al,2018). Culture can be connected to a company's success measures of performance and productivity. A meta-analysis of the link between entrepreneurial attitude and corporate success found that cultural aspects of innovativeness, risk-taking, and proactiveness are major contributors to an organization's financial and non-financial performance (Rauch et al, 2009).

Effective Startup Culture: Different types

While there is no universal definition of what constitutes a good startup culture, past research on organisational culture and entrepreneurship has yielded several insights. Since some startups are ruled by one culture, others accept several cultures.

1. *Innovation:* This is at the center of any startup. According to (Men, et al,2020), an innovation culture includes encouraging risk-taking and trial-and-error, boosting and encouraging new ideas, methods, and processes regardless of who launched them, becoming a co-founder or a trainee, and hiring the right individuals who are curious and adventurous. Thinking beyond the box and being daring enough to imagine "wild" or "crazy" are encouraged in an innovation culture. "Innovate or perish." A startup must constantly unveil new ideas, services, products, or business models. Otherwise, it risks losing momentum in a fiercely competitive entrepreneurial climate.
2. *Openness*. Gone are the days when you could keep information from people, particularly in today's increasingly transparent period, thanks to new technology and a more aware and educated Chinese youth (Atherton & Newman, 2017). Organizations must provide more information to the public. Closed doors are no longer feasible. Instead, entrepreneurs are encouraged to cultivate an open culture that encourages openness, feedback, many voices and opinions, and adaptation to change in order to foster innovation and develop trust and connections (Men et al., 2018).
3. Participation and inclusion: Similarly, many businesses push for an inclusive and participatory culture (Atherton & Newman, 2017). Startups with an open and participatory culture respect input from diverse stakeholders and demonstrate a willingness to listen and include stakeholders in decision-making. When a startup takes and implements the ideas and suggestions of stakeholders, it grows.The ability to participate essentially provides people with a sense of ownership.

Other start-up cultures include competitiveness/aggressiveness (Kapman, 2018; Schuman, 2016), (Men & Robinson, 2018)

Concept of entrepreneurship

The term “Entrepreneurship” is coined from the French term “entreprendre”, a wordwhich implies understandingEngelhoff (2005) described entrepreneurship as the means involved in the identification and exploitation of business opportunities while assuming its attendant risks. In sum, entrepreneurship has to do with accepting challenges as new businesses are not set up by accidents. An entrepreneur is seen as an innovator, while entrepreneurship involves carrying out new factor inputs combination with the function of the individual being to carry them out, and as such referred to as entrepreneurs. In Say (1964), the term entrepreneur was used to describe someone who creates and operates a new business venture irrespective of whether or not there is anything innovative in those acts.

Anyadike et al,(2012), reported that entrepreneurship leads to sustainable development, economic growth and employment generation. The livelihood of youths can be improved by harnessing the unique characteristics of youths and developing their spirit of resourcefulness through entrepreneurship development. Enabling a platform where youths are mentored and provided with needed resources, will aid them in shunning illegal acts.

Nwokoye et al, (2013) described entrepreneurship as a human activity which plays a major role in any economic development; to which end it is considered that the creation of small businesses and the growth of existing ones are the fastest ways to attain economic growth (Nwokoye et al, 2013). Over the years, efforts have been geared towards developing enterprises in order to minimize the poverty level and unemployment rate, as well as encourage productivity and self-employment. The reverse appears to have been achieved in Nigeria, as most times government pronouncements are not backed up by effective implementation; which is made worse by the lack of basic infrastructural facilities such as constant power supply, good roads, and access to information and communication, in order to increase productivity in any environment. This is challenging to people with bright ideas. The state of entrepreneurship in Nigeria is one that requires attention from different sectors to improve its contribution to economic and social development. The significance of entrepreneurs to global economy cannot be overemphasized as in both developed and developing countries, they contribute to employment generation, enable the modification of rural and urban areas, and generate income. The economic development of a nation is threatened by youth employment, and a nation; which implies that failure by a nation to adequately engage its increasing population would contribute to economic regression. This reinforces the need to redirect the development strategy of a nation through the creation of new businesses and development of abundant youthful talent.

Problems of Entrepreneurship Development in Nigeria

The need for the development of enterprises cannot be overemphasized on, as it contributes to the reduction of unemployment in the country. Given the need to develop enterprises and reduce unemployment and poverty levels as well as encourage increased productivity and self-employment Small Scale Enterprise Promotion Policy has been formulated. These policies have however not been effectively backed up by effective implementation, thus frustrating lots of people with bright ideas to effect changes in specific areas. Instances include epileptic power supply which is challenging to any aspiring entrepreneur in Nigeria. Transportation is another worrisome challenge to entrepreneurs especially air transportation which is expensive and beyond the reach of young entrepreneurs. Security networks is another challenge, given the state of insecurity in the country which requires entrepreneurs doing the extra by arranging for personal security in the course of carrying out their business activities and securing their facilities.

Theoretical review

The theory adopted for this study is the Schumpeter’s Refugee Effect, which emphasizes the unique traits of an entrepreneur to include the ability to make good judgement about the future. The process of unemployment motivating entrepreneur activity is known as the refugee effect. According to Anyadike et al,(2012), individuals who are challenged by issues such as unemployment and low prospects for wage employment usually resort to self-employment as a viable tool alternative. Lending credence to this theory is the simple theory of income choice which opines that increased unemployment has the effect of increasing start-up business activity on the grounds that the opportunity cost of not starting a firm has decreased (Metu &Nwokoye, 2014).

Empirical review

Metu and Nwokoye (2014) examined the importance of policy formulation in entrepreneurship development in Nigeria and in reducing employment rate of unemployment in Nigeria. The narrative-textual case study (NTCS); research method was used in which it was found that entrepreneurship is lacking in Nigeria as a result of challenges such as erratic power supply, absence of genuine support for people with the intention to start up a business, and lack of confidence to take risk; all of which hinders entrepreneurship development and creates unemployment. The paper recommended that government create a more robust entrepreneurship policy and conducive business environment to enhance entrepreneurship development and reduction in youth unemployment (Metu &Nwokoye, 2014).

Ozigbo (2014) examined the sustenance of entrepreneurial creativity and innovations in Nigeria using the questionnaire developed by Chu and Katsioloudes (2001) to derive data; and SPSS statistical tool to process the data. Cronbach's alpha was used in testing the reliability of the instrument which was shown to be satisfactory. From the analysis carried out, it was revealed that a positiverelations and a general perception exist among entrepreneurs that inability to access capital greatly inhibits the growth and sustainability of entrepreneurs. In view of the findings made, the study made recommendations such as the government improving existing infrastructure and providing adequate incentives for the establishment of sustainable entrepreneurial ventures (Ozigbo, 2014).

Methodology

To achieve the primary purpose of the present study; a sample of 83 entrepreneurs was conveniently selected from SMEs that deal with ICT in Nigeria. This method of convenience sampling was chosen because of the inadequate statistics on this group. The SMEs were selected from five local government areas in Lagos state. The structured questionnaire which was constructed using the four-point Likert scale was the source of data collection. The data collected analysed using the Statistical Package for Social Sciences (SPSS).

Data presentation and analysis

To get a considerable number of responses, 90 questionnaires was distributed but only 83 were well answered and returned. The analysis in this study was based on the 83 questionnaires duly filled and returned.

Demographic information of the respondents

Table 1: Demographic data

	Frequency	Percentage (%)
Gender		
Female	35	41.8
Male	48	58.2
Total	**83**	**100**
Age		
18– 30	22	27
31 – 40	33	40
41 – 50	21	25
51 and above	7	8
Total	**83**	**100**
Educational qualification		
SSCE/GCE	27	32.5
OND/TECHNICAL/NCE	29	35
B.Sc/ B.A/ HND or equivalent	19	23.3
Masters	8	9.2
Total	**83**	**100**
Years of experience as artisan		
1-5 years	21	25.3
5-10years	39	47.0
More than 10years	23	27.7

Field Survey, 2022

Table 1 shows the demographic features of the participants in the study. As indicated in the table, the female participants made up 41.8% of the total population whereas the male participants made up 58.2%. Of this population, 27% are within the age range 18-30; 40% are within the age range of 31-50; 25% are from the age group 41-50; whereas 8% were from above 51 years. The participants were all literate as they have attained certain levels of educational qualification. This shows that all the participants were capable of responding to the questionnaire unaided. They also have diverse work experience as shown in the table above.

RQ 1: What is the start-up culture among Nigerian entrepreneurs?

Table 2: The start-up culture among Nigerian entrepreneurs

STATEMENT	Strongly Agree/ Agree	Disagree/ Strongly Disagree	% in agreement
Adequate and timely funding from different sources	62	21	75
Market acquisition	73	10	87.5
Intellectual property	72	11	86.7
Efficient capital management	75	8	90

Field Survey, 2022

The result presents in Table 1 above indicates the following as the start-up cultures practice among Nigerian entrepreneurs: Adequate and timely funding from different sources (75%); Market acquisition (87.5%); Intellectual property (86.7%); and Efficient capital management (90%).

Q 2: What are the factors hindering start-up culture and entrepreneurship development

Table 3: Factors hindering start-up culture and entrepreneurship development

STATEMENT	Strongly Agree/ Agree	Disagree Strongly Disagree	% in agreement
Lack of basic infrastructural facilities	83	0	100
Epileptic power supply	83	0	100
Limited access to information and communication	75	8	90
Lack of strong patent law	69	14	83.4
Caste or class system	63	20	75
Education level	83	0	100
Inability to exercise creative ideas	69	14	83.4
Lackof knowledge on entrepreneurship in the basic science and technology	69	14	83.4
Lack of basic infrastructural facilities	83	0	100
Epileptic power supply	83	0	100

Field Survey, 2022

According to the data extracted from the table above, the following are factors that impede start-up culture and entrepreneur development in Nigerian entrepreneurs: Lack of basic infrastructural facilities (100%); Epileptic power supply (100%); Limited access to information and communication (90%); Lack of strong patent law (83.4%); Caste or class system (75%); Education level (100%); Inability to exercise creative ideas (83.4%);Lack of knowledge on entrepreneurship in the basic science and technology (83.4%); Lack of basic infrastructural facilities (100%); and Epileptic power supply (100%)

RQ 3: How does start-up culture impact entrepreneur development in Nigeria?

Table 4: The How does start-up culture impact entrepreneur development in Nigeria?

STATEMENT	Strongly Agree/Agree	Disagree/Strongly Disagree	% in agreement
The startup culture build business confidence	64	19	77.5
The startup culture encourages positive attitude in entrepreneurs	83	0	100
Startups have a direct-impact on the cities that they make their homes.	70	13	84.1
Startups boost the economy with revolutionary technology and create new industries over time	83	0	100

Field Survey, 2022

The following are ways by which start-up culture impact entrepreneur development in Nigeria: The startup culture builds business confidence (77.5%), the startup culture encourages a positive attitude in entrepreneurs (100%); Startups have a direct impact on the cities where they make their homes (84.1%); Startups boost the economy with revolutionary technology and create new industries over time (100%)

4. In what ways does start-up culture among Nigerian entrepreneurs differ from what is obtainable elsewhere

Table 4: The ways start-up culture among Nigerian differs from other countries

STATEMENT	Strongly Agree/ Agree	Disagree Strongly Disagree	% in agreement
Abusive work culture among Nigerian entrepreneur	83	0	100
Enabling business environment	69	14	83.4
Easy access to finances	63	20	75
Access to information and communication technology	83	0	100
Abusive work culture among Nigerian entrepreneur	69	14	83.4

Field survey (2022)

Nigerians' start-up culture differs from what is obtainable elsewhere in the following ways: Abusive work culture among Nigerian entrepreneurs (100%); Enabling business environment (83.4%); Easy access to finances (75%); Access to information and communication technology (100%); and Abusive work culture among Nigerian entrepreneurs (83.4%)

5. What should be done to improve the start-up culture of Nigerian entrepreneurs?

Table 6: To improve the start-up culture of Nigerian entrepreneurs

STATEMENT	Strongly Agree/Agree	Disagree/Strongly Disagree	% in agreement
Massive education programme	64	19	77.5
Provision of an enabling environment for startups to thrive	69	14	83.4
Invest in benefits and office perks	83	0	100
Developing a proper workplace culture, vision, and teamwork	83	0	100

Field survey (2022)

The study investigated ways of improving the start-up culture of Nigerian entrepreneurs. The result shows that more than 60% of the respondents are in agreement with the statements presents in table 6 above. Accordingly, the following are measures to improve Nigerian entrepreneurs' start-up culture: Massive education programme (77.5); Provision of an enabling environment for startups to thrive (83.4%); Invest in benefits and office perks (100%); Developing a proper workplace culture, vision, and teamwork (100%). This result implies that Nigerian entrepreneurs can improve their start-up culture by adopting good practices that are possible in other countries.

H0: There is no significant relationship between start-up culture and entrepreneurship development in Nigeria

H1: There is no significant relationship between start-up culture and entrepreneurship development in Nigeria

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	74.171[a]	9	.000
Likelihood Ratio	75.477	9	.000
Linear-by-Linear Association	29.522	1	.000
N of Valid Cases	86		

a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .56.

The chi-square calculated was 74.171 and the P-value is 0.000 which is less than the significant level of 0.05%. As a result, we reject the null hypothesis. Based on this result, we conclude that there is a significant relationship between start-up culture and entrepreneurship development in Nigeria.

Discussion, conclusion, and recommendations

Entrepreneurs are recognized for coming up with company concepts and launching their initial ventures. However, only a handful make it in this tough sector. Nigeria is well-known for its entrepreneurial culture, with eager entrepreneurs adding validity to the widely held opinion that if a person can flourish as an entrepreneur in Nigeria, they can excel anywhere. The entrepreneur attribute does not come easily, as the hustle and bustle of the country cause individuals to become hard workers by default. This study examined start-up culture and entrepreneurship development in Nigeria with a focus on selected ICT firms in Lagos.The study worked on the premise that start-up culture has several implications for business development. The findings of the study support the outcome of previous research on similar topics such as Men et at, (2020); Carla(2018); Basic(2017); and Kollman, et al (2016). This leads to the conclusion that entrepreneurial start-up culture should not be overlooked if the company or business venture must be developed. However, the study was confronted with some limitations. Given the breadth and complexity of this issue, as well as time, sample, and page constraints, this work, while noteworthy, should be viewed as a template for a future, more efficient, more exhaustive investigation. It is hoped that the constraints of this study motivate investigations with a broader breadth and variety.

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APPENDIX

QUESTIONNIARE ON START UP CULTURE AND ENTREPRENEURSHIP DEVELOPMENT IN NIGERIA: EVIDENCE FROM SELECTED ICT FIRMS IN LAGOS STATE)

Dear Respondent,

I am carrying out a study on “start up culture and entrepreneurship development in Nigeria”, and you have been chosen to be part of the study. This questionnaire is only for academic purpose; it will not be used for any other purpose not otherwise stated. Kindly select the response which applies to you. All information will be kept confidential

SECTION A

Please tick ( ) where appropriate

1. Gender: Female ( ) Male ( )
2. Age group: 18-30 ( ) 31-40 ( ) 41-50 ( ) 50 and above ( )
3. Highest Educational Qualification: SSCE/GCE ( ) OND/ND ( ) B.SC. ( ) M.SC/MBA ( ) PHD ( ) Others( )
4. Number of years as an entrepreneur: 1-5 ( ), 5-10 ( ), more than 10 years ( )

SECTION B:

Instructions: Please tick **(√)** as appropriate where

Key: Strongly agree (4), Agree (3), Disagree (2), and strongly disagree (1).

S/N	ITEMS	SA	A	D	SD
RQ1	**What is the start-up culture among Nigerian entrepreneurs?**				
1	*Adequate and timely funding from different sources*				
2	Market acquisition				
3	Intellectual property				
4	Efficient capital management				
RQ2	**Factors hindering start up culture and entrepreneurship development**				
5	Lack of basic infrastructural facilities				
6	Epileptic power supply				
7	Limited access to information and communication				
8	Lack of strong patent law				
9	Caste or class system				
10	Education level				
11	Inability to exercise creative ideas				
12	Lack of knowledge on entrepreneurship in the basic science and technology				
RQ3	**How does start-up culture impact entrepreneur development in Nigeria?**				
13	The startup culture build business confidence				
14	The startup culture encourages positive attitude in entrepreneurs				
15	Startups have a direct-impact on the cities that they make their homes.				
16	Startups boost the economy with revolutionary technology and create new industries over time				

RQ4	**In what ways does start-up culture among Nigerian entrepreneurs differ from what is obtainable elsewhere?**				
17	Abusive work culture among Nigerian entrepreneur				
18	Enabling business environment				
19	Easy access to finances				
20	Access to information and communication technology				
RQ5	**What should be done to improve the start-up culture of Nigerian entrepreneurs?**				
21	**Massive education programme**				
22	Provision of an enabling environment for startups to thrive				
23	Invest in benefits and office perks				
24	Developing a proper workplace culture, vision, and teamwork				
25	Maintain a balance between work and life.				

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Start-up culture*entrepreneurship development in Nigeria	86	100.0%	0	0.0%	86	100.0%

Start up culture * entrepreneurship development in Nigeria Crosstabulation

Count

		entrepreneurship development in Nigeria				Total
		SD	D	A	SA	
Start-up culture	SD	2	1	2	1	6
	D	3	3	0	0	6
	A	7	1	11	1	20
	SA	2	3	2	47	54
Total		14	8	15	49	86

THE CONSEQUENTIAL ECONOMIC IMPACT OF SHUTTING DOWN MOBILE NETWORK SERVICES ON POINT OF SALES (POS) OPERATORS IN GUSAU METROPOLIS: A POLICY ASSESSMENT

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Abstract

The objective of this study is to critically evaluate the economic impact of shutting-down telecommunication network on 1,611 registered POS operators in Gusau metropolis between September-December, 2021. This became necessary going by available empirical evidences and the series of complaints on social media of revenue loss that emanated from POS operators during and after the exercise.22 respondentsdrawn from the 11 wards of Gusau LGAwere randomly selected and interviewed. The outcome of this study is expected to attract adequate compensation by government toPOS operators for revenue and job loss. The study adopted the popular qualitative research method,relying on data collected from both Primary and Secondary sources to effectively carry out the research. The instrument of data collection was in-dept interview (IDI). At the end, the paper found out that the policy caused a consequential shut-down of POS businesses which served as means of livelihood to those affected. The paper recommends adequate compensation toPOS Bank Agents who suffered economic and job loss occasioned by the state-ordered network outage, as it was done after Covid-19 lockdown. In conclusion, the paper is of the view that subsequent proposed Public Policies should be critically analyzed to prevent consequential economic loss to the people such that the policy supposed to benefit.

Keywords*:* Telecommunication, Policy, Point of Sales (POS), Network Shutdown, Economic impact

Introduction

Telecommunication network shutdown or "*kill switch*" simply refers to a deliberate internet or electronic communication suspension or disruption often directed by government mainly for security reason, making it inaccessible to a specific population within a defined geographical location, with a view to control or restrict the flow of information (Mare, 2020). Most times, the action involves total internet outage, i.e., shutting down access to the internet in its entirety or blocking access to mobile communications, making it unusable (Access to the internet, 2020).

The five-days internet shutdown by the Egyptian government in 2011 to disrupt protesters' communication, was the genesis of global interest on usage of' internet outage' as a tool for political or national security exigencies (Access Now, 2016). According to the statistical data released by Access Now, there are 196 recordedinternet eclipses in 2018, and 114 in 2019 which took place in 23 Nations with Pakistan, India, MENA and Sub-Sahara Africa topping the list (Access Now, 2019). Several organizations and civil societies have vehemently condemned the trend of state-ordered internet eclipse due to its inherent economic, technical and human right impacts on the citizenry (Policy brief, 2019).

To say the least, network eclipse has multiple effects on the nation's economy, for instance, it hurt sensitive online business transactions, it undermines productivity, erodes public confidence on the internet and compromise important government online amenities which leads to income and revenue loss. Furthermore, network shutdown takes its toe on the state's gross domestic product (GDP) (Panicker, 2020). For instance, report by Brooking's institution indicate that between 2015 and 2016, network blackouts cost affected countries about $2.4 billion with India as the worst hit, losing a whopping sum of $968 million (Darrel, 2016). In Sub-Sahara Africa, CIPESA's report revealed that since 2015, about $237 million dollars has been lost to network outage. To buttress this, DRP Congo lost $3 million in 2018, Zimbabwe incurred $5.7 million loss in 2019, Sudan's GDP shrink by 1% after over $1 billion loss in 2019 all due to avoidable network shutdowns(Policy brief, 2019). Empirical studies also indicate that were affected, the impact of network shutdown on the state economy is up to a daily loss of 1.9% GDP (Global Network Initiative, 2018).

In view of the contemporary global trend on using internet outage as a tool, several reports suggest that in response to Zamfara State Government's policy demand on security, the Nigerian Communication Commission (NCC) directed all telecommunication service providers in the State (MTN, Globacom, Airtel, Etisalat etc.) to immediately shut down operation with effect from 3rd September, 2021 (in the first instance), to enhance the ongoing military onslaught against armed banditry in their enclaves (Okonji, 2022). The exercise lasted for a month in Gusau metropolis and in some Local Government Areas, it lasted for three months without ending the menace of armed banditry. The effect of "no network" took a toe on the economy particularly about 1,611 POS operators whose means of livelihood stopped, and 450,290 Gusau residents alongside 9.2 million population of the state had to bear the bruntas well (Sahara reporters, 2021).

The importance of telecommunication network in today's technology driven society cannot be overemphasized, especially as population increases, the peoples' demand for prompt efficient service delivery (through the use of Over-the Top (OTT) application)is on the rise too (Kuyoro *et al*, 2015). For instance, telecoms network transmits information with the speed of light, it reduces time and physical efforts, it enables business owners to maintain effective and efficient digital operation which increases productivity, it enhances flexibility and promotes customer's satisfaction (Yan-Fu & Chuanzhou, 2021). Furthermore, telecoms network infrastructure creates thousands of direct and indirect Jobs,facilitates online trading, online ticketing, hotel reservations, online trainings, seminars, workshops, zoom meetings, e-learning and research, e-health platforms for healthcare services and records, enhance economic diversification, enables implementation of e-taxation, e-commerce and e-government (Danbatta, 2017).

Therefore, with the comprehensive advantage of mobile network infrastructure, shutting down its services did not only affectPOS operators,italso incurred tremendous loss on the network providers and halted the state's fragile economy(Innocent & Chibuike, 2016).

Collaborating this view,SB Morgan intelligence survey report revealed that mobile network shutdown almost grounded the state's already weak economy due to its attendant acute cash scarcity (since POS and ATM terminals were not functioning due to network outage), with it a consequential skyrocketing inflation, especially on food items (Almalki, *et al*, 2021).For instance, a pack of spaghetti which was sold for N250 prior the shutdown astronomically rose to N750 within two weeks, 50kg bag of rice rose from N25,000 -N35,000 within the same period (Sahara reporters, 2021).

In addition, telecommunication shutdown Policy affected 2,177,431 voice subscribers who could not make or receive calls to transact business and 1,592,746 internet subscribers in Zamfara state who were denied various opportunities to earn legitimate income, such as, Point of Sales services, Mobile Phone sales and repair, Cybercafe, Recharge card vendors etc. (Woodcock, 2021).

The impact was more severe on POS operators who depends on mobile network services to undertake their business (Ifeanyi, 2022).Furthermore, the infamous network shutdown forced almost all POS Bank Agents (most of whom live on their daily income)to close shop in Gusau metropolis while loan their repayment duration (for those on loan), electricity bills and Shop rents were still running (Kathuria, *et al*, 2018).

The acute scarcity of cash experienced during the period made it extremely difficult for SMEs and most people to transact business and purchase basic/daily needs such as food and medication (Adeyemi *et al*, 2021). Consequently, most people who could afford it, had to occasionally travel out of the state to access network, make and receive calls as well as perform bank transactions (Manu & Ismaila, 2021). Furthermore, since the means of livelihood of these low-income earners who struggled to survives on daily proceeds of two-five thousand naira with their families was put on hold due to network outage, therefore, most of them were compelled to spend their capital on feeding and medication instead of starving and watch their health deteriorate. Introducing network shutdown policy that consequentially suspended their means of livelihood as low-income earners for over a month was too much for them to bear (Adigwe, 2022).

Also, in assessing the situation from another perspective, Ifeanyi, (2022) stated that the shutting down of communication network in Zamfara State did not produce the desired result, ideally, the security agencies were expected to exploit the opportunity of shutting down telecoms services to locate, isolate and track down the armed bandits, instead, more attacks and kidnaps were recorded during the period. Again, there was no official report (as usual) of improvement recorded either from the Defense Headquarters or the State Government, yet, the people had to contend with continuous insecurity and severe hunger due to inability to access cash and engage in economic activities(Ang, *et al*, 2012).

Similarly, the simultaneous shutting down of mobile communication services alongside the bans on roadside vendors and night sales of premium motor spirit(PMS), the closure of major weekly markets, the ban on transportation of cattle across the state and imposition of dust to dawn curfew, were other stringent measures taken by the government to curb banditry in the state, but unfortunately, it contributed to the untold economic woes and hardship on the residence of Gusau metropolis (Field survey, 2022).

Therefore, since the government's policy that shutdown mobile network operation was the first of its kind in the state, this study therefore deemed it necessary to empirically investigate its impact on Gusau residents, particularly POS operators, going by the report of SB Morgan intelligence on business owner's complaint of revenue loss during the ban on mobile network (Oxford Analytical, 2021).

The paper is fragmented into various sections: Introduction, Statement of the problem, Research Objective, Conceptualization of Terms, Literature Review, Theoretical Framework, Methodology, Discussion, Summary of Findings, Conclusion, Recommendations and References.

Statement of Problem

Apart from the negative impacts state-ordered network eclipse has on macro-economies as pointed out at the introductory section of this paper, empirical studies suggest that businesses and SMEshave also suffered major setbacks from network outage (Ugba & Ekpe, 2022). For instance, network dependent businesses for e-transactions, e-payments, e-commerce, communication companies, ICT companies, and local entrepreneurs in "Silicon Maintain" part of Cameroon suffered huge monetary loss due to the 94days network shutdown in the region (Yarno, 2018). The shutdown prevented important business transactions, closed many businesses and caused job and financial losses. In India, states like Darjeeling, Kashmir and Rajasthan which are known for tourism witnessed major businesses losses in tourism due to telecom outage. For instance, existing and prospective clients couldn't make hotel reservations online, tourists couldn't connect local service providers and perform businesses online. This led to revenue loss which undermined the industry's reputation (Policy brief, 2019).

Telecoms networks provides the platform for financial institutions to render their services, it enables quick and effective communication, information sharing, heath care services and business transitions. In our modern society, everyone including criminals and armed bandits use mobile phone (powered by telecoms network providers) to communicate. The bandits in Zamfara State therefore leveraged on this opportunity to perpetuate their nefarious activities. In view of this, the state Government ordered a total network outage to address the challenge which has claimed lives and properties in thousands. After the exercise, several reports and publications indicate that the shutting down of 248 telecom base stations in Zamfara State left a catastrophic effect on the socio-economic lives of over 2,177,431 telecommunication subscribers and over 1,611 registered POS Bank Agents in the state (Ugba & Ekpe, 2022).

The deliberate network outage according to SB Morgan intelligence, reduced the income of 48% low-income earners in Zamfara State from between N5,000-N10,000 per week to between N1,000-N5,000 per week, while 6% of the said population lost their means of livelihood. It also triggered astronomic inflation which further weakened the state economy (Sahara reporters, 2021). In addition, according to Nkechi *et al*, (2012), network shutdown in north eastern part of Nigeria did not only affect POS operators and other SMEs, it was also a gross violation of international law on human right that recognizes freedom of expression. It denied members of the public access to vital online information, research, sending and receiving emails, online examinations, online registration, job applications etc.

With regards to POS operators in Gusau metropolis, they use mobile card processing terminal (a digital cell-phone-like technology device) which requires a SIM card and mobile network to function. It's mainly used to process payment, make deposits, withdrawals and perform other financial transactions for bank customers in stores and other locations without banks, anywhere there is telecommunication network (Decker, 2018). So, one could imagine what happened to the numerous network dependent POS businesses that provides these important financial services during total network outage in Zamfara state (Osei, et al, 2021).

Despite the glaring and obvious effect Zamfara State government network outage policy hadon SMEs and the citizens, unfortunately, only very few researches have been conducted in this aspect, out of which, none focused on the economic impact of telecom shutdown on POS operators as policy assessment, hence this study.

Research Objective

Sequel to the above enumerated statement of problem, the objective of this study therefore is to critically assess the consequential economic impact of shutting down telecommunication network services on POS operators inGusau metropolis.

Conceptualization of Terms

Network Shutdown

Network shutdown is the intentional disruption of the internet, making it unavailable and ineffective to control the free flow of information from a specific population and location over a period of time (Olukotun, 2016).

For the purpose of this study, the concept of network shutdown can be construed to mean a deliberate disruption of the internet base-communication to cause total network outage to a specific population within a targeted location by government or its agent through network providers for a period of time. Network outage can occur at national, sub-national, localized area or a specific city/location, depending on the aim and objective. The essence is to make the internet inaccessible, block access to electronic or mobile communication mainly for security reason.

Telecommunication network

In the same vein, this study conceptualized telecommunications network as a system of electronic switches and links coordinated to permit exchange and transfer of data among different recipients. It provides the platform that allows numerous users simultaneously communicate electronically.

It also connotes a combined node linked by telecoms network that electronically communicate betwixt the connection. Furthermore, numerous nodes could work together to transmit the content from the stemming confluence to the node station, through various network bounds. Telecoms network are demonstrated in data processing machine network, cyberspace, Phone network, broadband radio crisscross etc. Data network are largely utilized to transmit information between a single person and various establishments. It's usually linked to permit users' entrance that are externally anchored to a specific source they are linked to.

Point of Sales (POS)

As far as this study is concern, A Point of Sales (POS) is conceptualized as a computerized hardware and software mobile-teller credit/debit card device used for processing basic financial transactions at any designated retail outlets with telecoms network.

Put differently, Point of Sales (POS) are digital payment terminals with credit/debit cards enabled features used to perform financial transactions.

Literature Review

A study conducted by Ang, P. H., Tekwani, S.W.G., (2012), on "Shutting Down the mobile phones and Downfall of Nepalese Society, Economy and Politics" found out that the 88days mobile network shutdown in Nepalese kingdom to enhance the fight against insurgents had limited success, instead, it had negative effect on the economy, alienated the public and ousted the king, the study recommended brief duration and concise security reasons, if need be, for a subsequent shutdown.

Tolling the same line of thought, Darrell M. W. (2016), in his study on "Internet Shutdowns cost Countries 2.4 billion dollars last year" discovered that the 5 days total internet outage by the Egyptian government caused a dramatic collateral damage to business services, prevented e-commerce, digital products and services, denied educational institutions, hospitals and companies access to online information which impede productivity and caused job losses. At the end, the Organization for Economic Development and Cooperation (OECD) discovered that shutting down of mobile network policy cost Egypt 90 million dollars with the potential of reducing the country's GDP by 4% if sustained. The study pointed out that the discovery of OECD gives credence to the importance of telecommunication network in boosting modern economies as exemplified in 2015 when the internet Association report that the web alone accrued 966 billion dollars to the US economy (i.e., about 6% of the entire economy) and provided 466,000 direct and indirect jobs in 2012 according to TechNet study(Taylor & Arthur, 2011).

The study concludes that mobile network blackout block access to digital services, impede employee's productivity, constitute obstacle to online and offline business, loss of investment etc. leading to economic damage worth 2.4 billion dollars estimate, as such, it be discouraged.

In the study of Kathuria, R., Kedia, M., Varma, G., Bagchi, K., & Sekhani, R., (2018),on "The Anatomy of an internet blackout: Measuring the Economic impact of internet shutdown in India"identified OECD, the Brookings institute and Dalloitte as some of the few studies that have focused on the economic impact of mobile network blackout while other studies focused on the legal and human right perspective. The study used standard econometric approach to estimate the economic loss telecom blackout caused India between 2012-2017. The study found out that the 16315 hours of internet shut down significantly affected substantial number of businesses such as, Point of Sales (POS) outlets that solely relied on the internet to function, as a result, India lost 3.04 billion dollars within the said period. The study conclude that total internet shutdown policy is disproportionate, instead, it should be restricted to specific locations to minimize its impact on the economy.

Purdon, L.A., and Wagner, B. (2015) Institute for Human Rights and Business, Security vs Access: in their study titled "The impact of Mobile Network Shutdowns. Case study Telenor, Pakistan" established that mobile network shutdown constitutes major risk that is not limited to freedom of expression, commercial activities or national security but it's also a barrier to economic growth and development. For instance, in 2012, the shutdown of mobile network services during Eid cost Pakistan Government tax revenue loss of 49 million dollars from telecoms operators while the network blackout during Ashura in the same year, also cost the Government 49.02 million dollars tax revenue loss from mobile subscribers. Furthermore, millions of residents in Pakistan depend on mobile banking through the use of "*Easypaisa*" application which cut across over eight hundred cities with over six million monthly users who manage their finances with mobile phones to the tone of 600,000 daily transactions from 65,000 shops. Also, about 146 million "*Easypaisa*" transactions worth 4 billion US dollars moved Pakistan's GDP by 2% in 2014.Therefore, mobile network shutdown has serious implications on present and future economic growth.

Raveendran, N. and Leberknight, C.S. (2018), conducted a study on "Internet Censorship and Economic Impacts: A case study of internet outage in India" basically to foster more standard procedures of assessing the financial effect of network outage with the use of GDP based methods to appraise the impact of mobile network shutdowns. The outcome of the study revealed that the mobile network shutdown in some states in India, such as, Rajasthan, Jammu Kashmir and Gujaratwere at the forefront in economic loss occasioned by internet outage. The findings produced a quantitative description of the impacts of internet shutdown, which could elucidate on the application of productive internet administration policies by relevant authorities and promote research that will help citizens subdue the impact of mobile network outage.

Jacob, J.U-U. and Akpan, I., (2015) carried a study on Silencing Boko Haram: Mobile Phone Blackout and Counterinsurgency in Nigeria's Northeast Region. With focused group discussion approach, the study assessed the impact of network shutdown in Nigeria and its consequence on contemporary conversations on ICT's administration in Africa and other democracies around the world. At the end of the exercise, the findings revealed that while the mobile network shutdown by the military to stifle Boko Haram communication ability yielded some appreciable result, however, it was perceived by the Public as a means to achieve some political exigencies.

Methodology

The study focused on Gusau metropolis which is the state capital of Zamfara State, created on 1st October, 1996 with a population of 383,162 (National Census, 2006) but estimated to have risen to 450,290 as at 2011 according to National Bureau of statistics (NBS, 2019).The LGA covered an area of3,364 km with 11 electoral wards namely:Wanke, Wonaka, Mayana, Galadima, Madawaki, Rijiya, Magami, Sabon-Gari, Tundun-Wada, Mada and Ruwan-bore with 354 polling units (INEC Zamfara State Directory of Polling Units, 2015). The popular landmarksare the Emir's Palace, Government House, Central Bank of Nigeria, Police Headquarters etc. The people are predominantly Muslim by religion, Hausas and Fulanis by tribe who culturallyimbibed the practice of polygamy in marriage (Kabiru, 2016).The socio-economic activities in the metropolis revolved round farming, trading, SMEs, education, Banking, telecommunication, Political and Religious activities, Point of Sales (POS) services etc. which enhances the economy of the state capital(Kabiru, 2016).

In the light of the above and going by the nature of the study, theresearchers adopted the popular qualitative research method (Oluwole, 2016). The population of study was 1611 registered POS operators in Gusau metropolis(Association of POS operators in Zamfara State). Since the population (POS operators) cut-across the entire 11 wards Gusau LGA, the study therefore used cross-sectional survey design to have a balanced opinion from the respondents. The procedure involved primary data collected from 22 randomly selected and interviewed respondents (using IDI) across the 11 wards (i.e., 2 from each ward). The interviews format was unstructured to illicit open-ended responses. In addition, secondary data were also sourced from relevant literatures and empirically analyzed

Participants

22POS operators participated in this study. They were randomly selected and interviewed across the 11 electoral wards of Gusau LGA. The 22 respondents who were CEOs of POS outlets were formally intimated by the researchers on what they needed to know about the study prior its commencement and they all consented.The type of POS device of respondents used was owned by first Bank and Zenith Bank.2 respondents each from the 11 wards were chosen and interviewed in their shops with the exception of those in remote locations who were invited to their respective Banks for the interview.With this method, locating the respondents was convenient.

The major requirement adopted was that the chosen participants must be POS owners/Agents of first bank and Zenith bank whose outlet were functional before the State-ordered network shutdown. The participants must be equal representatives from the 11 electoral wards in Gusau LGA. Gusau metropolis was chosen because, as the state capital, majority of the POS operators were located in the city, as such, accessibility was easy. The study insisted on interviewing POS owners not workers across the wards to get the views and diverse opinion of those actually affected by the State Government’s network shutdown policy in Gusau metropolis

Procedure

First, the researchers approached and informed the participants about the study, using their local language for some to illicit proper understanding and secure their consent before the study commenced. The researchers ensured that the potential participants were interested and motivated about the study before the issuance of consent forms. This procedure was well followed before making arrangement for the interview (Janrydzak & Nicholas, 2020).

In respect of the interview, a semi-structured interview format was designed and deployed to obtain vital information from the respondents on their views and experience about the socioeconomic impact of shutting down telecoms network in Zamfara State.To achieve this therefore, the researchers ensured the interview questions revolved round the effect of network outage on their POS business with regards to the challenges they faced during the period of no network, how their income and means of livelihood was affected, how they coped with loan repayment and family upkeep during the period etc.

The in-dept interview questions were unstructured to allow open-end responses from the respondents who gave their consent on the choice of language to be used (either Hausa or Pigin English) and the use of audio-tape for the exercise. The time frame for each participant was30-40min duration.

After interviewing the respondents, the investigators transcript and empirically analyzed the content of audio-tapes used. The contents were coded accordingly using the three-phase coding system of Neuman (2000). The researchers had earlier carried out a preliminary study of the raw data basically to identify the major terms and expressions the respondents used to buttress the main theme. This segment preceded the invitation of other research assistants by the principal researcher to be part of the analysis procedure in ensuring possible biases were tracked

Through collaborative proper analysis procedures, the research team were able to bring out the basic themes and drew its nexus with the objective of this survey. In the second stage, the investigators focused on connecting the theme and discoveries in the data.

Finally, the investigators re-screened the data, and appropriated citations that properly described the concluding theme. All coding was subjected to external expert analysis for independent certification that the right was done.

Theoretical Framework

Consequentialism Theory of Jeremy Bentham (1789-1961) and utilitarianism by John Stuart Mill (1861-1998)

One of the earliest philosophical and ethical propagations about what is right and what is wrong is the work of Jeremy Bentham,1789, an accomplished jurist, a philosopher and political reformer, who propounded the consequentialism theory of moral rightness. The theory brought about a deeper understanding of morality in a broader perspective, it accommodated other fields, such as, ontological economics, politics and individual rectitude (Alexander, & Kayla, 2019). The concept of consequentialism premised that an action or inaction is deemed right if and only if such actionisguided by certain ethical conditions that guarantees maximum benefits and happiness of all in the society (Schafer-Landau,2013

Put differently, the model's ideology simplystates that the outcome of "something" anything, is fundamentally determined by its status, whether the something is good or bad. It advocates that our actions can be adjudged right only if it leads to the good of all or produce the best outcome for everyone.Consequentialism believes that a cause of action isetiquette if and only if it bring-about more advantageous, beneficial and desirable outcome than undesirable cynicalpain (Aylor, 2015). The theory interprets the principles of wrongness or rightness of an action or inaction according to its relative implication (Ethics Center, 2016).As a model, consequentialism is a social behavioral approach which bestows a clear empirical direction in circumstances where outcomes can easily be anticipated. It's imperative to evaluate the ethical values of consequentialism, such as, telling us how to act, what to do and how the people's welfare should be equitably distributed for it to be functional (Schafer-Landau,2015).

In view of the above, there are two basic sides of consequentialism: i.e.,the rule consequentialism and the act consequentialism.Therule consequentialism entails that those who takes moral decisions for the people should first consult laid-down guidelines to ascertain the best in the outcome (Schafer-Landau,2013).

Consequentialist will use the mainstream blueprintto describe how to bring the best to all the citizens affected. While the act of consequentialism demands that ethical decision-makers work hard to determine the best benefits of good with no conditions for the people. It's appropriate to adopt this approach especially when considering taking financial decisions in the absence of laid-down guidelines.

The most popular form of consequentialism is utilitarianism, propounded by John Stuart Mill in 1861 who was a student of Jeremy Bentham. The values of utilitarianism hold that the pinnacle of good can be attained from the highest degree of happiness (Gustafson, 2013). Therefore, human action could either optimize happiness or reduces actions and inactions that constitute unhappiness (Schafer-landau, 2015). John Stuart Mill opined that it will be arduous for a society to function under the circumstance of considering special good for any action.

In view of the above therefore, the researchers found the principles of consequentialism and utilitarianism to bein line with this study. The policy of shutting down telecommunication network servicesin Zamfara state was a cause of action whose outcome brought about undesirable revenue loss (economic pain) to the people i.e., the outcome was bad. Although the intention of the government with regards to the policy was good, it was wrapped with poor morality framework. Its implementation caused economic harm to members the public, especially POS operators whose means of livelihood was brought to a halt. Under the principles of maximizing greater good for all and minimally minimizing harm to the people, we can say that the policy failed in desired outcome.

Critics of consequentialism theory argued that it is practically not feasible to determine the outcome of an intended cause of action before implementation. This implies that actually no one knows tomorrow.

Discussion on the socioeconomic effect of shutting down mobile network services on Point of Sales (POS) operators in Gusau Metropolis: A policy assessment

Apart from the inability to communicate, transact business and perform online activities, available reports and empirical evidences suggest that the Zamfara State Government Policy of shutting down telecommunications network services (September-December, 2021) to curb the menace of armed banditry in the state left a catastrophic effect on the residence, especially those whose business heavily depends on mobile network services to function. Worst hit was the over 1,611 POS operators whose means of livelihood were inevitably shutdown as well. To confirm this assertion, the researchers interacted with 22 respondents who were also victims of network outage. Some are presented below:Mr. Oluwaseyi Victor Olowonisi, who operate agency banking center in Tundun/wada, Gusau said:

I was seriously affected by the network shutdown because my POS business center where I makes an average of N3,000 daily was completely shut down too. As a result, I lost over N100,000 during the period. It was a difficult time for me and my family.

Narrating similar experience, another POS Agent, Yusuf Gusau Aliyu, of Janjau Ta Garbas whose shop is behind dogon kade, bye pass said:

I suffered very much when network was shut down because I could not do my business anymore. People couldn't come to withdraw or deposit money as usual because no network. The N2,000 I make almost every day stopped. The total amount I lost that period was over N60,000.

Similarly, in the view of Abdullahi Suleiman, a POS operator located in Barakalahu area, Gusau said:

I borrowed moneyto start this POS Agent business when I lost my Job as a teacher during the pandemic, in 2020. I was managing my life and gradually paying back the loan with which I started this POS business before the mobile network was shut down last year. I cannot explain what me and my family suffered when our only source of income stopped. I had no choice than to start feeding on my capital, Although I didn't write it down, I lost over N150,000 that period.

Collaborating this view, Abdulaziz Umar Lawal, another POS bank agent who operate his outlet at Gangaran Yerima said:

Me and my sales girl had to close shop during network shutdown because there was no way we could operate anymore until they restore it back. I lost a lot of money and customers that period. Things was very bad for me, my house rent and shop rent was due that time *and family must feed. When they finally released the network, I had no money to continue the business because I've spent all my capital. I went to take another of N400,000 that is why I can still operate now.*

Furthermore, according to another POS Bank Agent, Maawiya Saidu, whose outlet is located at opposite school of Nursing, Samara area, Gusau in his response said:

I use to make between 2,000-4,000 every day from this POS business until the state government shutdown network. During that time, wallahi…I closedmy shop. The money I lost that time pass N180,000, now e just be like say I start over again.

Another Bank Agent, Anthony John who manages a POS center at Federal low-cost area, Gusau said:

When government ceased mobile network, which lasted for a month, I could no longer help bank customers withdraw and deposit money since there was no bank in my area. Because of this, I lost what I could have made that month which is not less N90,000 because I use to save 3k daily through "Adashi".

We also interviewed Tiamiyu Lukman, a POS Agent at Mortgage area Gusau, according to him:

Government killed the business of POS for over a month when they shutdown network last. The thing affected me badly, I've to go look for another business to feed my family. To even withdraw money from the bank was very hard, even if you succeed, you don't have network to pay people or make transfer. I use to charge N100 for transactions below N10,000 and in a day, I have over 20 customers.After expense, I save N1,000 or N1,500 a day which I use to pay shop rent and pay back my start-up loan. All these stopped because no network and my business were affected.

Another respondent, Ahmad Gusau Ahmad, whose POS shop is located opposite Maimanja Birnin/Ruwa, Gusautoedthis same line of thought, he said:

The network shutdown affected my POS business very much, all my customers went away, there was nothing happening in my shop anymore. I couldn't meet my monthly target of 30k savings that time. Things was very difficult for people, especially those of us doing this type of business but Ahamudullahi it's over now.

Policy Assessment

The contextual meaning of Policy Assessment connotes the use of empirical evidence to evaluate, analyze and predict the outcome of a potential policy to decision-makers with a view to override interest-base bias on policy decisions and integrate cooperation. It involves the use of Strategic Environmental Assessment (SEA) and Environmental Impact Assessment approaches for problem identification, Policy objectives, options and Policy impact analysis (Adelle & Sabine, 2012).

Therefore, in this context, the concept of policy assessment implies the empirical evaluation of government's public policy with precision to determine if the said policy has achieved its intended impact in terms of social welfare, the economy, its cost, desired benefits and possible areasof improvement.

In the light of the above, Zamfara State Government has enunciated a number of public policies as part of efforts to address the worsening case of insecurity in the state. Some of these policies include, death penalty for informants, bandits and others, bans on motorcycles, order to shut at sight, closure of weekly village markets and the ban on local fuel vendors. The policy that forcefully shutdown mobile network services was introduced mainly to thwart the communication between informants and bandits which was seriously sabotaging the efforts of the military in the fight against armed banditry in the state (Adeyemi, 2021). However, the policy implementation witnessed a total shutdown of 248 base stations of all telecommunication services in the state with effect from 3rd September, 2021. While the armed forces recorded limited success during the exercise, the consequential economic impact of 'no network' on the citizenry was catastrophic (Giuseppe & Schafer, 2006). It soared inflation, caused acute scarcity of cash and goods, it created unnecessary tension and pressure due to the inability to communicate with love ones and transact business with associatesoutside the state. Therefore, thewhile the intention of the policythat shutdown network was noble (stifle armed banditry) it became counterproductive when it consequentially created hunger and hardship (which is worse than insecurity) to the same people the policy intended to protect (Decker, 2018).

Summary of findings

The summary of the study conducted on "the consequential economic impact of telecommunication network shutdown on POS operators in Zamfara State" revealed two main themes, i.e., the economic impact on POS Bank Agents and the economy of the state.

The Economic Impact on POS Bank Agents

The study found out that among all the various businesses impacted by telecoms network shutdown, POS Bank operators were most affected. All the over 1611 POS terminals in the state closed shop, there was no way they could operate without network. This led to acute scarcity of cash in circulation, job loss and revenue loss. To complicate this problem, the bank's automated teller machines (ATM) were not dispensing cash due to network outage, leading to intense pressure for cash on the banks most of whom also suffered epileptic network services due to total telecoms eclipse in the state. As a result of this, most POS operators spent their savings and part of their little capital on feeding and medication to survive the hug economic impact of the shutdown. When the network was restored, most of them had to battle with the challenge of repaying back bank loans, renewing shop rent and boosting their capital to remain in the business, 6% of POS operators in Gusau could not continue with the business due to loss of capital. As the impact bites harder, Bank customers were forced to go and queue at the banks, the banks were also having issues with their networks, while some ran skeletal services, others like first bank closed down (Ifeanyi, 2022).

The Impact on Socioeconomic Activities

Telecommunication network outage in Zamfara State slow-down socioeconomic activities and led to astronomic increase in inflation, this was as a result of scarcity of cash.The inflow of goods and services from within and outside the state was extremely difficult dueto inability to communicate and transact business (Janrydzak, 2020). Similarly, the state government closed major markets, ban the movement of cattle across the state, ban the use of motorcycles at night in Gusau and during the day in the rural areas, restrictions onPremium Motor Spirit stations (no more selling on jerricans, at night and early morning), ban on buying and taking goods, especially food items to the villages, the closure of schools for five months etc. all these alongside total network shutdowns complicated the socioeconomic woes of the state during network blackout. Also, social activities such as weddings, naming ceremonies, walima (assemble people to show happiness, second part of traditional post Islamic wedding) etc. were seriously affected, some were postponed due to inability to communicate using mobile phones.

Conclusion

The implications of network disruption or total network outage are enormous; it restricts globally recognized human right that guarantees freedom of expression, it affects local businesses, undermines economic growth, development and reputation, it prevents e-payments, e-commerce anddeny access to health care services, especially during emergencies (Freeman, 2015).It restricts the free flow of vital information, deprive members of the public the right to access important platforms and enjoy communication services, contacts with love ones and family members are also disrupted (Global Network Initiative, 2018).

Whatever the excuse is for mandating public network eclipse, the truth is, its drastic, its wrong, it's an afront on human right and outright violation on freedom of expression backed by international law. Its consequenceundermines the people's happiness and joy of living (Hartley, 2009). The temporary benefits of ordering network outage are most often disproportionate to its inevitable costs implication and risks involved. Therefore, the Zamfara State Government Policy that shutdown telecoms services in its entirety for over one month in Gusau out of desperation to liberate the state from the shackles and menace of armed banditry, did more harm than good to the people.One year after, many POS Bank Agents are yet to recover from the economic loss occasioned by the shutdown, some who lost their capital are still indebted without compensation. This is very unfortunate in the face of 20.77% inflation rate and 33% unemployment (NBC, 2022).

Recommendations

Based on the findings discovered, the study recommends the following measures to cushion the impact telecoms blackout had on POS Bank Agents and other SMEs:

- All registered POS Agents that were affected by the network shutdown should be given long term interest free loans to boost their business and cushion the effect of the consequential revenue and job losses they suffered during the period of network outage.
- The state Government should reconsider solving the problem of armed banditry through genuine dialogue to address their agitations.
- Those who lost their means of livelihood should be gainfully employed or compensated with capital to get to business.
- Registered POS operators in Gusau metropolis should be given should be given insurance cover to protect their business against unforeseen eventualities.
- The telecoms providers and other businesses who suffered major loss during outage should be adequately compensated. This will boost the ailing economy.
- Gusau metropolis should be enabled with free internet connectivity to reduce the cost of doing business in the state.
- The Association of POS operators in Zamfara State should be well organized and regulated for easy access to data and basic information.

- The Zamfara State House of Assembly should pass a bill, banning such policy in the future because it against human right, it violates freedom of expression. Other means of fighting insecurity with little or no consequential effect to the people and the economy should be encouraged.

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EFFECT OF ENTREPRENEURIAL COMPETENCIES ON THE PERFORMANCE OF ENTREPRENEURS IN KOGI STATE, NIGERIA

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Abstract

This study looked into the importance of entrepreneurial competencies on the performance of entrepreneurs in Kogi Central, Nigeria. The objectives of this study were to ascertain the extent to which key entrepreneurial competencies influence the performance of entrepreneurs, and to establish the relationship between entrepreneurial competencies and the performance of entrepreneurs. The population of the study is 1,265 entrepreneurs from the study areas. Samples of 295 entrepreneurs were selected using Krejcie and Morgan sample determination formula. Using the proportionate sampling technique, the questionnaire was administered to the 295 entrepreneurs. Out of this number, 286 or 97% of the administered instrument were fully completed and usable. A structured questionnaire which was designed based on the review of related literature was used to elicit information from the respondents. The instrument was validated by experts and tested for reliability using Cronbach Alpha method and it yielded a coefficient of 0.83. The research questions were answered using Arithmetic Mean and Standard Deviation. Data sourced were presented and analyzed using descriptive methods involving tables. The hypotheses were tested using linear regression models. Findings revealed that entrepreneurial competencies are crucial for the survival and sustenance of business enterprises. Based on the results of the study, It was concluded that networking competence and entrepreneurial persistence to a large extent, influences entrepreneurial ingenuity and entrepreneurial passion. It is therefore, recommended that entrepreneurs should imbibe those competencies that would lead to optimum performance thereby contributing to national economic development.

Key words: Competencies, Entrepreneurial, Entrepreneurs, Performance, Sustenance.

Introduction

Entrepreneurial activities have a major role to play in economic development of any nation. Every career relies on the competencies of an individual who is charged with the responsibility of overseeing the day-to-day running of such venture. According to Sarwoko (2016), the recognition of these competencies as skills and abilities makes the discipline a teachable and learnable behaviour. Competency refers to traits of a person which results in effective and superior performance of a task. Competency is a unique combination of various qualities and characteristics that are required to perform the job effectively.

Statement of the Problem

The need for the integration of entrepreneurial competencies into the performance of managers of business organizations has opened new challenges because of the future uncertainties owing to the extent to which entrepreneurial activities has taken over the scheme of things.

One of the barriers to effective entrepreneurship is poor networking. Jenssen and Greve (2002) assert that majority of entrepreneurs have little or no networking ability, and this situation regrettably, has led to dearth of entrepreneurial ingenuity.

The attribute of persistence plays a crucial role in effective entrepreneurship. Unfortunately, many entrepreneurs lack this trait and as a result, lack entrepreneurial passion.

It is against this background that the study seeks to investigate the impact of entrepreneurial competencies on the performances of selected business owners in five (5) local government areas of Kogi State (Kogi Central).

Research Questions

The following questions were raised to guide the study:

i. To what extent does networking competence affect entrepreneurial ingenuity?
ii. What is the relationship between entrepreneurial persistence and entrepreneurial passion?

Objectives of the Study

Specifically, the study is aimed at the following objectives:

i. Examine the extent to which networking competence affects entrepreneurial ingenuity.
ii. Evaluate the relationship between entrepreneurial persistence and entrepreneurial passion.

Research Hypotheses

The researchers have chosen to operate within the limit of the following predictions:

Ho1: There is no significant effect of networking competence on entrepreneurial ingenuity.

Ho2: There is no significant relationship between entrepreneurial persistence and entrepreneurial passion.

Significance of the Study

This study will be beneficial to business owners in Kogi State, particularly the Central axis. The findings of the study are useful to the government in making significant changes in policies in respect of entrepreneurial activities. This research results will also be useful to potential and already existing entrepreneurs who intend to grow and sustain their businesses. Those who may wish to carry out study in similar area will find the study beneficial.

Scope of the Study

The study covers activities of entrepreneurs in Kogi central, Nigeria. The study tries to assess the effect and relationship of entrepreneurial competences and entrepreneurial performance.

Literature Review

Concept of Competence

Competence is a comprehensive construct encompassing skills and various characteristics that are relevant to carrying out specific task. To Gustavo and Fernando (2019), competence is the practice of what one knows in a given situation, influenced by work relations, organizational culture, and other factors.

Zdolsek and Sirec (2018), posited that competencies has link with entrepreneurial behavior and are learnable. Kiely and Brophy (2002) sees competence as a proven ability to do something successfully and efficiently as a result of the knowledge possessed. Similarly, Chell (2013) perceives competency as a comprehensive construct involving skills and significant in carrying out specific task. According to Nassif, Andreassi, and Simoes (2011), competency is a top level individual characteristics involving various personality traits, knowledge and skills influenced by experience, training, family traits and other variables. Competency is a basic characteristic which could be generic and special knowledge, self-image, motives, and skills resulting in a venture, its' survival and growth (Pepple & Enuoh, 2002).

Entrepreneurial Competencies

With the complex nature of business environment, and entrepreneurs becoming more innovative, the growth of any business will be almost impossible without being competent. Therefore, it is important that the entrepreneurs act proactively within the environment in order to diminish the negative consequence of the challenging business environment (Pepple & Enuoh, 2020).

To Capote and Amparo (2015), entrepreneurial competencies are the combination of individual behavior and attitudes which enable entrepreneurs to achieve and sustain business success. Sarwoko (2016) argues that, entrepreneurs' competence lead small-scale businesses to a larger capacity and strategic vision, which affects performance and growth.

Efe-Imafidon et al (2017) emphasizes that entrepreneurial success depends on competence and ability to identify opportunity in the environment, take initiative towards desirable change and ensure value-based solution in the market place. The significance of entrepreneurial competencies among experts and managers around the globe has prompted potential employees not only by their conventional training and expertise, rather along with the degree of entrepreneurial skills acquired during their training (Ahmed et al., 2014).

Onstenk (2003) as cited in Shu'aibu (2002), considered the following competencies as defined for entrepreneurs by the International Consortium for Entrepreneurship Training (ICET): ability to deal with the world of entrepreneurship; be able to live with daily insecurity; communicate, identify mentally, persuade and discuss with customers; establish linkages with business persons and other stakeholders for mutual learning, collaborative understandings and other activities aimed at achieving common objective; recognize and analyze market opportunities, and management of business development processes and network of stakeholders.

According to Maigida, Saba and Namkere (2013), economic advancement needs the functioning of entrepreneurial competence. Entrepreneurial competence is not just about acquiring skills, but acquiring knowledge and driving towards enterprise in skills that enhance self livelihood through enduring business startups, enhancing job creation, and promoting economic development.

The Study Construct and Relationship:

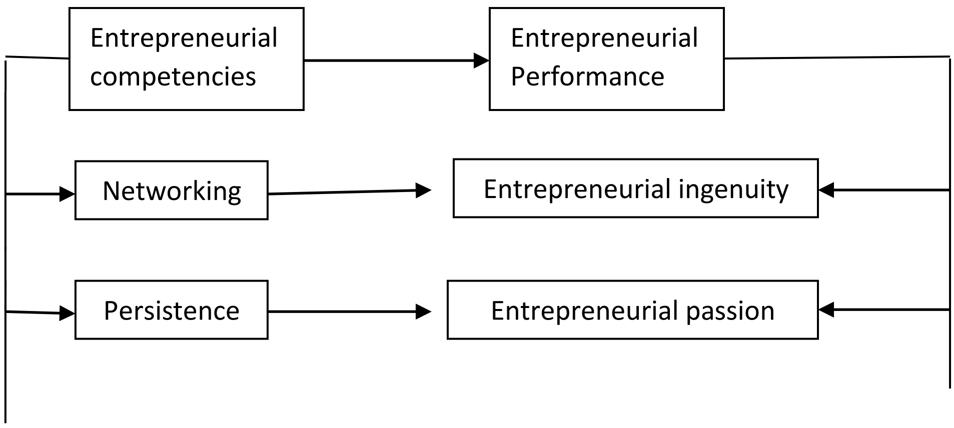

Figure 1: The construct and relationship, 2022.

Concept of entrepreneurial ingenuity, entrepreneurial passion, networking competence, and entrepreneurial persistence.

Pepple and Enuoh (2020) identified the entrepreneur's performances and outcomes linked to the role played by entrepreneurs:

Entrepreneurial ingenuity

This is the ability to create innovative solutions within structural constraints using limited resources and imaginative problem solving (Jenssen & Greve, 2002). Ingenious solutions attract attention, and testify to ability as humans to rise above the mundane, which is why they are often described as elegant, and at other instances colloquially as interesting. Ingenuity is generally associated with creative problem solving which represents quality of being clever, original, and inventive. Hargadon and Douglas (2001) averred that ingenuity often requires circumventing or re-directing organizational norms. For instance, Edison's trial-and-error approach to developing the incandescent light bulb was arguably the easier part of his invention. Overcoming the constraints that were necessary in order to create the so-called Edison system required all of Edison's ingenuity as organizer and promoter (Hargadon & Douglas, 2001).

Entrepreneurial passion

Passion has long been recognized as a central component of entrepreneurial motivation and success (Lunenberg, 2010). Smilor (1997) averred that passion is an enduring emotional state, such as feeling of enthusiasm, joy and zeal. It is the intensity one feels when engaged in activities that is of great interest. It fills an individual with energy and enables such an individual to perform at the peak. Passion is a "great warmth and intensity", and "strong and enthusiastic devotion", again indicating that a central component of passion is the strength or depth of feelings.

Networking competence

Networking is not only about trading information, but also serves an avenue to create long-term relationships with mutual benefits. Networking is the exchange of information and ideas among people with a common profession or special interest, usually in an informal social setting. Networking often begins with a single point of common ground. Professionals use networking to expand their circles of acquaintances, find out about job opportunities in their fields, and increase their awareness of news and trends in their fields or the greater world. According to Das and Goswani (2019), many studies have argued that the performance of small firms depends on the help of people who can provide the support to identify opportunities and access to resources in the market. Networking boosts the business and allows it to easily fill in the missing resources. It feeds the companies with forward looking information that helps reduce uncertainty in business (Human & Provan, 1994).

Entrepreneurial persistence

This is demonstrated by an entrepreneur's continued positive maintenance of entrepreneurial motivation and constantly renewed active engagement in a new business venture despite counter forces or enticing alternatives (Marco et al. 2020). Entrepreneurial persistence entails two distinct components; the motivation and decision to continue to actively pursue a previously selected entrepreneurial opportunity, and doing so in the face of adversity or attractive alternatives (Holland & Shepherd, 2013).

Challenges Confronting Entrepreneurs

Business creation in the competitive world has created greater challenges to undertake entrepreneurial activity (Viju, 2010). According to Okeke and Eme (2014), the following are the major limiting factors to the success of entrepreneurs in Nigeria:

i. Economy decline: The Nigerian economy has been on the decline since the 80's. This has created a hostile environment that is unfavorable to entrepreneurial success.
ii. Stiff policies: Policies made by successive governments has remained a barrier to the success of large-scale entrepreneurial success for many Nigerians. Also, the government systematically ignores laws that are already in place to promote free enterprise.
iii. There is lack of enforcement of Nigerian patent laws. This scenario discourages entrepreneurs from commercializing their ideas and inventions.
iv. Political instability: The constant political turmoil in the country greatly limits foreign investors who would be willing to provide resources for entrepreneurial activity in the country.
v. Religious intolerance and ethnic warfare hinders Nigeria's progress in some areas of economic development.

Programmes / Policies aimed at checkmating the challenges to entrepreneurship

Nigerian economic policies since 1999 provide guide for the nation. The policy recommends partnership with national and international agencies including the United Nations Transfer of knowledge through expatriate nationals program. Enacting policies was never a problem, implementation for the achievement is the key issue (Agu, 2010). Government programmes and policies aimed at promoting entrepreneurship in the country include; The UBE and Adult Literacy to educate Nigerians, the Human Apprenticeship Schemes (HAS) established to promote the Small and Medium-Scale Enterprises in the country, the Entrepreneur Training and Development Programme (ETDP) and the development of Allied Agro industries. So, whether the government is doing something? The answer is in the affirmative; but how effective is what they are doing? Hopefully, the current effort won't be like the wasted past. It is not a matter of effort making, but to what extent have we been getting results? (Wennekers & Thurik, 1999).

Theoretical Review

Theory of Planned Behaviour

The researchers adopted the Theory of planned behavior. This theory was propounded by Ajzen Icek in the year 1991. It is a psychological theory that links beliefs to behavior. According to Ajzen (1991), an individual's behavioral intentions is influenced by three core components namely; attitude, subjective norms, and perceived behavioral control.

The model's assumption is that a significant quantity of behavior is taken into control of the actor; thus, behavior can be known by understanding an individual's intention to perform an action. When an individual's intentions are based on the person's personal attitudes and translates them into actions, the individual has carried out a planned behavior. The theory of planned behavior is applicable especially when the behavior under scrutiny is rare and hard to observe, or involves unpredictable time lag (MacMillan & Katz, 1992). This theory has been used by many entrepreneurship scholars to define entry decisions. The possibility that a business will evolve depends on the will of an individual entrepreneur that carry out the behavior while attitudes of the person strongly develop their intentions (Ajzen & Fishbein, 1980).

Methodology

The descriptive survey design was adopted for this study. The method is deemed appropriate since there will not be any attempt to control or manipulate the sample subjects from the population.

Population of the Study

The study population comprised of all entrepreneurs with staff strength above ten (10) in the five (5) local government areas operating in Kogi Central. Kogi Central is made up of Adavi, Ajaokuta, Ogori-Magongo, Okehi and Okene local government areas respectively. Based on the outcome of the researcher's field survey, the total population is 1,265 (Adavi L.G.A. – 253, Ajaokuta L.G.A. – 190, Ogori-Magongo L.G.A. – 278, Okehi L.G.A. – 228, and Okene L.G.A. - 316).

Sample Size and Sampling Technique

In estimating the sample size for the study, the formula for determining sample size given by Krejcie & Morgan (1970) was used. The formula is as follows:

$$\mathbf{S = \frac{X^2\,NP\,(1-P)}{d^2\,(N-1) + X^2\,P(1-P)}}$$

Where:

S = required sample size

X^2 = Chi-square value for 1 degree of freedom at the desired confidence level (3.841)

N = the population size

d = the degree of accuracy expressed as a proportion (0.05)

P = the population proportion (assumed to be 0.5 since this would provide the maximum sample size)

N = 1,265

X^2= 3.841

P = 0.5

d= 0.05

Substituting;

$$S = \frac{3.841 * 1,265 * 0.5 * 0.5}{(0.05)2 * (1,265 - 1) + (3.841 * 0.5 * 0.5)}$$

$$\frac{1214.71625}{(0.0025 * 1,264) + 0.96025}$$

$$\frac{1214.71625}{3.16 + 0.96025}$$

$$\frac{1214.71625}{4.12025}$$

S= 294.816151933

Approximately **295** as Sample size

The sample size therefore is two hundred and ninety five (295).

Using the proportionate sampling technique, the questionnaire was administered to the 295 entrepreneurs from the five local government areas as follows: Adavi L.G.A. – 59, Ajaokuta

L.G.A. – 44, Ogori – Magongo L.G.A. – 65, Okehi L.G.A. – 53, and Okene L.G.A. – 74. The proportion for the sample size in each local government area was arrived at using this formula:

$$\frac{\text{Sample size x No of Entrepreneurs}}{\text{Total Population}}$$

$$\text{E.g. Proportion for Adavi L.G.A} = \frac{295 \times 253}{1265}$$

$$\frac{74635}{1265}$$

$$= \mathbf{59}$$

Instrument for Data Collection

The research instrument used for this study is the questionnaire which is structured in line with the research objectives, research questions and research hypotheses. The questions measure the opinions and the experiences of the respondents because it has direct bearing on them. The instrument was validated by two experts in the field of business education and entrepreneurship. The questionnaire is in sections: section 1 sought the personal information/profile of the respondent, while section 2 was divided into two sub-sections which contain five (5) questions each relating to the research objectives. The data collected were sorted and analyzed with the use of Statistical Package for Social Sciences (SPSS) version (20.0). The questionnaire used is closed ended in which the respondents are required to pick out of the options available. All items in the questionnaire were coded on a 4-point rating scale with response options of Strongly Agree (SA); Agree (A); Disagree (D); and Strongly Disagree (SD). Items with 3.50-4.49 were regarded as Strongly Agree; and those with 2.50-3.49 were considered as Agree; while items with Mean scores of 1.50-2.49 were considered as Disagree; items with Mean ratings of 1.00 - 1.49 were regarded as Strongly Disagree. This helps in ensuring accuracy in the respondent’s answer and also guarantees needed information. A reliability of the instrument was ensured through a pilot study test (two-week interval) administered to 48 entrepreneurs in neighboring State outside the scope of the study, and data collected through this platform were analyzed using Cronbach-Alpha method which yielded a reliability coefficient of 0.83.

Method of Data Analysis

Both descriptive and inferential statistics were used in the analysis of the data collected. Descriptive statistics in the form of frequencies and percentages was used to analyze the demographic data of the respondents. The hypotheses were tested using linear regression models. For the hypotheses, if the observed significant value is less than or equal to 0.05 level of significance, the null hypothesis was rejected. If otherwise, the null hypothesis was retained.

Data Presentation and Analysis

General Response Rate

A total number of two hundred and ninety five (295) copies of the questionnaire were administered on the respondents (entrepreneurs) in the five (5) local government areas where they operate. Out of this number, two hundred and eighty six (286) or 97% were fully completed and usable. Therefore, all generalization was based on this figure (286).

Demographic Distribution of Respondents

This segment shows the demographic profile of the respondents in terms of sex, age, level of education, status of business registration and length of business.

Table 1*: Demographic Distribution of Respondents*

Demographic Characteristics	**No of Respondents**	**Percentage (%)**
Gender		
Male	195	68
Female	91	32
Total	**286**	**100**
Age		
18 – 30	68	23.7
31 – 40	80	27.9
41 – 50	76	26.5
50 and above	62	21.6
Total	**286**	**100**
Level of Education		
WASSC/SSC/NECO/NABTEB	89	31.1
ND	35	12.2
NCE	41	14.3
HND	44	15.4
B.Sc/B.Ed/B.A	58	20.3
Master's Degree	19	6.6
Ph.D	-	-
Total	**286**	**100**
Business Registration		
Yes	207	72.4
No	79	27.6
Total	**286**	**100**
Length of Business		
Less than 5 years		
6 – 8 years		
9 – 11 years		
12 years and above		

Source: Researcher's Field Survey, 2023.

Gender: 195 out of the total respondents were males representing 68%. The remaining 91 were females representing 32% of total respondents. It can therefore, be inferred from the above analysis that the ratio of males to females is approximately 2:1.

Age: Majority of the respondents are within the age bracket of 31 – 40, specifically 80, representing 27.9% of the respondents. This is followed by 76 respondents in the age bracket of 41 – 50 which represents 26.5% of total respondents. 68 respondents are in the age bracket of 18 – 30 which makes up 23.7% of total respondents. 62 respondents are within the age of 50 years and above, representing 21.6% of total respondents.

LevelofEducation: Table 1 above shows that majority of the respondents are holders of secondary school certificates (WASSCE/NECO/NABTEB), specifically 89 which represents 31.1% of total respondents. This is followed by 58 respondents who hold B.Sc, B.Ed, or B.A degree certificates with 20.3% of total respondents. 44 respondents represents HND graduate certificate with 15.4% of total respondents. 41 respondents holds N.C.E. certificate, specifically representing 14.3% of total respondents; followed by 35 respondents who acquired N.D certificate, and this represents12.2% of total respondents. The least is 19 representing 6.6% and they are holders of Master's Degree. None of the respondents holds a Doctorate degree certificate.

BusinessRegistration: 207 with 72.4% of total respondents represent those who have their businesses registered with appropriate Authority, while the remaining 79 representing 27.6% of total respondents have not registered their businesses. Many of those who have not registered blamed it on bureaucratic bottlenecks at Corporate Affairs Commission (CAC).

LengthofBusiness: 96 respondents represent those that have been in business for less than 5 years with 33.6% of total respondents. 73 respondents are those that have been operating their businesses for between 6 – 8 years with 25.5% of total respondents. 52 respondents with 18.2% of total respondents have been doing their businesses for between 9 – 11years. 65 entrepreneurs (respondents) with 22.7% of total respondents have been in business for the past 12 years and above.

Discussion of Results

Question 1: To what extent does networking competence affect entrepreneurial ingenuity?

Table 2: Mean Rating and Standard Deviation on Entrepreneurs' perception on the effect of Networking competence on Entrepreneurial ingenuity in Kogi Central.

S/No	Item Statement	$\overline{X}$	SD	Remark
1.	Networking is communicating with others.	3.46	0.57	A
2.	Networking competence allows you to set goals.	3.15	0.62	A
3.	You can develop a core relationship with individuals.	3.46	0.67	A
4.	You may not necessarily agree with everyone but you can agree to disagree and move on.	3.15	0.63	A
5.	Hearing the word "no", over and over again will build your character.	3.56	0.82	SA
	Weighted average	**3.36**	**0.66**	**A**

Source: Field Survey, 2023.

Table 2 revealed that 4 items (1, 2, 3, and 4) on the perception of entrepreneurs on the effect of networking competence on entrepreneurial ingenuity in Kogi Central were rated "Agree" because their Mean values fell below 3.50, while 1 item (5) was rated "Strongly Agree" because the Mean value fell above 3.50. The values of Standard Deviation between 0.57 and 0.82 showed that the entrepreneurs were unanimous in their perception on the effect of networking competence on entrepreneurial ingenuity. The entrepreneurs have the perceptions that: Networking is communicating with others, allows you to set goals, enables you to develop core relationship with individuals, have the understanding that you can agree to disagree and still move on, and hearing discouraging word like "no" over and over again which only builds your character.

Question 2: What is the relationship between entrepreneurial persistence and entrepreneurial passion?

Table 3: Mean Rating and Standard Deviation on Entrepreneurs' perception on the relationship between Entrepreneurial persistence and Entrepreneurial passion in Kogi Central.

S/No	Item Statement	$\bar{X}$	SD	Remark
1.	Persistence lead to continued maintenance of entrepreneurial motivation.	3.49	0.64	A
2.	Without persistence, success can be guaranteed.	2.33	0.86	D
3.	The longer you stay committed to a task or goal, the more likely something good will happen.	3.32	0.58	A
4.	Persistence means showing up again and again until you make it.	3.45	0.67	A
5.	There is constantly renewed active engagement in a new business venture despite counter forces or enticing alternatives.	3.54	0.61	SA
	Weighted average	**3.23**	**0.67**	**A**

Source: Field Survey, 2023.

Table 3 revealed that 3 items (1, 3, and 4) on the perception of entrepreneurs on the relationship between Entrepreneurial persistence and Entrepreneurial passion in Kogi Central were rated "Agree" because their Mean values fell below 3.50, while 1 item (2) was rated "Disagree" because the Mean value fell below 2.50. 1 item (5) was rated "Strongly Agree" because the Mean value fell above 3.50. The values of Standard Deviation between 0.58 and 0.86 showed that the entrepreneurs were homogeneous in their perception on the relationship between entrepreneurial persistence and Entrepreneurial passion in Kogi Central. The entrepreneurs have the perceptions that: Persistence lead to continued maintenance of entrepreneurial motivation, something good happens if you are committed to a task, persistence denote showing up again and again until you make it, and there is constantly renewed active engagement in a new business venture despite counter forces or enticing alternatives.

Test of Hypotheses

Research Hypothesis One (Ho_1): There is no significant effect of networking competence on entrepreneurial ingenuity in Kogi Central.

Research Hypothesis 1 was set to examine if networking competence has significant effect on entrepreneurial ingenuity in Kogi Central. To do this, linear regression model was employed and the result is presented below:

Table 4: Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.		
	B	Std. Error	Beta			r	R Square
(Constant) 1	5.872	.554	.	10.559	.000	0.683	0.896
Networking Competence	.404	.052	.041	7.769	.001		

Source: SPSS Printout, 2023

a. Dependent Variable: Entrepreneurial ingenuity

The table above revealed the contributions of networking competence to entrepreneurial ingenuity and their level of significance (NC; $\beta = 0.404$; $t=7.769$; $p<0.01$).

Since networking competence is significant at 0.001, it can therefore be concluded that the null hypothesis should be rejected. That is, networking competence significantly affects entrepreneurial ingenuity in Kogi Central.

Regression model given as $Y= a + \beta1\ X1$

Where Y= Entrepreneurial ingenuity

a= Constant

βX= Coefficient of X

Research Hypothesis Two (Ho_2): There is no significant relationship between entrepreneurial persistence and entrepreneurial passion in Kogi Central.

Research Hypothesis 2 was set to examine if there is significant relationship between entrepreneurial persistence and entrepreneurial passion in Kogi Central. Linear regression model was employed and the result is presented below:

Table 5: Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.		
	B	Std. Error	Beta			r	R Square
(Constant) 1	6.356	.692	.	9.184	.005	0.648	0.749
entrepreneurial persistence	.448	.049	.062	9.142	.001		

Source: SPSS Printout, 2023

a. Dependent Variable: Entrepreneurial passion

Table 5 above revealed the relationship between entrepreneurial persistence and entrepreneurial passion and their level of significance (EP; $\beta = 0.448$; $t=9.142$; $p<0.01$).

Since entrepreneurial persistence is significant at 0.001, it can therefore be concluded that the null hypothesis should be rejected. That is, entrepreneurial persistence has significant relationship with entrepreneurial passion in Kogi Central.

Regression model given as $Y= a + \beta1\ X1$

Where Y= Entrepreneurial passion

a= Constant

βX= Coefficient of X

Findings

The linear regression models were used to examine the statements of hypotheses. Hypothesis one (**Ho1**) states that networking competence does not significantly affect entrepreneurial ingenuity in Kogi Central. According to findings, networking competence has considerable and favourable effect on entrepreneurial ingenuity in Kogi Central at R square 0.896 which is positive with significant variance of 0.001, less than the p-value of 0.05. Hence, the null hypothesis is rejected. Therefore, networking competence has significant and positive effect on entrepreneurial ingenuity. This suggests that an increase in networking competence automatically results in an improvement in the level of entrepreneurial ingenuity. Invariably, the null hypothesis (**Ho1**) cannot be supported.

Hypothesis two (**Ho2**) states that entrepreneurial persistence has no significant relationship with entrepreneurial passion in Kogi Central. According to findings, entrepreneurial persistence has considerable and favourable relationship with entrepreneurial passion in Kogi Central at R square 0.749 which is positive with significant variance of 0.001, less than the p-value of 0.05. Hence, the null hypothesis is rejected. Therefore, entrepreneurial persistence has significant and positive effect on entrepreneurial passion. This denotes that an increase in entrepreneurial persistence automatically results in an increase in the level of entrepreneurial passion. Invariably, the null hypothesis (**Ho2**) is rejected.

Conclusion

It is expected that the support and stimulation of entrepreneurial competencies will increase the strength of entrepreneurial performances. Findings show that there is a direct positive effect and relationship between entrepreneurial competencies and entrepreneurial performances. The findings therefore validate the theory of planned behavior by Ajzen Icek (1991).

Recommendations

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

- Entrepreneurs should imbibe valuable entrepreneurial competencies capable of entrenching favourable networking capacities which would lead to optimum overall performance.
- Persistence is one of the good attributes of an entrepreneur. Every entrepreneur should endeavour to have spirit of resilience which could catapult the entrepreneurial activity to enviable height.

Limitations to the Study

The findings of this study could not be generalized because of the scope of study. Data collected was limited to entrepreneurs operating within the boundary of Kogi Central in Kogi State. Kogi Central comprise of Adavi L.G.A., Ajaokuta L.G.A., Ogori-Magongo L.G.A., Okehi L.G.A. and Okene L.G.A. respectively, and may not reflect what obtains in other States of Nigeria.

Contributions to Knowledge

- This study considered networking competence and entrepreneurial persistence as attributes.
- It specifically highlights the key importance of entrepreneurship competencies to the development and sustainability of business organizations.

This study has therefore contributed to knowledge by pointing out that there is a significant relationship between entrepreneurial competencies and entrepreneurial behaviour.

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WORK RELATED STRESS MANAGEMENT AND THE PERFORMANCE OF WORKERS IN PUBLIC HEALTH FACILITIES IN KWARA STATE, NIGERIA

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Abstract

This study aimed to address the perceived high levels of stress among healthcare workers in public health facilities in Kwara State, Nigeria, and the impact this has on their performance. The study sought to evaluate the relationship between role congruence and organizational culture. The study was conducted on 2,139 healthcare workers from 46 hospitals managed by the Kwara State Hospital Management Board in Nigeria. A multistage sampling technique was used to select participants, and a sample size of 326 was calculated. Closed-ended questionnaires were used for data collection, and descriptive and inferential statistical procedures were used to analyze the data, including SEM and multiple regression analysis. SPSS version 25 and SmartPLS version 3 were used for data analysis. According to the study, 326 questionnaires were distributed to respondents and a 98% response rate was achieved. The results showed that role congruence and employee recognition had a positive effect on the performance of healthcare workers. The study recommends that healthcare managers should ensure that the roles and responsibilities of healthcare workers are clearly defined, and that employee recognition should be a regular practice in healthcare organizations. Managers should also ensure that the organizational culture is conducive for effective performance. This study adds to the existing knowledge of the relationship between work-related stress, employee attitude, and organizational culture on the performance of healthcare workers. The findings of this study provide valuable insights for healthcare managers, policymakers, and researchers on the importance of role congruence and employee recognition in enhancing the performance of healthcare workers in public health facilities in Kwara State, Nigeria.

Introduction

Healthcare institutions in Nigeria, particularly public health facilities, are characterized by massive expansion and high rate of patients' patronage. The likely effects of this include; increased workload for healthcare workers, increased pressure, a sense of powerlessness conflicting demands, organizational change, and a high degree of uncertainty. Within the internal environment of the workplace, physical conditions can also trigger stress (Rashid and Zimring, 2008). For instance, excessive noise within the workplace can cause physical and behavioral problems as many public health facilities are located in highly congested and unsafe environment. Excessive noise in the workplace, for example, can lead to physical and behavioral issues. Severe vibration at high levels can have similar effects. Stress can also be triggered by hot, humid conditions and the constant presence of hazardous substances or other hazards.

Work related stress is defined as employees' reaction to job demands and pressures that are incompatible with their knowledge, interests, skills, and abilities (Aghamohammadi et al., 2022) and has an impact on their ability to cope. Stress can arise in a variety of work situations, but it is exacerbated when employees believe they have little or no control over work processes. It refers to pressure or tension that people experience whilst discharging their daily responsibilities at work. It is regarded as important intricate, influencing employees' wellbeing and quality of life. It has a significant impact on behavior of employees both within the organization and their personal lives, stemming from motivation and job satisfaction (Belwalkar et al., 2018). Equa.lly it causes a variety of psychological issues such as rage, depression, anxiety, irritability, and tension (Bhujade, 2017). However, with the growing demand for services and higher expectations from consumers, workplace related stress becomes a huge factor to be reckoned with, in the context of healthcare workers' motivation and commitment.

The Nigeria's universal health coverage drive has been befuddled by various challenges ranging from poor infrastructure, low population coverage, supply-side inadequacies, limited fiscal provision, and bureaucratic bottlenecks to a lack of required political will. As a result, many families are financing their healthcare needs through regressive out-of-pocket payment systems. The National Health Accounts in Nigeria which is officially saddled with the responsibility of tracking expenditure in healthcare revealed that over 70% of households' expense on medi-care is done through this inequitable system called out of pocket expenditure. The above figure is far above the 20-30 per cent acceptable threshold set by World Health Organization (WHO). The implication of this is that households are the one shouldering the burden of healthcare spending in Nigeria contrary to the universal health coverage guiding principle that places much emphasis on public spending which includes but not limited to social health insurance, drug revolving scheme, health tax and so on. Also, the timely disbursement of allocated funds from the consolidated revenue fund account which is being referred to as healthcare provision fund to the sub-national governments would also help in this direction. The introduction of the State health insurance scheme by the Kwara State government on the 12th of July 2018 has also contributed to the work load of healthcare workers as a result of increasing patients' demands due to higher awareness and affordable costs of treatment and medication.

Statement of the Problem

Work related stress in healthcare service business environment arises in wide ranging work situations but become worsen when employees sense they have little or no control over the processes. It can be triggered by poor work design, lack of recognition, rigid bureaucratic structure that is highly pervasive in the public service sector in Nigeria etc. Problems usually arise when employee's personal attributes or characteristics are not in synchronization with the demands of the job. Employees, especially healthcare workers feel dissatisfied on their jobs when their professional role conflicts with their tasks.

Absence of connection between employees' traits, skills and behavior on job contents and requirements brings lack of satisfaction and this is largely due to inadequate personnel in specialized medical areas which have created many gaps that needed to be filled by other specialists within the hospital environment. Medical tourism due to poor welfare package in terms of wage and benefits have caused a lot of brain drain for medical and health professionals to seek greener pastures abroad. These set of health professionals are frustrated and dissatisfied by the work environment that is hostile and unrewarding to say the least. Consequently, health seeking behavior of Kwarans due to increased confidence in public hospitals has particularly grown exponentially in the last 5 years, leading to increased work load on public hospital employees. On the other hand, Level of awareness amongst patients through endless information on social media, resulting to more difficult and un-cooperating patients attending our services account for over 30 % increase; this further exacerbates demand on health workers, both in terms of work load and knowledge base. As it will be appreciated, information on social media (rightly or wrongly), usually give most of the attending patients source of information that usually lead to more questioning and curiosity, that further increase time spent between patients, leading to mounting pressure from the backlog of patients waiting to be seen. Government's provision and indeed implementation for training and retraining of staff to help meet the increasing demand of patients is simply not available or grossly inadequate, leading to increase in level or role congruence amongst these group of staff.

Research Question

i. What is the relationships that exist between role congruence, organizational culture and the performance of healthcare workers in public health facilities in Kwara State, Nigeria?

Research Objective

i. Evaluate the relationship between role congruence and organizational culture on the performance of healthcare workers in public health facilities in Kwara State, Nigeria.

Research Hypothesis

Ho: There is no significant relationship between role congruence, organizational culture and performance of healthcare workers in public health facilities in Kwara State, Nigeria.

Literature Review

Concept of Stress Management

Stress management in the healthcare sector refers to the strategies and techniques used to help healthcare workers cope with the high levels of stress and burnout that are peculiar to healthcare industry.

Literature reviews on stress management in healthcare sectors are usually focused on the prevalence of stress and burnout among healthcare workers, and the impact of stress on their physical and mental health. It may also focus on the most effective stress management interventions, such as mindfulness-based stress reduction, cognitive-behavioral therapy, and support groups, as well as those factors that contribute to the effectiveness of these interventions, such as timing and frequency of the interventions and the specific stressors being targeted (Lukan et al., 2022).

Stress management in health management sectors also include the impact of stress management on quality of patient care, as well as the overall functioning of the healthcare organization. Research may show that when healthcare workers are able to manage their stress effectively, they are more likely to provide high-quality care, resulting in better patient outcomes and also the healthcare organizations are more likely to be effective and efficient (Odigies, 2016).

Impact on Performance of Workers in Public Health Facilities Stress can have a significant impact on the performance of workers in public health facilities. Excessive or prolonged stress can lead to decreased job satisfaction, reduced motivation, and increased absenteeism, which can negatively impact the quality of care provided to patients (Seo et al., 2018). In a study by Poursadeghiyan et a[., (2016), the authors found that workers in public health facilities in Iran who engaged in stress management strategies had higher levels of job satisfaction and lower levels of stress compared to those who did not engage in stress management.

Concept of Role Congruence

Role congruence in the health sector refers to the alignment of an individual's personal values and beliefs with the role and responsibilities of their job within the health sector. When role congruence is present, an individual is more likely to be satisfied with their job and to perform it effectively.

A literature review on role congruence in the health sector focused on the relationship between role congruence and job satisfaction, turnover, and performance among healthcare professionals, such as doctors, nurses, and other practitioners. Studies may also investigate factors that contribute to role congruence among healthcare professionals, such as the alignment of personal values with organizational values, the degree of autonomy in the job, and the level of support from supervisors and colleagues (Thatcher et al., 2018; Sain & Meena, 2016; Osibanjo et al., 2016).

Role congruent is equally having a strong relationship with level of knowledge. Confidence at what they do stems from training and years of experience. The more knowledgeable a healthcare employee is, a more congruent and comfortable they are around patients, thereby increasing performance and patient outcome. In Nigerian and indeed in Kwara, there are limited numbers of in-service training slots available for healthcare workers, due to acute shortage of staff and high attrition rate. According to a study by Khamisa et al., (2015), the lack of training can lead to a feeling of incompetence, which can result in stress and decrease in performance.

Hospitals are generally expected to render quality and prompt service delivery to their patients but this is highly dependent on the caliber of healthcare workers who, to a large extent, determine the quality of services the patients receive. Notably, resident doctors and other healthcare workers play important roles in achieving the institutions' goals and objectives. But healthcare workers in hospitals may sometimes be burdened with the heavy workloads of providing quality service delivery to the community (Yakasai et al., 2013). In most public health facilities in Kwara State, like any other health institutions in Nigeria, much premium are placed on the doctors' performance, particularly in areas relating to proper clinical diagnosis, maintaining the confidentiality of patients, ensuring a good relationship between colleagues and patients and accountability for any course of action in the organization. To sustain the expected high level of effectiveness in job performance, resident doctors would need a conducive environment such as call rooms and well-lighted environment aside from other motivating factors like good pay, job security, and the chances of promotion (Ogunnubi et al., 2018). Sometimes, when the working environment and other factors mentioned above are lacking or inadequate they may affect job performance or even lead to industrial action, strikes and the lives of the patients in the community that they render services to will be in danger.

Concept of Employees' Performance

Employee performance is the ability to achieve the set objectives within the required timelines and parameters (Yusuf et al., 2014). Having regards to employee performance, Raza (2023) proposed five primary criteria that could be used to measure performance, example: work quality, individual relationship, timeliness and work independence.

A lot of researchers focused on the relationship linking job performance and satisfaction in the area of organizational psychology and found out that the employee's performance depended on employee's satisfaction. This indicated that great employee performance can be achieved by a high level of job satisfaction. Yahaya et al., (2010) concluded that for the employees to remain motivated as well as to boost their jobs satisfaction, the employers should provide a good environment.

Employee performance refers to how their workers behave in the workplace and how well they perform their job/duties you have obligated to them. Companies typically set, performance targets for individual employees and the company as a whole, relative to their KPI, in hopes that the business offers good value to customers whilst minimizing waste and promoting efficient service operations (Bakker, 2011). According to Yakasai (2013), stress puts a negative pressure on employee, as employees in stress cannot meet the expectation of their organization. This is as a result of having to confront physical, psychological and organizational burnouts. Ishmael and Hong (2011) describe employees in a service driven organization like hospitals to be subjected to a high degree of work-related stress, which is the major reasons for health workers' poor performance on their job in most cases, especially in the developing countries where there is so much infrastructural deficit. Job stress mostly affects female employee's wellbeing negatively which creates dissatisfaction and negative emotions towards work and ultimately a decrease in performance level.

Empirical Review

Challinor et al (2020) in their work titled Stress in nursing graduates and healthcare assistants in surgical areas of hospital in Ghana. To analyse the stress level amongst Nursing Graduates and Healthcare Assistants in surgical areas of the Public Hospitals in Gran Canaria quantitative descriptive/ observational statistics was used for the study. Result of findings reveals that workers and Nursing Graduates from the aforementioned units show a moderate level of stress, but institutions should intervene to minimize it as much as possible

Jabar, and Jasim (2021) in their work titled job stress among Nurses at Critical Care Units in Medical City Complex Hospitals in Baghdad City, Iraq. The objective of the study was conducted among nurses of the critical care units in the medical complex city to evaluate job stress. Analysis and data collection was done using descriptive study. The result of findings reveals that, all staff nurses working in critical care unit suffer from stress; that nurses working in critical care units are experiencing severe level of job stress (71%).

Olaitan et al., (2014) worked on the occupational stress coping strategies among lecturers in Ilorin metropolis, Nigeria. The study investigated occupational stress coping strategies among lecturers in Ilorin metropolis. The study adopted descriptive research design for data collection and analysis. Findings revealed that lecturers should participate in exercise activities for enjoyment and as occupational stress relief. Anyanwu et al., (2015) worked on Occupational Stress and Management Strategies of Secondary School principals in Cross River State, Nigeria. The study aimed at finding out sources and symptoms of occupational stress and management strategies of principals in secondary schools in Cross River State. It adopted descriptive Survey and Research Design. Findings of result revealed that poor working environment, pressure from teachers, etc. affect the performance of principals irrespective of gender

Asom and Terhemba (2012) similarly conducted a study on stress and its management. The population of the study was 510 which include 20 State Executive Members, 30 Members of the State Assembly, 23 Local Government Chairman, 161 Members of the Local Government Executive and 276 representative Members of the Local Government wards in Benue state. A purposive sampling technique was used, while adopting the questionnaires and interviews as means of data collection. The findings revealed that 16.7% of the population was attributed to catastrophic stressors, which include trauma, Low pay, and promotion problem, threat of redundancy, job insecurity, emotional breakdown and marriage problems. 50% is attributed to Daily Hassles stressors which include change in working hours, feeling of lack of control, conflict at work, long hours of working, work shifts, sensory factors such as noise, factors of the job itself, long hours of meeting, poor social skills, low emotional intelligence, Bullying at work, homework intervals and poor supervisory skill. 33.3% is attributed to major life changes stressors which include lack of recognition, Autocratic leadership, sexual harassment, Ageism, New management techniques, heavy work load, career development and achievement factors, employee lack of control, lack of job satisfaction. The study concludes that prolonged effects of stress are totally debilitating and often culminate in zero productivity, or death. The study recommended that the victims of anxiety and stress are advised to adopt as much as possible to avoid any form of stress, to also identify it and deal with it so as to have a positive, responsible and dutiful attitude towards your job, no matter what it entails.

Methodology

The study made use of case study design approach through a descriptive analysis. The population of study comprised of 2,139 members of staff across the 46 hospitals owned by the Kwara State government including all the cadres of staff; medical doctors and all other healthcare workers under the management of the Kwara State Hospital Management Board (HMB). This study used a multistage sampling that combines different techniques. At first, the study employed stratification and select a cluster out of the strata. Subsequently, second stage clusters were identified by choosing departments. Third, the selection ended with staff randomly chosen from the departments, after phases have been observed. The study sample size for the study was determined by using Raosoft sample size calculator. A sample size of 326 was discovered at the confidence level of 95% with a margin of error of 5%. The quantitative (numeric) data collected was analysed through descriptive such as frequency counts, simple percentages and inferential statistics procedures (using SEM and Multiple Regression Analysis).

Data Analysis and Results

Descriptive Statistics

Table 4.7 Role Congruence Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
My behavior in my different roles is consistent.	317	3.6309	.98053	-.847	.137	.233	.273

My attitudes in my different roles are similar.	317	3.9937	.93115	-1.597	.137	3.148	.273
My self-concept is consistent across my different roles.	317	4.0915	.91463	-1.481	.137	2.723	.273
I am able to balance my different roles effectively.	317	4.0852	.82043	-1.647	.137	4.339	.273
I feel a sense of coherence in my different roles.	317	3.5868	1.10073	-.659	.137	-.552	.273
I am given manageable workloads.	317	3.8139	1.07624	-.865	.137	-.056	.273
Valid N (listwise)	317						

Table 4.7 above shows the question items on the role congruence indicate that the skewness values of a number of items were outside the narrow range of +1 to –1, as reported by Lewis-Becket al., (2004), and the +3 to –3 range of kurtosis, as reported by Hair (2017). The mean statistics equally revealed a high value ranging from 3.6 to 4.1 which is above the rule of thumb of 3.5. This implies that, this does not pose a problem for the analysis as PLS-SEM does not require any normality assumptions (Hair et al., 2017; Tehseenet al., 2017), thus question items on role congruence are robust for application of PLS-SEM. This further reinforces the choice of using PLS-SEM to estimate the inner and outer model parameters in this study.

Table 1: Organizational Culture Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
I feel that the management team promotes and supports a positive organizational culture among healthcare workers.	317	3.9274	.97975	-1.235	.137	1.583	.273
I feel that the management team is transparent and open in their communication with healthcare workers.	317	3.7319	.96818	-1.041	.137	1.080	.273
I feel that the management team encourages and facilitates collaboration among healthcare workers.	317	3.5647	1.05231	-1.008	.137	.176	.273
I feel that the management team is responsive to the needs and concerns of healthcare workers.	317	3.9842	.88397	-1.297	.137	2.364	.273

I feel that the management team is effective in leading and managing the healthcare workers.	317	3.8959	1.04876	-1.132	.137	1.007	.273
The physical working conditions are pleasant	317	3.3344	1.16455	-.266	.137	-1.112	.273
Valid N (listwise)	317						

Table 4.8 revealed that the question items on the organizational culture indicate that the skewness values of a number of items were outside the narrow range of +1 to –1, as reported by Lewis-Becket al., (2004), and the +3 to –3 range of kurtosis, as reported by Hair (2017). The mean statistics equally revealed a high value ranging from 3.6 to 4.0 which is above the rule of thumb of 3.5. This implies that, this does not pose a problem for the analysis as PLS-SEM does not require any normality assumptions (Hair et al., 2017; Tehseenet al., 2017), thus question items on organizational culture are robust for application of PLS-SEM. This further reinforces the choice of using PLS-SEM to estimate the inner and outer model parameters in this study.

Table 2: Employee Performance Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
The healthcare worker demonstrates a high level of clinical competence.	317	3.7129	1.11503	-.738	.137	-.379	.273
The healthcare worker effectively communicates with patients and colleagues.	317	3.9748	.85277	-1.030	.137	1.538	.273
The healthcare worker consistently provides high-quality care.	317	3.7918	.85732	-.829	.137	.914	.273
The healthcare worker demonstrates a strong work ethic.	317	3.5931	.97192	-.941	.137	.138	.273
The healthcare worker is able to work well under pressure.	317	4.0505	.83285	-1.385	.137	3.188	.273
Valid N (listwise)	317						

Table 4.9 indicated that the question items on the employee performance indicate that the skewness values of a number of items were outside the narrow range of +1 to –1, as reported by Lewis-Becket al., (2004), and the +3 to –3 range of kurtosis, as reported by Hair (2017). The mean statistics equally revealed a high value ranging from 3.6 to 4.0 which is above the rule of thumb of 3.5. This implies that, this does not pose a problem for the analysis as PLS-

SEM does not require any normality assumptions (Hair et al., 2017; Tehseenet al., 2017), thus question items on employee performance are robust for application of PLS-SEM. This further reinforces the choice of using PLS-SEM to estimate the inner and outer model parameters in this study.

Test of Hypotheses

Measurement Model Assessment

$Ho_{1:}$ There is no significant relationship between role congruence, employee commitment and performance of healthcare workers in public health facilities in Kwara State, Nigeria;

Coefficient of Determination

From the result presented, the outer loadings of the Construct items are higher than the 0.708 recommended. More so, the Cronbach's Alpha (CA) and the Construct Reliability (CR) of the performance constructs were all higher than the 0.7 minimum thresholds. However, the convergent validity measured by the Average Variance Extracted showed that all the latent constructs have values below the minimum 0.5 thresholds.

Table 3: Average Variance Extracted

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
OC	0.591	0.603	0.766	0.454
PEF	0.723	0.788	0.806	0.470
RC	0.619	0.657	0.729	0.332

Discriminant Validity Assessment

The results of the Heterotrait and Monotrait (HTMT) analysis indicate that the values of the constructs were below the 90th percentile threshold, which meets the HTMT.90 criterion outlined by Goldet al., (2001). This suggests that there is sufficient evidence to support the conclusion that the model demonstrates satisfactory discriminant validity. Based on this, it can be concluded that there are no issues of discriminant validity in the model.

Table 4: Discriminant Validity (HTMT Criterion)

	Heterotrait-monotrait ratio (HTMT)
PEF <-> OC	0.533
RC <-> OC	0.976
RC <-> PEF	0.369

Source: SmartPLS Output

Structural Model Assessments

Based on the hypotheses stated, the result showed that the relationship between role congruence and organizational culture have positively and significantly impacted on employee performance (β = 0.340, t = 4.361, p< 0.000), therefore hypothesis H1 is confirmed. However, role congruence alone does not significantly affect employee performance (β = 0.038, t = 0.418, p< 0.676).

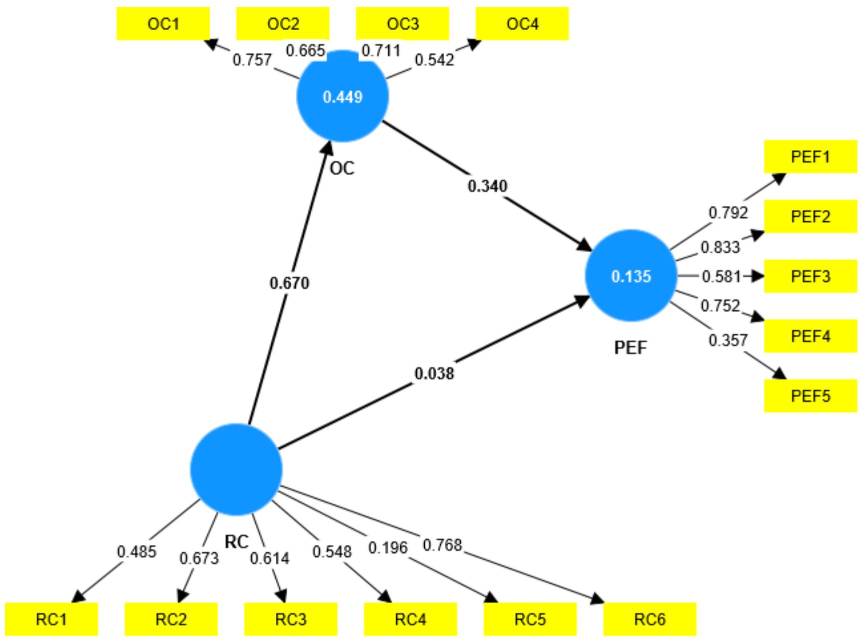

Fig. 1: Structural Model Assessment

Table 5: Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
OC -> PEF	0.340	0.347	0.078	4.361	0.000
RC -> OC	0.670	0.676	0.031	21.472	0.000
RC -> PEF	0.038	0.045	0.092	0.418	0.676

Source: SmartPLS Boostrapping at 5000 resamples output

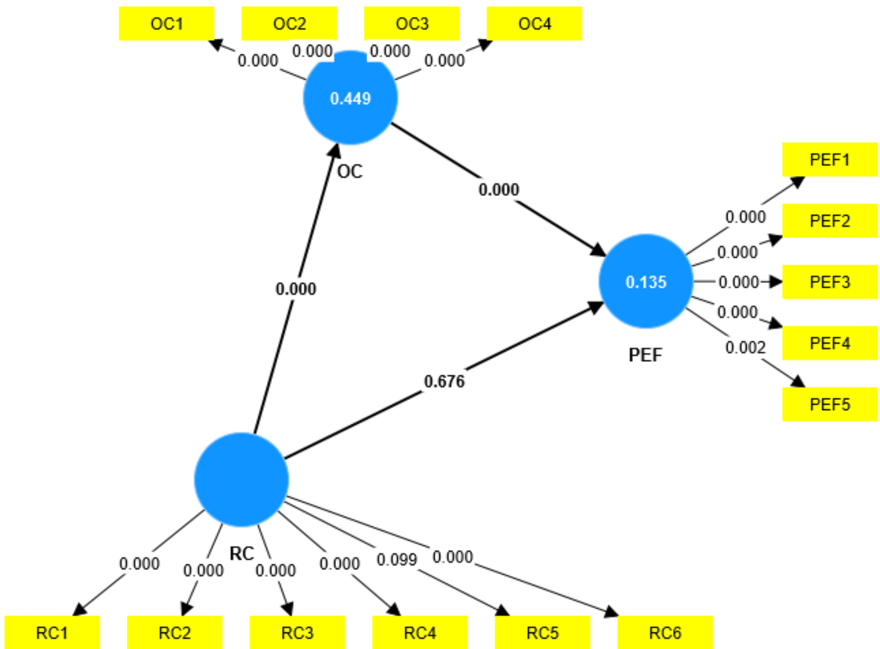

Figure 3 Structural Model Result

Table 6: Coefficient of Determination

	R-square	R-square adjusted
OC	0.449	0.448
PEF	0.135	0.129

The R2 statistics of the PLS algorithm report, is a measure of the strength of the relationship between the endogenous constructs in the model. It is also known as the model's ability to predict outcomes based on the available data, with values ranging from 0 to 1. A higher R2 value indicates a more accurate predictive model. According to research, an R2 value of 0.135 is considered to be moderate. The R2 values were obtained using the SmartPLS algorithm and the t-values were generated by the bootstrapping function.

Effect Sizes

Table 7: The Effect Sizes (f^2)

	OC	PEF	RC
OC		0.074	
PEF			
RC	0.816	0.001	

The f2 statistic is a measure of the impact of the exogenous constructs on the overall R2 value of the model. Cohen (1992) has suggested that effect sizes can be categorized as small, medium, or large. The results showed that there is a small effect size between the relationship of Organizational Culture and role congruence on employee performance.

Conclusion and Recommendations

The results showed that role congruence and employee recognition had a positive effect on the performance of healthcare workers. The study recommends that healthcare managers should ensure that the roles and responsibilities of healthcare workers are clearly defined, and that employee recognition should be a regular practice in healthcare organizations. Managers should also ensure that the organizational culture is conducive for effective performance.

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