

EFFECT OF ENTREPRENEURIAL ACTIVITY ON JOB CREATION

BY

OMOLUABI, Ehis Taiwo

**B.Sc. (University of Abuja), M.Sc. (University of Nigeria), PGDE (University of
Maiduguri)**

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**DR. S.B. ISIAKA
SUPERVISOR**

August, 2018.

DEDICATION

I dedicate this thesis to God Almighty for His divine enablement.

CERTIFICATION

This is to certify that this thesis was carried out by OMOLUABI, Ehis Taiwo (14/68MM003), and has been read and approved as meeting the requirements of the Department of Business Administration, Faculty of Management Sciences, University of Ilorin, Ilorin, Nigeria for the award of Doctor of Philosophy (Ph.D) Degree in Business Administration.

Dr. S.B. Isiaka Date
(Supervisor)

Dr. U. Gunu Date
(Head of Department)

Dr. S. B. Isiaka Date
(P.G.Coordinator)

Internal Examiner Date

DECLARATION

I, OMOLUABI Ehis Taiwo hereby declare that this thesis titled “Effect of Entrepreneurial Activity on job Creation in the Federal Capital Territory, Abuja” is a record of my research work. It has neither been previously submitted nor accepted for the award of any degree. All sources of information have been appropriately acknowledged.

In addition to the above, the research work has been ethically approved by the University Ethical Review Committee.

OMOLUABI, E. T

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Date

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ABSTRACT

The increasing unemployment rate in Nigeria is redirecting the attention of government, unemployed graduates, and individuals towards entrepreneurial activity that engender job creation.

Therefore, the study was design to;(i) examine the effect of entrepreneurial activity of new product on job creation in FCT, (ii) evaluate the effect of entrepreneurship activity of new method of production on job creation in FCT, (iii) determine the effect of entrepreneurship activity of new market on job creation in FCT, (iv) assess the influence of entrepreneurial activity of new sources of supply on job creation in FCT and (v) evaluate the effect of entrepreneurial activity of new organization on job creation in FCT choosing for the study.

A total of 507 was the population of the registered small and medium scale enterprises in the FCT. A sample of 219 small business owners were selected using Krejcie and Morgan.(1970)Questionnaires were administered to the managers of small and medium scale enterprises in FCT and 219 copies of the questionnaire were returned making 100% response rate. The sampling method was multi-stage. The techniques employed for data analysis include; correlation, descriptive analysis, multiple regression. The findings of the study were;

- i. The correlation analysis established a significant relationship between entrepreneurial activity and job creation with ($r = 0.370$, p –value = 0.000)*
- ii. The result of the regression shows that entrepreneurial activity of new method of production influence job creation in small and medium scale enterprise in FCT with an R^2 of 0.363.*
- iii. The regression result shows that entrepreneurial activity of new market has impact on job creation in Federal Capital Territory with $r = (0.427)$.*
- iv. The regression result equally shows that entrepreneurial activity of new sources of supply has impact with r^2 value of 0.181 on job creation.*
- v. The regression result also shows that entrepreneurial activity of new organization through the application of small and medium enterprises in FCT has impact on job creation with r^2 value of 0.235.*

The study concludes that entrepreneurial activity has significant impact on job creation. This study therefore recommended that organization, individual, corporate body in the FCT should endeavor to engage in the practice of entrepreneurship that this will eventually contribute to job creation among the people of the Federal Capital Territory (FCT). The study also recommends that the government should support the local entrepreneur whose production activities are in the villages of the FCT. This will help them to bring in their products to the main city of FCT. the study equally recommends that the government should help the entrepreneur in the FCT to structure their enterprises organization to small, medium, or big enterprises and check their machines bureaucratic, trained some willing entrepreneur to have professional knowledge of their enterprise in the

FCT choosing for the study. This will help in the creation of job opportunity through the operations of SMEs in the FCT.

CHAPTER ONE

INTRODUCTION

1.0 Background to the Study

The world Development Report on jobs (2013) stressed that the role of strong private sector led growth in creating jobs and how jobs that do the most for Development can spur a virtuous cycle. The report finds that poverty falls as people work their way out of hardship and as jobs empower women to invest more in their children. The report held that efficiency increases as workers get better at what they do, as more productive jobs appear, and less productive ones disappear. Societies flourish as jobs foster diversity and provide alternative to conflict.

Chetty (2012) sees the private sector as African primary engine of growth because it generates an estimated 70 percent of African output, approximately two thirds of its investment and 90 percent of employment on the continent. Based on these statistics supplied by the African Union (AU) the creation and development of private sector jobs is seen as one of the most effective and sustainable strategies for elevating more Africans out of poverty.

UNIDO- Nigeria (2012) showed that micro, small and medium enterprises have the propensity to drive the Nigerian economy. Hence, the entrepreneurial activity of the private sector led development has the capacity to reduce unemployment, poverty and social vices in the nation. Research supports the general observation that entrepreneurship can be a crucial generator of jobs (Zoltan et al, 2004). This is because entrepreneurial activities invariably create some new jobs in the short time. More interestingly, evidence from Europe and the USA has shown that competition created by new firms can replace inefficient companies. The loss of jobs in these ailing companies is therefore compensated by job creation in the first

year of firms life thereby providing a net increase in job for the overall economy in long term (Alexander, 2014)

The National Man Power Board (2009) lamented that the Nigerian labour market could barely absorb 10 percent of the over 3.8 million graduates by the Nigerian educational system on a yearly basis. This cry, if concerted effort to tackle the problem of joblessness and under employment is not put in place, there may be a social schism that may spell doom for the nation. Entrepreneurial activities therefore are seen as magic wand that will reduce drastically graduate unemployment and under employment. As a result of the above, a new class of Nigerian entrepreneurs is indeed emerging from the ashes of unemployment created as a result of the structural adjustment programme (SAP) embarked upon by the government in 1986. It is a class that is emerging from the despair, hopelessness, frustration and desperation that have continuously characterize unemployment in Nigeria. This class symbolizes a new beginning and hope for the country's growing army of unemployed youths for whom salvation does not appear to lie in white collar job any longer. (Opara,2005)

The activities of this generation of Nigerian entrepreneurs have given a new meaning to education. This portends that education can prepare one for self-employment that will eventually give birth to the triplet of self, e.g. self-emancipation, self-reliance and self-confidence. Hence, destroying the age-long belief that paid job or employment must necessarily be automatic after leaving the University. This is the direct result of government encouragement through the activities of the National Poverty Eradication Programme and other government programmes aimed at turning the youths into employers of labour rather than employees through self employment (Okpara, 2005). From the murky waters of unemployment are emerging manufacturers, hi-tech farmers, craftsmen, designers and specialist in the service industry. The labour market has in the past ten years, produced small scale entrepreneurs in chemical production, food processing, fast food centers, motor spare

parts, manufacturing, shoe making, shoe mending, cosmetics, office equipment, furniture, agriculture and restaurants. These new breed entrepreneurs are visionary managers and their activities are part of the wonders of our time. They are agents of change, inventors, innovators, and above all, creators of new hope and faith in our country-Nigeria.

If the pace and vigor is further boosted and encouraged, the new economic order of the federal government based on the National Economic Empowerment and Development Strategy (NEEDS) will not be a mirage or another wasted economic Jingoism (Okpara, 2005).

This class of entrepreneurs is completely reshaping the landscape of business. The new generation entrepreneurs are socially, economically, and politically re-engineering the country for a better tomorrow. (Okpara, 2005). In essence, this invariably constitute the foundation upon which Nigeria's industrialization vision rest.

The dreams and visions of self employment have to be cultivated while in school, and training institutions. It is highly essential for us to have the foresight and know the potential benefits emanating from being your own boss-owning and managing a business of your own (Okpara, 2005). Being aware that in such an adventure, you are entirely on your own. You either sink or swim. This is the only part towards sealing and cementing prosperity and job in life. However, it is important to work for others first to gain the basic experience, where this is possible and available, secondly to save some funds for one's business (Munroe, 2003). A job may also give an individual special opportunity which might be useful in the personal business of the individual in the future. An example is professional training which may require a period of apprenticeship in spite of one's qualifications. An existing family business may also be run as a personal business. Generally, the idea of working for others for too long usually slows down the pace of personal development and prosperity and may also kill the dreams and visions. You don't become a millionaire by working for others. There is no doubt

that some of the poorest people in the world are the poorly paid workers. Workers all over the world are highly exploited, they are paid low salary and wage which are barely enough to feed, not to talk of caring for their family members. Employers of labour do not adjust salaries and wages in the same proportion as the increase in price and inflation (Ogechukwu, 2004).

1.1 Statement of the Problem

The focal point of every research effort is a problem. (Agbonifor and Yomere, 1999). Worldwide, millions are enduring the plight of unemployment. A UNDP (2012) report estimated that more than eleven (11%) percent of the workforce in Europe, some 23 million people were looking for work. In many Less Developed Countries (LDC), more than a quarter of the labour force is without paid employment. The same report further asserted that in many countries, the search for employment presents serious obstacles, as high school and college and University graduates flood the job market. In addition, having a degree or specialized training is no longer a guarantee that one will find a job.

Entrepreneurship skills acquired through entrepreneurial training has been recognized as an important aspect of organization and economies (Dickson et al, 2008). It contributes in an immeasurable ways toward creating new job, wealth creation, poverty reduction, and income generation for both government and individuals. Schumpeter (1934) argued that entrepreneurial activity is very significant to the growth and development of economy. Having understood the vital role of entrepreneurship in economic development, it become apparent that careful attention is needed to invest and promote entrepreneurship. Meanwhile, entrepreneurial training is seen as one of the preconditions for entrepreneurship development particularly in a place where the spirit and culture is very minimal. It is said to be an important determinant of selection into entrepreneurship, formation of new venture and entrepreneurial success (Dickson, Solomon and Weaver, 2008). However, it can be equally

assumes here, that there is a positive relationship between education and individual's choice to become an entrepreneur as well as the result and outcome of his or her entrepreneurial activity. The move toward poverty reduction should not be considered and treated in isolation, different approaches and strategies need to be employed.

Though joblessness has become a global phenomenon that characterizes the 21st century. In Nigeria, the problem is becoming more gargantuan each passing year. Unemployment, underemployment and unmitigated rural-urban migration have come to characterize the Nigeria labour market. Entrepreneurial Activity is undisputedly considered as the bedrock of any meaningful development (Akpomi 2009), be it economic, social or political. Adejimola and Olufunmilayo (2009) reported that about 80% of the graduates find it difficult to get employment every year. And at the same time much has not been done in trying to bring collaboration between the entrepreneurs and the institutions. However, entrepreneurial activity can bridge the gap by equipping the undergraduate in becoming a successful entrepreneur thereby reducing unemployment. This will have a reduction effect on the rate of social vices like robbery, kidnapping, prostitution, human trafficking, child abuse and unfair labour practices experienced mostly by jobless youths.

According to National Manpower Board (2009), the Nigeria labour market could barely absorb 10% of the over 3.8 million persons turned out by the Nigeria educational system on a yearly basis. In brief, the employment trends in Nigeria indicate that without a concerted effort to tackle the problems of joblessness and underemployment, the situation could get worse.

The reality on ground evinces a situation where the rate, pattern, extent and rapidity of changes in causal factors have combined to make the phenomenon of joblessness very worrisome. The realization has dawned on many people of the fact that government alone cannot address the grinding joblessness situation in the country. Entrepreneurship activities

have come to assume an increasingly important place and role because of its intrinsic potentials to enable the unemployed poor and the low income groups to engage in economically profitable activities. The question is; what is the level of knowledge of entrepreneurship skills by the owners of small scale enterprise? What are the respective influences of entrepreneurship activities programme on the poverty level of the citizen?

It is against this backdrop that this study was conducted to find out the strategy on how the entrepreneurial activity can be used as a veritable tool for job creation and reduce unemployment, Reduction in Government Revenue, Unpaid salary, and retirement age of the employed in Nigeria. Also, to provide means through which the operation and sustenance of small and medium scale enterprises can use to overcome future employment challenges in Nigeria.

1.2 Research Questions

In solving the problem above, the study seeks to provide answers to the following questions:

- i. Is there any significant relationship between entrepreneurial activity of new product and job creation in FCT,?
- ii. Does entrepreneurial activity of new method impact on job creation in FCT ?
- iii. Does entrepreneurial activity of new market influence job creation in FCT ?
- iv. Does entrepreneurial activity of new source of supply influence job creation in FCT ?
- v. Does an entrepreneurial activity of new organization contributes to job creation in FCT ?

1.3 Research Objectives

The main objective of the study is to determine the effect of entrepreneurial activity on Job creation in FCT. The specific objectives include to:

- i. examine the relationship between entrepreneurial activity of new product and job creation in FCT.
- ii. examine the effect of entrepreneurial activity of new methods on job creation in FCT.
- iii. determine the effect of entrepreneurial activity of new markets on job creation in FCT.
- iv. assess the influence of entrepreneurial activity of new source of supply on job creation in FCT. and
- v. examine the contribution of entrepreneurial activity of new organization to job creation in FCT.

1.4 Hypotheses of the Study

The following hypotheses were formulated and tested in the course of the study

Ho₁: There is no significant relationship between entrepreneurial activity of New Products and job creation in FCT.

Ho₂: Entrepreneurial activity of new method of production has no significant impact on job creation in FCT.

Ho₃: Entrepreneurial activity of new Market has no significant effect on job creation in FCT.

Ho₄: Entrepreneurial activity of new source of supply does not influence job creation in FCT.

Ho₅: Entrepreneurial activity of new organization has no impact on job creation in FCT.

Relationship Matrix Table

i	Objective 1	Hypotheses 1	Correlation	SPSS
ii	Objective 2	Hypotheses 2	Multiple Regression	SPSS
iii	Objective 3	Hypotheses 3	Multiple Regression	SPSS
iv	Objective 4	Hypotheses 4	Multiple Regression	SPSS
v	Objective 5	Hypotheses 5	Multiple Regression	SPSS

Source: Researcher's Idea, 2018.

1.5 Justification of the Study

A study about how to limit, curb or combat joblessness through entrepreneurial activity is significant at all times, as the rate of unemployment and that of entrepreneurship development are of great importance to any nations for development, job creation, employment generation, wealth creation poverty reduction and improved sustainable standard of living is of great importance to Nigeria government..

In Nigeria, in a spate of just a little above one decade (1986 through 1999), over twenty-four major policy initiatives and programmes were initiated by the federal government alone towards combating employment and poverty related issues all of these programmes were replicated at the other tiers of government, that is, State and Local Governments. Some of the core ones include better life for rural women programme (BLP), family support programme (FEAP), National Directorate of Employment (NDE), Agricultural Development Project (ADP), Community Banks Programme etc. In spite of these plethora's of policies and programmes the situation rather than abetting has worsened. Thus, any study that will enhance the knowledge and understanding of the rudiments and intricacies of this hydra-headed problem is indeed significant. The research makes theoretical and practical contributions to knowledge in the chosen areas of management studies. Though attempts have been made by several authors and researchers in the field of entrepreneurship, there is yet a noticeable yawning gap between assessments made and recommendations projected and that of the reality on ground in Nigeria, especially as it relates to the selected area for the study Federal Capital Territory (FCT). The few existing local and international studies of Solomo (2007), Henry and Philip (2008), Gunu (2010), Okpara (2011), Ogundele and Akingbade (2012) and most others only focused on entrepreneurship dimensions without properly situating them within the context of serving as remedy or local solution to local problem. Also, none of these existing literature or studies have actually pinpoint that entrepreneurial activities can serve as a source of job creation in the Federal Capital Territory

(FCT). The Cultural Dimensions of the existing studies can meet support of that of Nigeria business environment.

Also, most available materials basically dealt with the conceptual aspect of the challenge, with very few up to date data and figure to complement. The fact remains that, there is a great dearth of information and retrievable materials on issues relating to the entrepreneurial activities in the Federal Capital Territory, which makes most efforts aimed at combating it to become either unrealizable or futile. Outside theoretical propagations this study intends to equip the players in the employment generation, labour market place, organizations in Nigeria, Students and the general public with relevant information and practical suggestion on how to overcome the menace of joblessness in Nigeria through the application of entrepreneurship knowledge. This study therefore, seeks to fill the above mentioned existing knowledge gap. The advancement of entrepreneurship development strategy/remedy is designed to emphasize that job creation or employment promotion is a national priority and should receive increased and intensified national attention immediately and in the years ahead. The premise for job creation strategy is that the best option for promoting productive employment in Nigeria is through a multipronged job creation strategy which recognizes the need to re-orientate the entire national development strategy, so that it becomes more self-employment intensive. To this end, it will be expected that all sectors of the economy will emphasize enterprise productivity and self-employment promotion in their development programmes and this is where this study becomes relevant as entrepreneurial activities recognizes the need for intensive re-orientation and re-strategizing the practice of entrepreneurship. This study is significant because the result will shed more light on the knowledge of the general public seeking to start entrepreneurial form of business. Also, incentives should be made available to encourage people to start, operate and establish individuals or groups or private business ownership. The study will equally help shed light on

how to successfully untie the knotty issues surrounding joblessness or unemployment, and labour misuse that is prevalent in the contemporary Nigeria labour market.

The findings of this research, will be useful for the economic development of the people of Federal Capital Territory Abuja, by suggesting avenues for creating more job opportunities for the people in order to be self-employed and avoid searching for unavailable jobs which is the major problem faced by majority of youths in Nigeria. This study will stand as literature that will be useful for further research in entrepreneurship. Entrepreneurship plays a dominant role in a free enterprise such as Nigeria and the economy's health. It is of paramount importance that business firms be efficient users of scarce resources available to them, transforming the economy, through support for research and development in local economic sector. It can significantly enhance the potentials of Nigeria to meet the demand for domestic production and consumption as well as adapt to changing pattern of supply, demand, competition and engender the development of strong linkages across the Nigeria economy. Also, this work will serve as a source of literature to FCT small and medium scale enterprises owners, Research students in the field management and social sciences, Government official etc as a guide to the theory and practice of job creation through the application entrepreneurial activity principles.

Finally, the feeling is not just to serve as mere contribution to the frontiers of knowledge, but to ensure that exportable and sustainable solutions are preferred to the jobless trauma of the people of FCT and the Nigerian as a whole.

1.6 Scope of the Study

The study was carried out to examine the effect of entrepreneurial activity on job creation among registered operators of small and medium enterprises in FCT Abuja. The scope of the study covered some selected small and medium enterprises operators within the six Area Councils of the FCT, namely Abuja Municipal Area Council (AMAC), Abaji Area Council,

Bwari Area Council, Gwagwalada Area Council, Kuje Area Council, and Kwali Area Council respectively. The period for the study was between 2007 and 2016. The period was chosen, because that was the year, the Federal Government of Nigeria implemented the study of entrepreneurship into Nigerian Universities Curriculum by the then Minister of education, Professor Rukkiyat Rufai.

The study uses relevant performance measures and the corresponding information collated, especially the one covering the period between 2007 till 2016. The research also draws information from a cross- section of the society including selected individuals practicing entrepreneurship.

1.7 Operational Definition of Terms

Entrepreneurs: Are those persons (business owners) who seek to generate value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets.

Entrepreneurs: Any economic agent engaged in the activity of risk taking by pooling together the factors of production as gap filler in the economy.

Entrepreneurial activity: The enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets.

Entrepreneurship: This is the phenomenon associated with entrepreneurial activity. Though we restrict our notion of entrepreneurship to economic activity, we do not simply equate any business activity with the term entrepreneurship. We associate entrepreneurship with the critical stages of creation and development of new economic activity.

Micro enterprise: A firm, whose total cost including working capital but excluding cost of land is not more than ten million naira (N10,000,000) with a labor size of not more than thirty (30) full-time workers and a turnover of less than two million naira (N2,000,000) only.

Small Enterprise: An enterprise whose total cost including working capital but excluding cost of land is between ten million naira(N10,000,000) and one hundred million naira (N100,000,000) and a workforce between eleven (11) and seventy (70) full-time staff and with a turnover of not more than ten million naira (N10,000,000) in a year.

Medium Enterprise: An enterprise with total cost including working capital but excluding cost of land of more than one hundred million naira (N100,000,000) but less than three hundred million naira (N300,000,000) and a staff strength of between seventy-one (71) and two hundred (200) full-time workers and with an annual turnover of not more than twenty million naira (N20,000,000) only.

Large Enterprise: Any enterprise whose total cost including working capital but excluding cost of land is above three hundred million naira (N300,000,000) and a labour force of over two hundred (200) workers and an annual turnover of more than twenty million naira (N20,000,000) only.

1.8 Organization of the Study

The study was organized into five chapters. Chapter one captured the introductory aspect of the whole thesis as well as the statement of problem. It also spelled out the objectives of the study, justification and significance of the study, as well as the scope of the study. The review of related literature was presented in chapter two while chapter three discussed the methodology of the study. In chapter four, emphasis was placed on the presentation of data, analysis and discussion. Chapter five wrapped up the study with summary, conclusion and recommendations

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

Entrepreneurial activity on Job Creation is the main focus of this study. This cannot be successful without the review of relevant literature. This chapter therefore reviewed relevant literature in connection to entrepreneurial activities on Job Creation in FCT.

2.1 Conceptual Clarification

The word entrepreneur is derived from the French word ``entreprendre`` meaning ``to undertake``. The definition of an entrepreneur has evolved over time as the world's economic structure has changed and become more complex. Since its beginning in the middle ages, when it was used in relation to specific occupation, the notion of the entrepreneur has been refined and broadened to include concepts that are related to the person rather than the occupation.

The Global Entrepreneurship Monitor (GEM) reports show that national level of entrepreneurial activity has a statistically significant association with subsequent level of economic growth. GEM data also indicate that there are no countries with high levels of entrepreneurship and low levels of economic growth (Reynolds *et al.*, 2002, pp. 7, 24).

There is a vast body of knowledge on, and diversity of conceptual approaches to, entrepreneurship (Audretsch and Keilbach, 2008; Verheul *et al.*, 2001). Yet, there is no unanimity on its definition and operationalization (Lumpkin and Dess, 1996; Naude and Havenga, 2005). The absence of a universally accepted definition of entrepreneurship partly accounts for why the concept “defies easy measurement.

The French economist Richard Cantillon is generally accredited with being the first to coin the phrase in the context of what we view today as entrepreneurship in about 1730. Loosely

he defined entrepreneurship as self-employment of any sort and entrepreneurs as risk-takers in the sense that they purchased goods at certain prices in the present to sell at uncertain prices in the future. Many eminent economists and scholars have elaborated on Cantillon's contribution, including Adam Smith, Jean Baptiste Say, Alfred Marshall, Joseph Schumpeter, Israel Kirzner and Frank Knight, (1755/1931) Entrepreneurs are .pro-jectors.. (Defoe, 1887/2001) Entrepreneurs attempt to predict and act upon change within markets. The entrepreneur bears the uncertainty of market dynamics. (Knight, 1921) The entrepreneur is the person who maintains immunity from control of rational bureaucratic knowledge. (Weber, 1947) The entrepreneur is the innovator who implements change within markets through the carrying out of new combinations. These can take several forms the introduction of a new goods, new method of production, new market, new sources of supply, of new materials, and new organization of any industry. (Schumpeter, 1934) The entrepreneur is always a speculator. He deals with the uncertain conditions of the future. His success or failure depends on the correctness of his anticipation of uncertain events. If he fails in his understanding of things to come he is doomed. (von Mises, 1949/1996) The entrepreneur is co-coordinator and arbitrageur. (Walras, 1954) Entrepreneurial activity involves identifying opportunities within the economic system. (Penrose, 1959/1980) The entrepreneur recognizes and acts upon profit opportunities, essentially an arbitrageur. (Kirzner, 1973) Entrepreneurship is the act of innovation involving endowing existing resources with new wealth-producing capacity. (Drucker, 1985) The essential act of entrepreneurship is new entry. New entry can be accomplished by entering new or established markets with new or existing goods or services. New entry is the act of launching a new venture, either by a start-up firm through an existing firm, or via internal corporate venturing. (Lumpkin & Dess,1996) The field of entrepreneurship involves the study of sources of opportunities the processes of discovery, evaluation, exploitation of opportunities, and the set of individuals

who discover, evaluate, and exploit them. (Shane & Venkataraman, 2000) Entrepreneurship is a context dependent social process through which individuals and teams create wealth by bringing together unique packages of resources to exploit marketplace opportunities. (Ireland, Hitt, & Sirmon, 2003) Entrepreneurship is the mindset and process to create and develop economic activity by blending risk-taking, creativity and/or innovation with sound management, within a new or an existing organization. (Commission of the European Communities, 2003)

2.2 Entrepreneurship and Job Creation

Entrepreneurial activity drives economic growth and job creation (Baumol, 1996; Mair & Marti, 2009; Schumpeter, 1934). Over the past few decades, national and sub national governments worldwide have increasingly focused on engaging more people in market activities with an assumption that markets play a critical role in attaining sustained increases in living standards. A growing degree of uncertainty in the world economy — evidenced by rising unemployment levels, stalled rate of job creation, and muted economic recovery has renewed the focus on entrepreneurial activity as a means to generate economic growth. Consequently, policymakers are paying considerable attention to the specific role of start-ups and high investment in research and development (R&D) as possible job creation strategies (Acs & Armington, 2006).

In addition to increasing the number of start-ups, experts expect high investment in R&D to accelerate innovation and knowledge creation and ultimately boost job creation. This approach, although necessary, is not sufficient to create sustained economic growth. Minniti and Lévesque (2008) found that countries with high investments in R&D but weak commercialization of the new knowledge do not show strong economic growth. Such growth requires researchers who produce inventions and entrepreneurs who drive the process of selecting innovations generated through R&D and commercializing the new knowledge.

2.3 Gallup multidimensional framework for measuring entrepreneurial activity.

Recognizing the differences in focus and scope of each definition above, Gallup defines “entrepreneurship” as *activity initiated to create value by providing products and services to a market, fulfilling an unsatisfied demand*. The activity can include initiating and developing a new product/service (innovative) or replicating products/services that already exist, thus creating competition (replicative). Gallup’s framework covers businesses in the informal and formal sector. We specifically include explicative products and services because in many developing economies, replicative or imitative.

Entrepreneurs provide competition and increase product supply, thus generating economic growth (Minniti & Lévesque, 2008).

Gallup defines “entrepreneur” as an individual who proactively seeks to generate value through expansion of economic activity and who creatively responds to challenges and needs encountered in the process of accomplishing this outcome. The terms “proactively seeks” and “creatively responds” capture the talent approach to entrepreneurship, which identifies areas of strength and weakness to assess the entrepreneurial potential of an individual. It clearly distinguishes those who have the entrepreneurial talent to succeed from those who do not.

Taking into account these definitions, using insights from human capital theory, and applying a behavioral economics lens, Gallup developed a multidimensional framework for measuring entrepreneurial activity, illustrated in Figure 1, which stresses the mutual interplay between individual variables (talent, attitude, experience, skills, and knowledge) and contextual variables (social capital, access to credit, role of government, technology and infrastructure, access to information, and access to markets). This is the only framework that explicitly captures the role of human motivations, perceptions, and behaviors in explaining entrepreneurial decision making.

The foundation of this framework includes a more realistic psychological underpinning, making it conducive to the study of entrepreneurial potential and activity.

Identifying the *Entrepreneur* in Entrepreneurship

Human capital theory suggests that higher levels of human capital lead to better performance by the individual in executing relevant tasks (Becker, 1994; Fitzsimmons & Douglas, 2005).

In the realm of entrepreneurship, this means that an individual's unique personality characteristics, value orientation, and attitudinal outlook can influence his or her ability to recognize a business opportunity and act to exploit that opportunity in ways that others — those who lack these abilities — cannot. Studies have found that entrepreneurial attitudes toward autonomy, risk, work, and income overshadow other factors such as location in determining the success of a firm (Davidsson & Honig, 2003; Dimov & Shepherd, 2005; Duchesneau & Gartner, 1990; Haber & Reichel, 2007; Lerner & Haber, 2001; Shaw & Williams, 1998).

In addition to the inherent ability to recognize a business opportunity, the decision to pursue business ownership depends on the expected utility from self-employment (Douglas & Shepherd, 2000, 2005; Eisenhauer, 1995). However, incomplete knowledge and different kinds of biases inherent in individual personality or environment can distort the perception of utility, adding to the complexity of understanding the phenomenon of entrepreneurial decision making (Minniti & Nardone, 2007; Schade & Koellinger, 2007; Tversky & Kahneman, 1974). Examples of ways in which individual judgment diverges from rationality include overconfidence, optimism, probability perception, and anchoring or reference point of the individual (Kahneman, Slovic, & Tversky, 1982; Lévesque & Schade, 2005). Such biases are typical of entrepreneurial behavior because the entrepreneur usually deals with complex situations and makes decisions without complete knowledge of all relevant factors (Casson, 2005; Knight, 1921).

Gallup's talent model incorporates constructs that have been studied in entrepreneurship literature and tested empirically, allowing us to address the questions posed above. This model includes five key dimensions, each comprised of several themes: Ego Drive (strong sense of self), Business Thinking (profit orientation), Work Orientation (ability to work long hours), Creative Thinking (ability to take an existing idea or product to the next stage).

.Extant literature shows that the personality characteristics essential to launch a successful start-up differ in many respects from the characteristics required to manage the organization at various subsequent stages of growth (Chandler, 1962; Leontiades, 1980; Scott, 1973; Smith, 1967; Smith & Miner, 1983; Steiner & Miner, 1982). Drawing on this stream of research, Gallup has identified two early developmental stages in the life cycle of an organization: early/new business stage (entrepreneurial start-up) and formalized/structured stage (entrepreneurial stability).

Gallup's approach focuses on early stages of entrepreneurship given the fact that nearly half of new firms go out of business within the first three years (Spletzer, 2000). In view of this, Gallup has identified personality characteristics that are critical during creation of a firm (early stage) such as creativity in taking an idea and turning it into something useful, a strong sense of responsibility, and competence — versus those that facilitate firm expansion and growth (structured stage) such as having a strong sense of self, profit orientation, focus, and the ability to delegate tasks. For instance, an entrepreneur may hamper the growth of his or her company for fear of losing control of the business. Gallup's approach takes into account the belief systems, attitudes, and perceptions of the individual in designing feedback that would enable the entrepreneur to contemplate a shift in style, thus accelerating the growth of the firm.

Clifton and Nelson further maintain that excellence can be achieved only by honing our areas of strength. Trying to succeed in an area in which we have less talent will take much more

work and might still result in only average performance. This indicates that once entrepreneurial potential of the individual is identified, systematic and continuous efforts are required to nurture the innate ability and manage around areas of less ability. This nurturing of innate ability yields extraordinary results. It increases the returns on investment in development programs, improves the success rate of business incubators, and enhances the efficacy of coaching and support programs.

2.4 Understanding the Context in Entrepreneurship

Gallup's framework recognizes that individual psychological qualities and attitudes do not exist in a vacuum. Differences in individual personality characteristics, behaviors, and attitudes are embedded in and influenced by the cultural context in which people perceive opportunities (Busenitz, Gomez, & Spencer, 2000; Lubatkin, Lane, Collin, & Very, 2007). Studies show how culture influences individuals' psychological characteristics, resulting in varying proportions of potential entrepreneurs (Davidsson & Wiklund, 1997). For instance, researchers found that the Japanese culture values loyalty and long tenure to a single organization, which makes it hard for individuals to leave a job and pursue entrepreneurial activity (Baker, Gedajlovic, & Lubatkin, 2005; Begley & Tan, 2001; Okano, 1994). Similarly, research in India illustrates that cultural values have constrained entrepreneurship (Dana, 2000). By comparison, in the U.S., a culture of breaking tradition and order, seeking constant change and innovation, valuing hard work, and extolling individualism has encouraged entrepreneurial behavior (Ashkanasy, Trevor-Roberts, & Earnshaw, 2002; House, Hanges, Javidan, Dorfman, & Gupta, 2004). Gallup's framework considers culture as a potential moderator in the relationship between psychological qualities and entrepreneurial activity.

The framework also recognizes that entrepreneurs are agents acting within social and economic systems — and that entrepreneurs and these social and economic systems co-

evolve to create new ventures (Arrow & Debreu, 1954; Baumol, 1993; Giddens, 1991; Schumpeter, 1934). This framework brings together six contextual factors that allow an exploration of the local manifestations of entrepreneurial activity by studying the interaction between cultural values, social and political institutions, and industry characteristics in the local environment. The contextual factors that influence entrepreneurial activity are discussed below.

2.4.1 Social Capital: Extensive literature links social capital to entrepreneurship (Ali, 1995; Dubini & Aldrich, 1991; Elfring & Hulsink, 2003; Minniti, 2004, 2005). In a study of Chinese family enterprises in Singapore, Lee and Tan (2001) found that in the initial stages of firm growth, there is heavy reliance on family and personal relationships for credit as well as for staff. Gallup findings indicate that “having someone to count on” and “having someone other than a family member one trusts enough to make one’s business partner” are consistent global predictors of entrepreneurial intent and likelihood to start a business. Similarly, Ramachandran and Ramnarayan (1993) found that entrepreneurs who establish networks beyond their immediate family and friends with the wider community and industry are likely to be more successful.

2.4.2 Access to Information: Establishing broad networks is closely linked to access to information. Parker (2008) found that business networks enable entrepreneurs to share information, which leads to increased efficiency and higher rates of survival. Improved access to new information and ideas is critical for survival of the firm. Business and personal networking can be a key strategy for accessing information and gaining entry into the market. For example, Fafchamps (2004) found that in many African nations, information exchange within a closely knit ethnically or religiously homogeneous community facilitates the identification of reliable clients and suppliers in the community. This is helpful in identifying trustworthy commercial partners.

2.4.3 Access to Credit: Having access to credit is one of the most critical factors for new venture creation (Ahmad & Hoffman, 2008; Carney & Gedajlovic, 2002; Claessens, Djankov, Fan, & Lang, 1999; Kristiansen, 2001). Santarelli and Pesciarelli (1990) found that credit availability becomes even more essential in settings where social and cultural barriers to change are high or where factors of production are controlled by a group other than the one the entrepreneur belongs to — for instance, Jews in Europe, Levantines in Latin America, Indians in East Africa, and Chinese in Southeast Asia (Mackie, 1992).

Gallup findings indicate that the perception of easy access to credit is a strong predictor of entrepreneurial intent and business ownership worldwide. This relationship is particularly strong in Africa, where credit availability is critical for small firms that have limited access to bank finance. In the absence of bank finance, access to supplier credit — a cheaper alternative credit given by suppliers — becomes even more important.

Nevertheless, the situation is further complicated as ethnicity explains part of the variation in access to supplier credit. For instance, Fafchamps (2004) found that entrepreneurs of European descent tend to receive higher supplier credit in countries where they constitute a significant minority (for example, in Cameroon, Zambia, or Zimbabwe), while in other countries, their supplier credit does not differ significantly from that of entrepreneurs of African descent. Similarly, entrepreneurs of Asian descent have easier access to credit in Zimbabwe, but less so in Tanzania. Gallup's framework looks at access to credit through the lens of a social and cultural landscape.

2.4.4 Role of Government: This refers to the regulatory framework of a country (taxes, regulations, and confidence in public institutions) that affects entrepreneurial activity. Public policies can either enhance or curtail entrepreneurial activity (Kristiansen, 2001). Gallup findings indicate a significant relationship between satisfaction with public institutions and

likelihood of starting a business. On the other hand, the perception of corruption has a dampening impact on intent to start a business.

2.4.5 Technology and Infrastructure: Important determinants of entrepreneurial activity include availability of transportation, telecommunications networks, and reliable energy supplies (Baker et al., 2005). The U.S. Congressional House Committee on Small Business reported that roads and highways are critical arteries for small businesses in industries like agriculture, manufacturing, and retail. However, congestion on U.S. roads and highways affects profit margins of small businesses negatively and costs the American economy \$87.2 billion annually (House Committee on Small Business, July 16, 2009, press release).

2.4.6 Access to Markets: This refers to competition within the market as well as access to domestic and foreign markets. Barriers to market entry can negatively affect a start-up (Kristiansen, 2001). In ongoing research on micro-enterprises in West Bengal, India, Bharadwaj-Badal, Mukherjee, and Ritter (2010) found that access to markets is one of the biggest problems for small businesses in the region. Most of these businesses have no marketing outlets where they can sell their products on a regular basis. The unavailability of direct marketing channels puts these micro-enterprises at the mercy of unscrupulous middlemen or traders.

In conclusion, individual talent, attitude, skills, and knowledge along with several contextual variables such as social capital, access to credit, role of government, technology and infrastructure, access to information, and access to markets work together to drive entrepreneurial activity. The relative importance of these factors varies according to the stages in the life cycle of an organization and across countries and regions of the world. Gallup's framework also postulates that changes in any one component may lead to changes in others, creating feedback loops. For instance, increase in economic growth (impact) may

affect access to credit (determinant), which may lead to more entrepreneurial activity (performance indicator), which in turn leads to higher growth.

Notwithstanding the diversity in conceptual approaches to entrepreneurship, common threads are evident: exploitation of opportunity (Kayne, 1999); taking calculated risks (Hisrich and Peters, 2002); combination of resources (Slightler, 2001; Coulter, 2003; Kuratko and Hodgetts, 2004); and organization of efforts (Stevenson and Jarillo, 1990). Early literature on entrepreneurship focussed on the personal attributes of successful entrepreneurs. As Storey (1994) pointed out, such studies centered on the role of personality, human capital, and ethnic origin of entrepreneurs. Studies that focussed on personality of individual entrepreneurs have found that entrepreneurship is associated with attributes such as vision, alertness to business opportunities, proactivity, and family tradition (Chellet *al.*, 1991).

Schumpeter (1934, p. 75) theorized entrepreneurship as “the fundamental phenomenon of economic development. The carrying out of new combinations we call ‘enterprise’; the individuals whose functions it is to carry the out we call ‘entrepreneurs.’” Framed as such, entrepreneurship is not a static phenomenon; rather, it is a dynamic process, while entrepreneur is a catalytic agent in that process. Schumpeter (1942) also articulated the significance of innovation in the entrepreneurial process of “creative destruction.” He averred that an entrepreneur is an innovative agent, a sort of creative destroyer. An entrepreneur “creatively destroys” the status quo in the process of exploiting opportunities and strenuously seeking better ways of combining activities and resources to create values, fill the void in the marketplace, and satisfy consumers (Schumpeter, 1942, p. 431).

Hisrich and Peters (2002, p. 10) posited that entrepreneurship is a “process of creating something new and assuming the risks and rewards.” Hebert and Link (1989) distinguish between the supply of financial capital, innovation, allocation of resources and decision

making. Their conceptualization of an entrepreneur incorporates various functional dimensions: “the entrepreneur is someone who specializes in taking responsibility for and making judgmental decisions that affect the location, form, and the use of goods, resources, or institutions” (Hebert and Link, 1989, p. 213). According to Sahlman and Stevenson (1991, p. 1), “entrepreneurship is a way of managing that involves pursuing opportunities without regard to resources currently controlled. Entrepreneurs identify opportunities, assemble required resources, implement a practical action plan, and harvest the reward in a timely, flexible way.”

Approaching entrepreneurship as “an activity that involves exploitation of opportunities,” Shane (2003, p. 4) underscores the impact on opportunities of changes in technology, regulation, and public policy, social, and demographic conditions. To him, “the examination of opportunities that are available to the entrepreneur is a central but largely overlooked aspect of entrepreneurship” (p. 18). Sarasvathy *et al.* (2003, p. 142) aver that an entrepreneurial opportunity comprises “a set of ideas, beliefs and actions that enable the creation of future goods and services in the absence of current markets for them.” These authors delineate critical dimensions of entrepreneurial opportunities: opportunity recognition, opportunity discovery, and opportunity creation. Opportunity recognition calls for intuition and judgment. Casson (1982, p. 23) posits that an entrepreneur is “someone who specializes in taking judgmental decision about the coordination of scarce resources” to take advantage of market opportunities.

Stokes (1995) associates entrepreneurship with small business entities and defines it as the process of creating new organizations and more specifically, small business organizations. Just as entrepreneurship, definitions of MSMEs also abound. As Sanni (2009, p. 9) observes, MSMEs “do not conform to any neat parameters because much of their activities depend on

the industry in which they operate as well as the personalities and aspirations of those in charge of these businesses.”

Jean-Baptiste, an aristocrat industrialist, with his unpleasant practical experiences developed the concept of entrepreneur a little further which survived for almost two centuries. According to him, an entrepreneur is one who combines the land of one, the labour of another, and capital of yet another, and thus, produces a product. By selling the product in the market, he pays interest on capital, rent on land and wages to laborers and what remains is his/her profit.

The entrepreneur has been described by Collins, Mosks and Unwalla (1971) as a “risk taker” i.e. a person who braves uncertainty, strikes out on his own through native wit, devotion to duty and singleness of purpose somehow creates an industry where none existed before.

Essentially, an entrepreneur fills in the people, financing production and marketing gaps by acquiring and assembling the necessary resources into newly created form (Boundbank and Macusu, 1975). But foremost, the entrepreneur is able to recognize the potentially profitable opportunities, to conceptualize the venture strategy and to become the key force in success, fully moving the idea from the mind to the market place (Frankford, 1975).

Entrepreneurship is what entrepreneurs do. Entrepreneurship is the process of giving birth to a new enterprise.

The term “entrepreneur” was first used by the early 18th century French economist, Richard Cantillon, who defines the entrepreneur as the “agents who buys means of production at certain prices in order to combine them” into a new product (Schumpeter; 1951 and Burnett, 2000). Say (1950), added to Cantillon’s definition by including the idea that entrepreneurs had to be leaders claiming that an entrepreneur is one who brings other people together in order to build a single productive organism.

In a business context, it means to start a business. Joseph Schumpeter's definition of entrepreneurship placed emphasis on innovation, such as:

- i. New products;
- ii. New production method;
- iii. New market;
- iv. New forms of organization.
- v. New source of supply

Wealth is created when such innovation combined result in new demand. From this view point, one can define the function of entrepreneur as one who combines various input in an innovative manner to generate value to the customer with the hope that this value will exceed the cost of input factors, thus generating superior returns that culminate result in the creation of wealth. (Schumpeter's, 1934)

2.5 Concept of New Product

Businesses focus on designing new products and selling these products to customers. The company's goal with creating new products involves two parts. The first part consists of finding a product that customers want to pay for; only products that customers purchase produce revenue for the business. The second part consists of beating competitors to market. The first company to offer a product generates the greatest number of repeat customers.

2.5.1 Process

According to winter, (1989) the process of creating a new product involves nearly every department in the organization. Many companies create a new product development team. The team includes representatives from the purchasing department, research and development, the production area, accounting and marketing. The purchasing and accounting representatives contribute financial data regarding the new product. The purchasing representative contacts vendors and provides material cost information to the team. The

accounting representative uses the material cost information, estimated labor costs and calculates the total product cost. The accounting representative also calculates a potential profit margin using the anticipated selling price from the marketing department.(Drucker, 1985)

2.5.2 Research & Development

The research and development representative invests her time working with raw materials to create new products. This might involve mixing edible ingredients to create a new dessert or experimenting with different chemicals to create a safer hair dye. This may also involve creating new products that use cheaper ingredients. For this purpose, the research and development representative uses alternative ingredients to design the new product. In this case, the new product does not replace the original product since some customers will continue purchasing the original product. .(Drucker, 1985)

2.5.3 Production

The production representative spends time reviewing the production process needed to manufacture the new product. This representative determines how fast the equipment will run and how many units the company can produce in an hour. The production representative also evaluates the number of employees required to manufacture the product. In some cases, the production representative may recommend different equipment to increase the number of units produced or reduce the number of employees required. (Ozigbo,N.C., 2000)

2.5.4 Market

The marketing representative analyzes customer needs and desires. The marketing representative suggests possible product ideas that customers want and are willing to pay for. She conducts market research to determine how much customers will pay for the product and how many units customers will purchase.

2.6 New Product Development Process

According to Kotler, (1988) product planning and development is a systematic process for originating, evaluation and developing new product ideas and adopting those showing promise so that they can be profitably sold in the market place. This means that management procedures must be employed to generate, collect and screening ideas for new products and then, develops, test and commercialize the new item.

Kotler pointed out that there are several stages that are involved in the new product development process. These stages are:

- i. Idea generation
- ii. Idea screening
- iii. Concept development and testing
- iv. Marketing strategy development
- v. Business analysis
- vi. Product (prototype) development
- vii. Market testing
- viii. Commercialization.

2.6.1 Idea Generation

According to Kotler (1993), p. 317 – 318) the new product development process starts with the search for ideas. The research should not be casual, top management should define the products market to emphasize. It should state the new product objectives, whether it is high cash flow, market – share domination or some other objectives. It should state how much

effort should be devoted to developing original products, modification of existing products, and company competitors products. The development of new product begins with an idea which may come from many sources, customers, scientists, competitors, employees, channel members, top management. Private research organizations, trade associations and governmental agencies. When looking for ideas, the customers viewpoints is all important it may be helped to consider the image that potential customers have of the firm.

This stage also involves creation of ideas for new or improved products. In this case, the extent and importance of the market need is determined and an appraisal is made of the extent to which present product fulfills that need (Kotler,1998)

2.6.2 Screening of Product Ideas

The main purpose of the first stage of the new product development process is to increase the number of goods ideas where as other succeeding stages is to reduce the number of ideas. In the screening stage of the new product development process the major objective is to evaluate the number of product ideas previously developed. This reduces the number of product ideas to those that can undergo further detailed analysis.

In trying to screen each of these ideas, certain product idea criteria are usually utilized to rate each of the new product ideas. Such criteria may be:

- i. Relationship to present channel of distribution
- ii. Relationship to present product line
- iii. Price quality relationship
- iv. Breath of market
- v. Stability of market
- vi. Resistance of seasonal and cyclical fluctuations
- vii. Necessary equipment
- viii. Raw materials availability

- ix. Growth potential
- x. Competitive situation

Return on investment (ROI) is a crucial screening criteria. If many ideas pass the screening criteria, then it is necessary to set priorities for which ones go onto the next step in the process. This can be done by comparing the ROI for each idea assuming the firm is ROI oriented. The most attractive alternatives are to be pursued first. Analysis of company resources could indicate the adequacy of plant capacity product service, facilities, marketing channels, engineering abilities, and other human resources. Thus in the screening of ideas – weeding out of marginal ideas, the criteria requires that:

- i. The product will meet clearly defined consumer need.
- ii. The product is consistent with the firm's production and marketing policies.
- iii. The product will utilize the existing skills and resources.
- iv. The product will contribute to long term profitability.

Furthermore, companies must seek to avoid two errors, a drop-error and a go-error. A drop-error occurs when the company dismisses an otherwise good idea because of lack of vision of its potentialities while a go-error occurs when the company lets a poor idea proceed to development and commercialization and when this error occurs, it leads to product failure.

2.6.3 Development and Testing

Nnolim, Adirika et al (1997) refer to concept development as that subjective consumer meaning that the company tries to build into a product idea. Attractive ideas need to be developed into finer product concept if they are to be tested. Any product idea can be turned into several product concepts. After turning product ideas into concept, each concept should be positioned. Each required positioning so that its real competition can be understood. The concept also has to be positioned against existing brands. In the product category, once the core product concept is chosen, it helps to determine the character of the product space I

which the product has to be positioned with reference to product and brand positioning. The next step is to test the concept to see if it is understood by consumers. This calls for showing these concepts to a group of target consumer and getting their reactions. The product may be presented symbolically or physically also, the consumers may be offered a word description.

2.7 Concept of New Production Method

New production method identifies the best methods for each stage of the product development process, from Idea Generation through Feature Development, Product Development and Product Testing. The new product development process has the potential to be haphazard because of the inherent uncertainty in the process, as well as the myriad methods available for product development. Setting up an organizing framework to identify the stages in the process, and the methods applicable to each stage, should help in bringing order to the process. Our purpose in this article is to lay out a framework and identify key methods that are most likely to be useful in each stage. (Peterson, M.A.,1996) The focus here is on methods that use quantitative data collected mainly through the web thus bringing more validity and flexibility to the process along with speed to market.

2.7.1 Idea Generation

Many methods are available for the idea generation stage such as brainstorming, Delphi and focus groups. The basic approach is to harness creativity in some form for the development of new ideas. While there is much to recommend for the more qualitative approaches, one of the drawbacks is the lack of quantitative validity to the ideas at this stage. That is, the ideas have not been shown to have popularity in the constituency that matters – the customers. We have found that the Smart Incentives approach can provide both creativity and validation in the same step. Respondents to a survey compete with each other to produce ideas thus introducing creativity into the process. The generated ideas are then evaluated by a peer

group to provide the required market validation. This approach can be useful for generating ideas on both whole products and individual features. (Peterson, M.A.,1996)

2.7.2 Feature Development

Feature development is the process of identifying features that would be of interest to customers. Traditional methods such as Importance Scales can be used, but may not provide sufficient discrimination between features. Pair wise comparisons of features are a straightforward method for identifying feature importance. The task is simple, but can be tedious if a large list of features needs to be culled. More recently developed methods such as Max-Diff scaling can provide a better alternative. (Meredith, G.G, Nelson, R.E, & Neck, P.A.(1991)

Max-Diff is similar to pairwise comparison, except that more than two features are evaluated at a time (3-5) and the most and least preferred alternative is chosen from each set. Some advanced statistical analysis on the back end provides a score for each feature that is generally more discriminatory than a regular importance scale. Another alternative is the Kano method where the positive and negative aspect of each feature is rated in order to distinguish the “must have“ features from the “nice to have” features. The final method in this stage (that straddles this and the next stage) is the Self-explicated Method (SEM). Respondents rate the desirability of each level of each attribute as well as the importance of each attribute. Combining these two pieces of information gives attractiveness scores (similar to conjoint utilities) for each attribute level. Although all attributes and levels are rated by respondents (as in conjoint analysis), since they are presented individually, this method may be more appropriately seen as useful for feature development. (Meredith, G.G, Nelson, R.E, & Neck, P.A.(1991)

2.7.3 Product Development

In this stage, combinations of features are used to build or evaluate the product. The Configuration allows survey respondents to build their ideal product by selecting from a list of available features. Usually prices are provided at the feature level to ensure that respondents make realistic decisions. As respondents build their own ideal products, the most popular features and feature combinations rise to the surface, resulting in the automatic development of preference based market segments. The Optimizer is different in that respondents make choices from among fully formed products. Information from their choices is taken into account in creating successive products that are more preferred till the process finally converges on the respondent's ideal product. This method is more appropriate when the design and packaging (i.e. the visual element) is more important. As with the Configuration, the market segments itself into preference based segments. (Meredith, G.G, Nelson, R.E, & Neck, P.A.(1991)

The various flavors of conjoint (such as traditional, discrete choice, adaptive) can also be used in this stage to identify feature importance. But care has to be taken to ensure that the basic assumptions are met and that the right type of conjoint is used.

2.7.4 Product Testing

Conjoint analysis can be fruitfully used in this stage also to estimate the interest in various product combinations and especially in running market simulations. The latter ability is very important in cases where a strong competitive market exists and reasonable estimates of take rates and ability to choose the ideal combination for the market are requisites. Concept testing is much more limited than conjoint and is usually used when the product is almost set except for perhaps one or two questions, often relating to price.

In short, the chaos of the product development process can be structured, and appropriate methods applied, to gain maximum benefit at different stages.

2.8 Concept of New form of Organization

The new forms of organization can be defined as hybrid form so hierarchy in which decision rights are delegated to lower levels or hybrid form so market exchange in which element so hierarchical control appear (Foss&Foss,(2002);Williamson,(1996);Zenger&Hesterly,(1997).

This further defines the architecture of an organizational form as a structural configuration composed of a collection of members, a collection of channels through which the members can pass information or control to each other and a set of dynamic rules that helped fine the flow of information or control and thus help define their decision rights. Using this definition, a simple modeling frame work is developed that allows distinction between architectures (structural configurations) supporting different levels of delegation of decision rights. In addition to the pure market and the pure hierarchy, four classes of hybrid organization are identified. This aim to advance the literature on new organizational forms by providing a typology that allows identification of alternative forms of organizing in terms of distinct architectures and the corresponding level of delegation of decision rights .It must be emphasized, however, that further work remains. In particular, the much-discussed issue of organizational flexibility as are sponge to hyper competition needs further consideration. Based on the modeling frame work developed in Christensen & Knudsen(2002a, 2002b),this study points out that the best performing organizational forms are particularly easy to predict under conditions of hyper competition .Since these organizational forms appear to be opposites when the expected profits are positive and negative ,however ,it is an open question whether organizations should aim for flexibility or simply accept and dictated hotline-span

2.9 Concept of New Sources of Supply

When the product or service is supplied from internal resources, The same product can be either manufactured internally or bought from a supplier. These three fields (Supply Method,

Procure Method, Product Type) determine the system's behavior when a product is required. The system will generate different documents depending on the configuration of these three fields when satisfying an order, a price quotation to a supplier or a manufacturing order. This method of supply is used to establish a pool of suppliers when there is a recurring need for a certain type of good or service, but a standing offer is not suitable due to the inability to fully define the requirement in advance, and there is a desire to compete the requirement. The supply arrangement (SA) establishes a framework that permits expeditious processing of individual bid solicitations which result in contracts.

A Request for Supply Arrangement (RFSA) is used to establish a suitable pool of suppliers (source list) who meet the stated evaluation criteria stipulated in the solicitation and to establish supply arrangements. An SA is an arrangement between one company or the other to pre-qualified suppliers that allows identified users to solicit bids from a pool of pre-qualified suppliers for specific requirements within the scope of a SA. When individual needs are identified, individual bid solicitations are issued based on the conditions of the SA and the work is authorized through the award of individual contracts. (Meredith, G.G, Nelson, R.E, & Neck, P.A.(1991)

Badi, et al (2006) defined entrepreneur as a person with vision, original idea, decision-making and daring to try. The entrepreneur is also an investor who brings in new ideas, new commodities, and new processes and encourages his team in new activities. For Scarborough and Zimmerer (2000) an entrepreneur is “a person who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying opportunities and assembling the necessary resources to capitalize on them”. Succinctly put, it is “the creation of a new business venture and a new organization for that venture” (Stoner, Freeman and Gilbert, 2004).

Gana (2001) defined the entrepreneurship as the willingness and ability of an individual to seek out investment opportunities in an environment, and be able to establish and run an enterprise successfully base on the identified opportunities. Though Gana's definition was based on the managerial perspective, it is important to mention that the entrepreneur has certain personality traits which influence his behaviours (psychologist view). He also lives in a society (sociologist view) and he is obviously affected by economic opportunities and government incentives (economist view). Gana therefore cautioned that any attempt to describe the entrepreneur against only one dimension will be inadequate and would not give a holistic view of who the entrepreneur is.

According to Burnett (2000), throughout the theoretical history of entrepreneurship, scholars from multiple disciplines in the social sciences have grappled with a diverse set of interpretations and definitions to conceptualize this abstract idea. Over time, ``some writers have identified entrepreneurship with the function of uncertainty-bearing, others with the coordination of productive resources, others with the introduction of innovation, and still others with the provision of capital`` (Hoselitz, 1952). Burnettt, then concluded that even though certain themes continually resurface throughout the history of entrepreneurship theory, presently there is no single definition of entrepreneurship that is accepted by all or that is applicable in every economy.

Mbaegbu reported that Inegbenebor and Osaze (1999) have differentiated various grades of entrepreneurs on a continuum from craftsmen entrepreneur to opportunistic entrepreneurs. According to Inegbenebor, the craftsmen entrepreneur generally establishes his own self-employed business which could be a micro enterprise or small/medium enterprise. The number of outside people he employs depends on the size of the enterprise. The opportunistic entrepreneur on the other hand has the potential of establishing a business and growing it into a large scale bureaucratic corporation employing hundreds of people.

Mbaegbu (2008) submitted that there is, therefore, no ``one-best`` definition for the entrepreneur: He however stated that, ``anyone who creates a business, establishes it, and nurses it to growth and attain profitability level or takes over an existing business because the founder is dead or has sold it, or who inherited it and continues to build and innovate on it, or a man who run a franchise, qualifies as an entrepreneur in our usage`` (Nwachukwu, 1990). Thus, our most appropriate and adopted definition is a combination of three different definitions, wherein, entrepreneurship can be define as a force that mobilizes other resources to meet unmet market demand. (Jones and Sakong, 1980), the ability to create and build something from practically nothing (Thomas, 1989); that is the process of creating value by pulling together a unique package of resources to exploit an opportunity (Stevenson et al, 1985).

The bottom line is career in self-employment and profiting from self-employment. We are therefore adopting and operationalising the combined definition of “entrepreneurship” for the purpose of this thesis.

According to Nwachukwu (1990), an entrepreneur can be referred to as a risk taker, a man who braves uncertainty, strikes out on his own and through native wit, devotion to duty and singleness of purpose, somehow create a business and industrial activity where none existed before. Sylvanus (1993) opined that, labour does not live by itself, goods and services do not provide themselves, factories do not build themselves, innovative ideal do not come by themselves. Therefore, money does not invest itself, profits are not made by itself and risk is not taken by itself. Where these activities and behaviours are embodied in a business environment, entrepreneurship does occur (Harris, 1970).

Consequently, who then is responsible for those activities and behaviours in the business environment? Simply put, they are the entrepreneurs. Webster (2005) described an entrepreneur as ``one who organizes, operates and especially assess the risk of a business

venture`. There are two types of entrepreneurship the one who establish and run the business of his own and the one who is hired to manage a business, which he or she does not own.

An entrepreneur is also known as an action oriented, highly motivated individuals, who has the ability to see and evaluate business opportunities, gather necessary resources to take advantage of them, initiate appropriate action to ensure success and take risk to achieve goals.

An employed manager and decision taker who is innovative and visionary is an entrepreneur leader (Flet, 1988). The meaning of the above definition from the researcher`s point of view is simple. The researcher can therefore refer to an entrepreneur as any person or group of persons who have ideal and innovation, who commits his time, effort and resources at his disposal to create and distribute a product or service. It is usually a petty business that grows with the dictate of the business environment. Thus, a vendor, a publisher, a retailer, a carpenter, a farmer can be regarded as an entrepreneur. (Meredith, G.G, Nelson, R.E, & Neck, P.A.(1991)

2.10 Entrepreneurial Process

Creating a new opportunity does not usually happen overnight. Whatever the eventual form of organization that emerges, whatever the route to market, the study of entrepreneurship is the study of process. This is according to Sue and Daniel (2000) through:

- i) Identifying and developing an opportunity in the form of a vision.
- ii) Validity and conceptualizing a business concept and strategies that help attain the vision (for example, start-up buy-out, franchise, etc)
- iii) Marshaling the required resources to implement the concept.
- iv) Implementing the business concept or venture
- v) Capturing the full opportunity through the growth of the enterprise
- vi) Extending the growth of the enterprise through sustained entrepreneur activity
- vii) Capturing the value through a business exit.

All these activities take time and there are no rules as to how long each stage may take. In addition, it is often the case that entrepreneurs have to “loop back” as they engage in the process. For instance, they fine tune their business concept needs refining in light of what the potential resource suppliers want. (Birley, S., 1997) An idea can be in gestation perhaps through the process of innovation, for many years or it may emerge in an instant. A manager may have a growing awareness of the possibilities or a buy-out through press coverage but may be unsure how his or her employers would react until they suddenly announce that the business is for sale. The embryo entrepreneur may always have carried a latent desire until the right opportunity come up. A certain set of behavior must accompany the identification and pursuit of the opportunity. Entrepreneurs normally do not have the resources, power or authority in hand that is required to just go and implement a venture. They must engage others in their ideas. They must leverage resources they do not control or use “other people’s money” in the popular language. They must focus on growing rather than being particularly efficient. All of this suggests that there is a very clear reality driving the behavior we see in entrepreneurs.

2.11 Importance of entrepreneurship

According to (Morrison, L.S., 1997) Entrepreneurs are frequently thought of as national assets to be cultivated, motivated and remunerated to the greatest possible extent. Entrepreneurs can change the way we live and work. If successful, their innovations may improve our standard of living. In short, in addition to creating wealth from their entrepreneurial ventures, they also create jobs and the conditions for a prosperous society. Path breaking offerings by entrepreneurs, in the form of new goods & services, result in new employment, which can produce a cascading effect or virtuous circle in the economy. The stimulation of related businesses or sectors that support the new venture adds to further economic development. For example, a few IT companies founded the Indian IT industry in

the 1990s as a backend programmers' hub. Soon the industry gathered pace in its own programmers' domain. But more importantly, millions from other sectors benefited from it. Entrepreneurial ventures literally generate new wealth. Existing businesses may remain confined to the scope of existing markets and may hit the glass ceiling in terms of income. New and improved offerings, products or technologies from entrepreneurs enable new markets to be developed and new wealth created. Additionally, the cascading effect of increased employment and higher earnings contribute to better national income in form of higher tax revenue and higher government spending. This revenue can be used by the government to invest in other struggling sectors and human capital. Through their unique offerings of new goods and services, entrepreneurs break away from tradition and indirectly support freedom by reducing dependence on obsolete systems and technologies (Adeoti, 2015). Overall, the performance results can improve quality of life, greater morale and economic freedom. . They also have the advantage of a lower cost of living, so a young individual entrepreneur from an underdeveloped country can take on the might of the multi-million dollar existing product from a developed country. Entrepreneurs regularly nurture entrepreneurial ventures by other like-minded individuals. They also invest in community projects and provide financial support to local charities. This enables further development beyond their own ventures. Some famous entrepreneurs, like Bill Gates, have used their money to finance good causes ranging from education to public health. The qualities that make one an entrepreneur are the same qualities that motivates entrepreneurs to pay it forward (Gunu, 2017).

2.12 Small and Medium Scale Enterprises (SMEs) In Nigeria

The SMEs' have been generally acknowledged as the cornerstone of the industrial development of any country. Apart from the numerous goods produced by SMEs, they provide veritable means of large scale employment as they are usually labour intensive. They

also provide training grounds for entrepreneurs even as they generally rely more on the use of local materials. Moreover, if well managed, the SMEs can gradually transform into the giant corporations of tomorrow. These contributions thus explain why government agencies (local and international) should mobilize efforts towards the realization of sustainable industrial growth and the creation of mass employment through rapid growth and development of small scale enterprises. However, the SMEs have had limited access to institutionalized credit facilities as mentioned earlier, owing to various factors.

In recognition of these constraints and in order to ensure the realization of the potential benefits of SMEs in the Nigerian economy the Central Bank of Nigeria and other bodies have remained committed to the growth and development of the Small and Medium Scale Enterprises in Nigeria. The Nigerian government over the years has shown interest and commitment to the development of SMEs through the establishment of various schemes and programmes specially designed to enhance the development of this important sector. (Dr. Good luck Ebele Jonathan, GCFR) (2015) posits that: for Nigeria to truly develop and attain the transformational agenda my administration is striving towards, the fruits of our current economic growth must be felt not just by the few but by every one of the millions of talented Nigerians. The entrepreneurial spirit which is present across Nigerians irrespective of region gender or religion is recognized as a distinguishing and positive asset across the world and can be seen day to day on the streets of our great nation. In each one of the many countries I have visited, there are successful Nigerians in the Diaspora thriving. To ensure this spirit is utilized to its maximum potential, the National Enterprise Development Programme has been devised. This programme will be a change agent not only training millions of young able Nigerians and harnessing the unbridled entrepreneurial energy in our society but also providing them with affordable and accessible finance to act as a catalyst for their ambitions and enable them to achieve their dreams. This programme will lift a generation to attain the

peak of their potential. There is no doubt as to the importance of MSMEs to the development of our nation. This can be seen through the relevance and impact of the over 17 million MSMEs in our great nation and the over 30 million people they currently employ. As our country approaches the century, we are moving into a new era of development a new area of sustainable and inclusive growth in our real sector. With NEDEP, Nigeria has begun its journey a journey whereby we do not just implore our youths to “go out and attain employment” but rather we say to them *“go out and create employment, employ yourselves, employ others, become the employers this great nation needs”*.

In empowering these young and vibrant generation of Nigerians, we empower the future of Nigeria and in so doing we empower the future of Africa. The bridge between the high investment returns achievable in Nigeria and the improvement in the livelihood of everyday Nigerian can only be achieved through the strengthening of our countries MSMEs, a point that has been proved and that can clearly be seen in the development of similar nations. Through NEDEP we start a crucial process of enablement. We equip and empower our people to become employers of labour. We re-educate the nation on the importance of entrepreneurship and we begin the process of breaking the shackles of poverty currently holding back our many potentially successful entrepreneurs. The NEDEP program is an example of what can be achieved through collaboration between Federal, State and Local Governments across the country and across all political lines joined with a common mission, driving towards a common vision of creating jobs and eradicating poverty.

2.13 Entrepreneurial Activity

Entrepreneurial activity simply means talking of profession individual can engage his or herself that will attract the attention of others. We are talking of specialization, what you do with confidence and happiness. Remember, in those days in high school, we were always given an assignment to solve and showcase the following week. These could be molded ports

using clay soil, Artwork, waved basket, painted objects that could be attractive. These are called entrepreneurial activity that cannot be copied:

Entrepreneurs are the human agents through which creativity in the utilization of scarce resources and the prudent allocation of the available few are achieved. Entrepreneurship is one of such human activities which spur the creativity in any known economic system Schumpeter (2005). UNIDO (1999) defined entrepreneurship as the process of using initiative to transform business concept to new venture, diversify existing venture or enterprise to high growing venture potentials. The above definitions and discussions point to the fact that entrepreneurship involves innovation, development, recognition, seizing opportunities and converting opportunities to marketable ideas, value while bearing the risk of competition. The entrepreneurial class provides leadership in resource change, innovation, technical progress and capital formation to produce new knowledge, new production techniques, possibilities, profits and economic growth.

Finally, Gunu, (2016.) defined an entrepreneur as a person who is able to look at the environment, identify opportunities to improve the environment, assemble resources and implement action to maximize those opportunities.

2.14 Entrepreneurship and Job Creation in Nigeria SME's

The capacity to create or innovate does not come easy. Knowledge, innovation, flexible disposition and intervening of the relevant environment and optimum use of resources are necessary. Udu *et al* (2008) agrees that dynamic economic conditions of the world today need flexible people with charisma and authority to sustain, improve and reinvent business activities. The above assertion cannot be more apt and right given the present increasing uncertainty and instability brought about by globalization and internationalization, competition and rapid technological change.

The need for entrepreneurship has continued to inform and shape Nigeria's economic and industrial policy. Since independence from Britain on October 1, 1960, the policy thrust had been on self employment and economic independence. This focus on economic independence and the need for Nigeria to hold its destiny in her hands led to the creation of the defunct Nigerian Industrial Development Bank (NIDB) in 1964. Obagunju (2004) sees the establishment of NIDB as aimed at encouraging entrepreneurial activities among our people. The Industrial Development (Income Tax Relief) Act of 1958 and the amended Decree No. 22 of 1971 were other bold steps in encouraging industrial or private participation in business activities. The Nigerian Enterprises Promotion Decree No. 4 of 1972 as amended in 1977 has the objective of promoting the spirit of entrepreneurship in Nigerians by setting aside some enterprises exclusively for them while some others were scheduled to be owned in partnership with aliens (Onwuka & Ile, 2006). In 1986 the Structural Adjustment Programme was introduced. Onwuka and Ile (2006) see the Structural Adjustment Programme (SAP) as aimed at saving the Nigerian economy from total collapse. The programme (SAP) was a liberalization policy which allowed private initiatives. According to Shola (2009) the year 1987 was the peak of globalization in Nigeria as a result of SAP. Other efforts of government aimed at self-reliance included the floating of programmes and establishment of agencies like National Directorate of Employment (NDE), National Economic Reconstruction Fund (NERFUND) established by Decree No. 2 of 1989 Peoples Community Bank (now Microfinance Bank) Entrepreneurship Development Programme (EDP) and recently National Poverty Eradication Programme with different aims.

2.15 Concept of Job Creation

The concept of job creation is a notion that jobs are created in response to some sort of event or situation. Conceptually it's the proactive opposite of unemployment. It's mostly a term used for political rhetoric. For example, a candidate might suggest that a particular taxation or

subsidy program or regulatory framework will create new jobs. In a practical sense, industry only hires more workers when necessary to satisfy demand for its products or services. They hire only workers they believe can perform the required work and they seek out the lowest price for having that work performed. Generally speaking, taxation, subsidies, and regulations don't alter the demand for goods or services and have no measurable effect on demand for goods and services; hence it doesn't affect unemployment rates. The argument exists that policy changes that allow companies to have higher margins will allow them to expand (equipment or personnel) in preparation for a prospective future increase in demand or new markets. In practice, in a depressed state where prospective increase is not quantifiable profit-taking is more prudent. "Job Creation" presumably would occur if the government grew and hired more people to operate it or if demand for goods and services grew substantially. Job creation fails if the principal consumers refuse to buy because they have insufficient money for them further if they feel economic pressure they borrow less. (Druck, P.F.,1998)

2.16 Job Creation by Government

The Government can stimulate job creation when it invests in projects that improve or create new services. These activities could include releasing contracts to the private sector for infrastructure, defense, engineering, justice, etc. Other ways that the government creates jobs is by issuing special grants for privately run programs. These are often for special studies and research. Grant receivers do employ people. However these grants are often connected to special favours called earmarks.. The government also often decides to grow itself and hires new government employees. Some people argue that the bigger government gets, the more overhead private taxpaying industries must pay to support the costs of government. We vote for people to make these decisions for us. It might be a good idea to pay attention to the details in Congress. This is the easiest Job Creation method because the government seems

to have an endless supply of tax payer's money or credit and Congress feels no pain in their own wallets.

2.17 Job Creation through legislation and monetary policy

A change to monetary policies tax incentives and changes in regulations affects employment. Good intentions can stray an economy as the actors in the theatre of the economy react to a multitude of conditions at once. These rules and regulations are what established businesses. The more often there are major changes to tax structure and regulation, the more often there are major movements in rates of employment, either job creation or job destruction. Too many changes can hurt an economy. (Peale, N.V., 1994) And too little can damage an economy. More so, it is a balancing act that is becoming more and more difficult with the existence of special interest lobbyists, non-profit Political Action Committees with noble concerns over social issues and the environment actions do matter.

2.18 Job Creation by market share approach

Job creation can occur when the unemployed become ambitious and start their own business in easy entry industries and markets. This is usually accomplished when an unemployed person turns into an entrepreneur and goes into business to compete in the industry they were familiar with for many years. (Peale, N.V., 1994) These new businesses create jobs simply by innovating and implementing the ideas that were ignored when they were employed. Most small businesses that begin come to the rude awakening that "it's not that easy" but survivors tend to change entire industries that were stuck in operating the "same old way" for years. This also leads to lower prices, stable wages, higher revenues and growth for services in that industry. The perfect example is the middle manager that is unemployed and becomes a contractor. In the 1980's we had a serious recession and an aging construction industry. Many college educated people became involved in construction and began their business with the

notion of implementing technology in that industry. This created the beginning of a thirty year boom in the manufacturing of one of the least products America had to offer Real Estate. The innovations, such as the screw gun, the air-nail gun, new roofing products, vinyl siding, PVC tubing, and light weight scaffolding are a few examples of the innovations that made labour easier to train and kept the price of building stable. The cost of installing a roof for instance stayed basically the same for almost 30 years. That is ambition blended with basic low-tech innovation. That is one form of Job Creation. (Peale,N.V.,1994)

2.19 Job Creation through Ideas

Job Creation through Ideas is a process of innovating, creating, and inventing. The most difficult but effective way to create long-term employment is to create new industries. It's truly the hardest but the best way to continually grow an economy that can support its citizens with employment. In the 1990's the computer desk-top industry exploded along with the internet industry. It was a time of high prices for technology, confusion in this new young technology industry and lots of good paying jobs. It is possible to see new industries surface suddenly as we maintain the free markets environment and investment becomes more transparent and accessible to everyone. There are many opportunities on the horizon. Ideas that will lead to innovation are alive and waiting somewhere. The Foundation for Job Creation wants to do its part to bring them forward. The Foundation for Job Creation hopes our definitions and the definitions below are helpful to everyone. We thought it would be better if more people had an understanding of Job Creation. Job Creation is not an easy task. We have been following most business news stations and we have not been able to get a grasp from them or Wall Street pundits. (Baumback, C.M.,1992).

2.20 Entrepreneurial Activity and Job Creation

Quality Entrepreneurial Activity plays a vital role in the social, political and economic development of any Nation. This is possible when jobs are created for the citizenry by

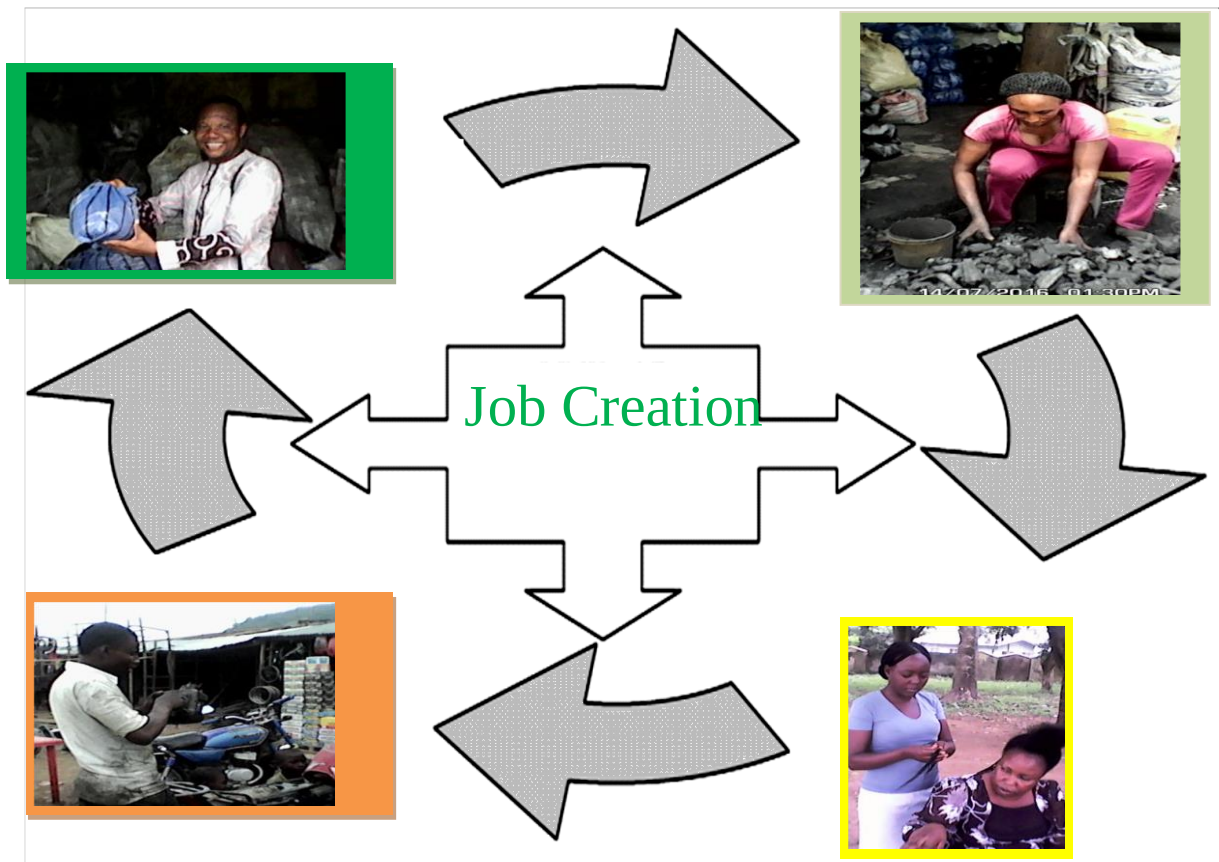
establishing a lot of businesses that will accommodate the unemployed youth in Nigeria. A qualified graduate of entrepreneurship education would have acquired enough skills relevant for management of small business centre and the creation of self-employment. This according to Aiyeduso and Olorunmolu (2008) helps to reduce the problem of unemployment and other social vices in Nigeria. The entrepreneur does not only provide jobs and employment for himself alone but provides for others too. This in turn helps the individuals to increase per capital income hence improve standard of living. The Entrepreneur determines or identifies the specific wants of the people and the type of goods and services that will fulfill those wants most comfortably. Emeruwa (2005) asserted that the entrepreneur does not only identifies but mobilizes and organizes the resources to tap the opportunities by assisting men, materials, money and machines to explore the opportunity such as:

- i) Production of goods and services that is important to the well-being, comfort and happiness of individuals in the society at large.
- ii) Entrepreneurship stimulates rural, economic and industrial development.
- iii) The development of rural areas they do this by establishing their small and medium scale enterprises in such areas by discouraging rural migration.
- iv) They provide ample job opportunities to the rural dwellers. They also provide goods and services which could be found in an urban area and sometimes provide infrastructural facilities.
- v) The entrepreneurs are usually motivated in their activities not only by the need for material contributions to the welfare of the communities but also with the desire to make profit. This uplifts the dignity of labour.
- vi) Through entrepreneurial activity, utilization of local resources is made possible. The graduates of this specialized education set up their small/medium scale business which will enable them to utilize the local resources available in their vicinity. The

uses of local raw materials are discarded by products of large firms as primary input in their production processes. Owualah in Olorunmolu (2008) asserts that in terms of their economic benefits small firms can be said to be greater in local resources maximization than their large counterparts. The provision of raw materials for the big firms help them to increase their production hence employ more personnel thereby creating jobs for unemployed youth in the country.

vii) Through entrepreneurial activity, a pool of potential entrepreneurs who are well equipped with skills and technical know how to manage small and medium scale industries are produced. This will equally help in job creation. Through quality entrepreneurial activities, Nigeria could produce a lot of entrepreneurs who could establish and manage businesses on their own. Based on the above merits, it is no doubt that entrepreneurial activity could be used as major weapon in achieving the Millennium Development Goals (MDGs) by empowering the individual in the society to be self- reliant. This will help reducing poverty in Nigeria.

Figure 2.1 Diagram showing job creation through entrepreneurial activity



Source: Author's Research Idea, 2018

The above diagram explains the process in which individuals can engage in different operations that will automatically bring about job creation. The individual you see in each of this box such as the motorcycle repairer, Chaco distributor, Chaco making, and the Hairstylist are busy doing one form of entrepreneurial activities or the other. The connecting arrows means that if every Nigerian can develop interest in one form of entrepreneurial activity or the other, there will be job opportunities in Nigeria particularly the area chosen for the study. From the diagram, we could see concentration, commitment, enthusiasm, focus and dedication. All these are the characteristics of a committed entrepreneur. (Researcher's view, 2017).

2.21 Historical Perspectives of Entrepreneurship in Nigeria

The origin of entrepreneurship can be traced to earliest period when people produced more products than they needed, as such, they had to exchange these surpluses. By this way, producers came to realize that they can concentrate in their areas of production to produce more and then exchange with what they needed. This was known as trade by barter. Barter was the only means of exchange in the pre-colonial period. Barter was a means of exchange of goods for goods and services for services also. However, barter as a system was not dominant as some anthropologists would assume, but some assumed that trade by barter predominated the economy of Nigeria and other African countries; that production for the needs of people was subsistence. Type of currencies used in ancient Nigeria were cowries, slaves and many others.. These items were sometimes used in a metric of perceived value in conjunction with one another. In various commodity valuation or price system economies through this exchange of products entrepreneurship started. This is because people started designing means through which they could preserve some perishable commodity until they are needed for exchange. Good example of this system include: drying of pepper, groundnut, preservation of yam tubers etc

Modern entrepreneurship in Nigeria started with the coming of the colonial masters, who brought in their wears and made Nigerians their middle men. In this way, modern entrepreneurship was conceived. Most of the modern entrepreneurs were engaged in retail trade or sole proprietorship. One of the major factors that have in many ways discouraged this flow of entrepreneurship development in Nigeria was the value system brought about by formal education. For many decades, formal education has been the preserve for the privileged. With formal education people had the opportunity of being employed in the civil service because as at then, the economy was large enough to absorb into the prestigious

occupation in Nigeria. As such, the system made Nigerians to be dependent on the colonial masters which had negative effect on the Nigerian entrepreneurial talent to put into practice. More also, the contrast between Nigerian and foreign entrepreneurs during the colonial era was very detrimental and the competitive business strategy of the foreign entrepreneurs was disastrous and against moral standards established by society. They did not adhere to the theory of “live and let’s live”. For instance, the United African Company (UAC) that was responsible for a substantial percentage of the import and export trade of Nigeria, had the policy of dealing directly with producers and refused to make use of the services of Nigerian entrepreneurs. The refusal of the expatriates to utilize the services of local businessmen inhibited their expansion and acquisition of necessary skills and attitude. Because of this, many eventually folded up. Those that folded up built up resentment against business which became very demoralizing to other prospective entrepreneurs. As a result, the flow of entrepreneurship in the country was slowed down. But with more people being educated and the fact that government could no longer employ most school leavers economic programmes should be initiated to encourage individuals to go into private businesses and be self- reliant.

2.22 Significance of entrepreneurship business in Nigeria

Isiaka, S.B etal (2017) discuss the significance of entrepreneurship business in Nigeria that entrepreneurship existing in Nigeria is an indigenous type. In many parts of the world, the importance of entrepreneurship business in the process of socio-economic development has been documented. Entrepreneurship play transformative role in achieving sustainable development. Recent economic development around the world especially in the developing countries has led to the realization that large scale enterprises have not played and cannot let alone be expected to play the dynamic roles that are supposed to be played in the development of the economy. The importance of small scale enterprises includes among others, substantial contribution of the sector to the gross domestic product (GDP),

employment generation, increasing local value added, and technological development in Nigeria. Since the entrepreneurship operated in Nigeria is indigenous, the operators understand the indigenous more than the foreign bodies. It generates employment opportunities for the country with the engagement of young school leavers; it reduces crime to a considerable extent, and reduces immorality in the country.

Another significance of entrepreneurship in Nigeria is retained earnings or plough back profit. This is when entrepreneurs re-invest their profit into the business instead of taking them to foreign countries. When such profits are retained in Nigeria, they help in the development of the whole country. The establishment of entrepreneurship business encourages social interaction and promotes peace in the country. Entrepreneurship business in the country has also helped in increasing the level of local technology in the county. It can be seen that the industrialist has gone out virtually to acquire recent technology for the production of goods and services. With the introduction of this technology, it has helped in the area of development of locally produced goods rather than relying solely on imported goods. Another importance is the low level of capital requirement needed for its establishment.

A more equitable re-distribution of income is usually achieved in small scale enterprise. Inventions, adaptations, general technological development are more common in small-scale industries. Entrepreneurship business is very essential since it serves as the spring board and training ground for others. It is generally agreed that the strength of an economy to a large extent depends on the strength of its small business brought about by the development of entrepreneurship in such a country

2.23 Theoretical Framework

The theories of entrepreneurships, attempt to link entrepreneurship and profits. However, researchers like Schumpeter and Marshall who view an entrepreneur as an innovator fail to

link the process of innovation and entrepreneurship in a situation whereby a new product, process and service has been introduced and profit is not realized. The gurus of innovation argue that an experiment may fail but one has to keep on trying until success is realized. The theorists in entrepreneurship fail to classify this type of an innovator who experiments and may one day succeed in making profits because entrepreneurship is about commitment, patience and risk taking. The models also fail to take cognizance of the break-even concept that not all businesses realize profits immediately at start-up points. Some take time before the break-even point is met and final profits realized. The question therefore asked is “when should we start categorizing an innovator as an entrepreneur to create more opportunities in Nigerian economy, While it is recognized that information grants an entrepreneur the power to seize a profitable opportunity from the theories of Schultz, Shane and Venkataranam, the models fail to outline mechanisms of accessing this information and its final implementation to the process of yielding profits.

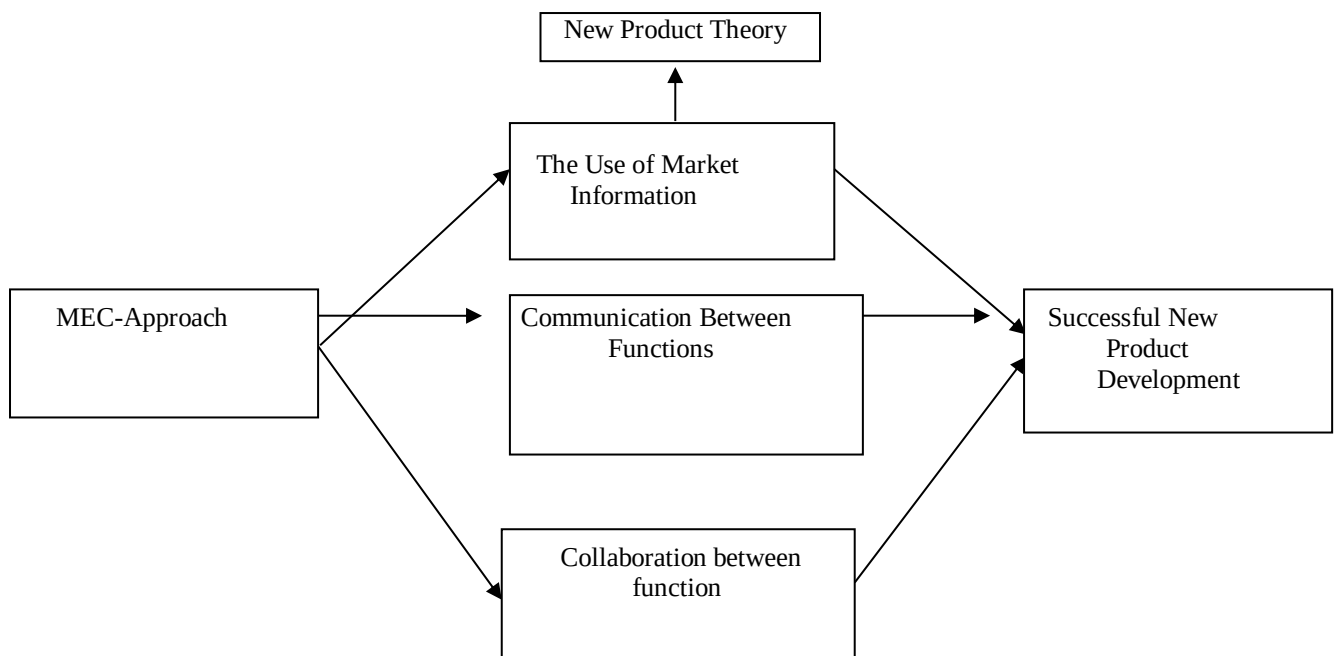
2.24 New product theory

The new product theory emphasizes the importance of introducing new products on the market for continuing business success. According to Nadal Ehuiyan the proponent of the theory, new products are responsible for employment, economic growth, technological progress, and high standards of living. One of the goals of the collection and use of market information in new product development is the identification of customer preference. Empirical studies show that the customer focus part of market orientation is central to the success of innovation. However, there is still much to know about the role of market in new product theory. In their study Ottum and Moore (1997) show that the use of market information has a direct positive effect on new product success, and stress the importance of using the information effectively. The barriers, inhibiting market orientation are many and complex. In their study Adams, et.al (1998) finds that some of the barriers can be overcome

by broadening the functional participation in acquiring, interpreting and using market data. The relationship between functions, especially Research and Development, in new product theory has been the interest of a large body of literature in New Product Development. Integration between Research Development is primarily important in the early stages of the developments process. The barrier to integration identified in Gupta et.al (1985) can be overcome by promoting mutual understanding, encouraging teamwork, by being more responsive to market needs and by improving marketing research. The two areas important in new product theory:

The use of market information and Inter-functional integration may be interconnected since the use of market information is seen as a way of overcoming the barriers of integration. The way in which the factors are expected to be influenced by a means end approach and in turn affect successful new product development is illustrated in figure below:

Figure 2.2: New product theory



Source: Helen Sondergaard 1999

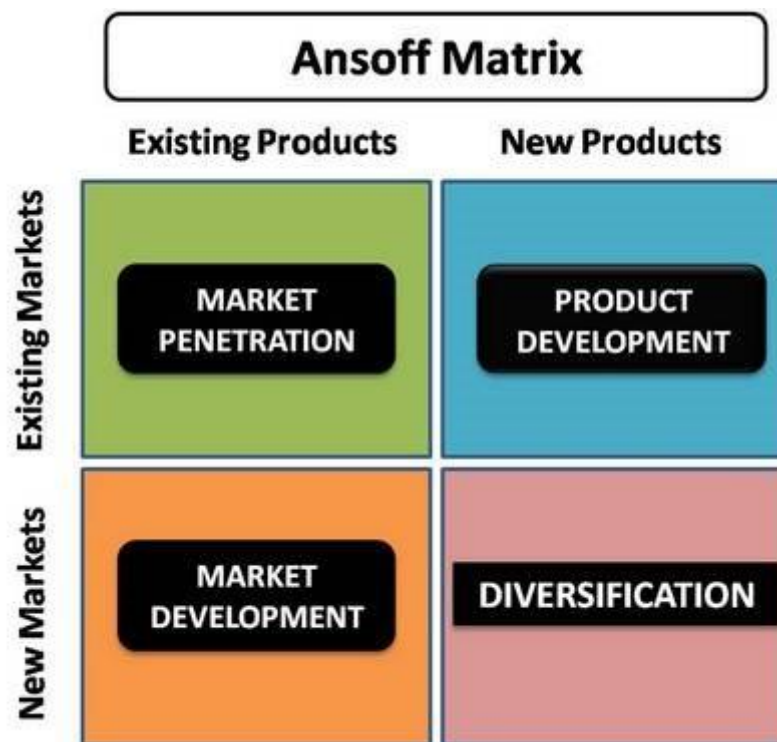
2.25 New Production theory

Theory of production, in economics, an effort to explain the principles by which a business firm decides how much of each commodity that it sells (its “outputs” or “products”) it will produce, and how much of each kind of labour, raw material, fixed capital good, etc., that it employs (its “inputs” or “factors of production”) it will use. The theory involves some of the most fundamental principles of economics. These include the relationship between the prices of commodities and the prices (or wages or rents) of the productive factors used to produce them and also the relationships between the prices of commodities and productive factors, on the one hand, and the quantities of these commodities and productive factors that are produced or used, on the other.

The various decisions a business enterprise makes about its productive activities can be classified into three layers of increasing complexity. (Lewis,S.,and Green, j.1982) The first layer includes decisions about methods of producing a given quantity of the output in a plant of given size and equipment. It involves the problem of what is called short-run cost minimization. The second layer, including the determination of the most profitable quantities of products to produce in any given plant, deals with what is called short-run profit maximization. The third layer, concerning the determination of the most profitable size and equipment of plant, relates to what is called long-run profit maximization.

2.26 Ansoff Matrix on New Market Theory

The Ansoff matrix was invented by Igor Ansoff in 1965 and is used to develop strategic options for businesses. It is one of the most commonly used tools for this type of analysis due to its simplicity and ease of use. As the diagram demonstrates, the matrix will give managers four possible scenarios, or strategies for future product and market activities.



Source: Ansoff Matrix (1965)

2.27 Classical organization theory:

Classical organization theory was the first and main theory of organizations. The classical theory found itself in the industries of the 1930's and still has great influence today (Merkle, 1980). The classical theory is including professions of mechanical and industrial engineering and economics. The theory is based upon: (Shafritz, Ott, Jang, 2005). Organizations occur to implement production-related and economic goals. There is one best way to organize for production, and that way can be found via systematic, scientific inquiry. Production can be maximized through specialization and division of labor. People and organizations act in accordance with rational economic principles. Workers were seen as interchangeable parts in an industrial machine in which parts were made of flesh only when it was impractical to do them of steel.

Among the theories used in this study, the study adopted the **classical theory of Organization** and Ansoff Matrix theory. Reason be that every entrepreneur need the

knowledge of how production can be maximized through specialization and division of labour of individual employee who are into production activity to result into higher productivity. While Ansoff Matrix theory of **New Product** as more relevant to this study because of its nature. Ansoff Matrix Theory emphasized four major areas: Which are: Product development, Market Penetration, Product Development, and Diversification. An entrepreneur needs the knowledge of product development through idea search, communicates the availability of the product to the target audience through market penetration. By this method, the product is developed to start making profit. Peradventure profit is not realized at this moment, He is expected to employ the strategy of diversification or divestment. The application of classical theory of organization and Ansoff Matrix Theory is applicable for this study if entrepreneurial activity should result to job creation in the area choosing for the study.

Table 2.1 Shear of Micro Entrepreneurship in job Creation in some African countries

Country	% Shear of micro entrepreneurship in total wage employment
Sierra Leone	155
Ghana	125
Zambia	114
Uganda	92
Kenya	89
Tanzania	87
Zimbabwe	73
Nigeria	68

Source: Federal Ministry of Labour and Productivity Report, 2014

Today, in Nigeria, there is no serious policy aimed at developing entrepreneurship as obtainable in order countries of the world e.g Sierra Leone, Ghana, Zambia, Uganda, and

Kenya. Ekpenyong, (1989) posit that the Entrepreneurship Development Institution of India (EDI-I) selecting through appropriate psychological test budding entrepreneur who are then trained in entrepreneurship skills. The “graduates” have been empowered with seed capital and technical assistance as well as services to ensure their project succeeds. They are not pushed out to the labour market to hunt for non-existing jobs like members of the N.Y.S.C. on discharge (Mbaegbu, 2008). The Nigeria policy makers have not seriously addressed this issue of training and development of entrepreneurs as postulated by the different entrepreneurial theories and models.

There is also the problem of summersault, policy inconsistency and lack of coordination of policy directives. Furthermore, there is complete absence of the “social climate” postulated by Schumpeter’s theory, which is a necessary prerequisite for functional Entrepreneurship Development.

2.28 Empirical Framework

There are studies carried out by researchers and scholars on effect of entrepreneurial activity on job creation from both developing and developed countries of the world. The findings of these eminent researchers and scholars that are relevant for this study were reviewed to serve as foundation for this study. For example, a study conducted by Nadim Ahamad and Richard G. Seymour (2008) examine the definition of entrepreneurial activity: supporting frameworks for data collection, That an entrepreneur is the person who maintained immunity from control of National bureaucratic knowledge. Also, an innovator who implements change within markets through the carrying out of new combinations that takes several forms:

Sangeeta Badal (1994) examine entrepreneurship and job creation: leveraging the relationship. The study explained economic growth and real job creation using the discoveries from several different initiatives which accelerate their sources in shaping the growth of cities and regions.

Chen (2013) investigated the characteristics of entrepreneurial activity among the small business owners in developing country, specifically in Chinese restaurant industry. They collected primary data by using survey questionnaires in four cities across three provinces in China. They used descriptive statistical analysis and found three main results. First, the small entrepreneurs were characterized by autonomy seekers, family protectors, or profit seekers. Second, the small entrepreneur's generate funding predominantly from private sources rather than institutional. And third, entrepreneurial business was the main sources of the family's income.

Ali (2013) identified the relationship between entrepreneurship development and poverty reduction at Benadir region in Somalia. They use Correlation research design comprised of 80 participants of micro and small enterprises in Benadir region. The study found that Sig. or P-value was less enough, suggesting that the two variables indicated that the computed R-value was -0.195; this indicates that there was weak positive correlation between entrepreneurship development and poverty reduction.

Okpara, (2011) examined the factors that obstruct the growth and survival of small businesses in Nigeria. He used a survey method to gather data from 211 small business owners and managers located in selected cities in Nigeria. He conducted several statistical analyses to identify the factors constraining the growth and survival of SMEs in Nigeria. He found that the most common constraints obstructing small business growth and survival in Nigeria are lack of financial support, poor management, corruption, lack of training and experience, poor infrastructure, insufficient profits, and low demand for product and services.

Tende (2013) examined government initiatives toward entrepreneurship development in Nigeria and evaluated the job creation capacity of the entrepreneurship development programs on Nigerians. Random samples of 1,159 beneficiaries were selected from six geo-political zones and structured questionnaires were used to obtain information from the

selected beneficiaries. He found that government credit policies have no significant effect on the development of entrepreneurial activities in the country and mostly the beneficiaries do not derive maximum satisfaction from government programs and policies.

Adofu (2013) assessed the impact of entrepreneurship skill acquisition on poverty in Kogi State of Nigeria. They used structured questionnaires for collecting primary data from six Local Government Area of the state and used descriptive statistics like frequencies and percentages. They found that 65% of the respondents accepted that lack of entrepreneurship skills among youth is responsible for the high rate of poverty in Nigeria. The result also revealed that at least 60% of the people that benefitted from the skill acquisition programme can afford the basic necessities of life.

2.29 Summary of Literature Review and Research Gap

A critical review of past literature showed that several conceptual and contextual research gaps existed on the effect of entrepreneurial activity on job creation. Several efforts were made by researchers and scholars in the field of management to provide adequate evidences on both theoretical and empirical knowledge of entrepreneurial activity, yet there are still indicators of some gaps in previous researches.

(i) Nadim Ahamad and Richard G. Seymour (2008) examine the definition of entrepreneurial activity: supporting frame works for data collection, That an entrepreneur is the person who maintained immunity from control of National bureaucratic knowledge. Also, an innovator who implements change within markets through the carrying out of new combinations that takes several forms: e.g The introduction of New Product, New Method of Production, New Market, New Sources of Supply and New Organization. But the study failed to examine the elements that make up above mentioned variables. Hence, this study is to fill the identified research gap.

(ii) Sangeeta Badal (1994) examine entrepreneurship and job creation: leveraging the relationship. The study explained economic growth and real job creation using the discoveries from several different initiatives which accelerate their sources in shaping the growth of cities and regions. The study failed to considered those who made up the cities and regions in terms of economic growth and development. This study also filled the identified gap

(iii) Chen (2013) investigated the characteristics of entrepreneurial activity among the small business owners in developing country, specifically in Chinese restaurant industry. They collected primary data by using survey questionnaires in four cities across three provinces in China. They used descriptive statistical analysis and found three main results. First, the small entrepreneurs were characterized by autonomy seekers, family protectors, or profit seekers. Second, the small entrepreneur's generate funding predominantly from private sources rather than institutional. And third, entrepreneurial business was the main sources of the family's income. The study failed to linkup these activity to job creation which this study has filled the identified gap

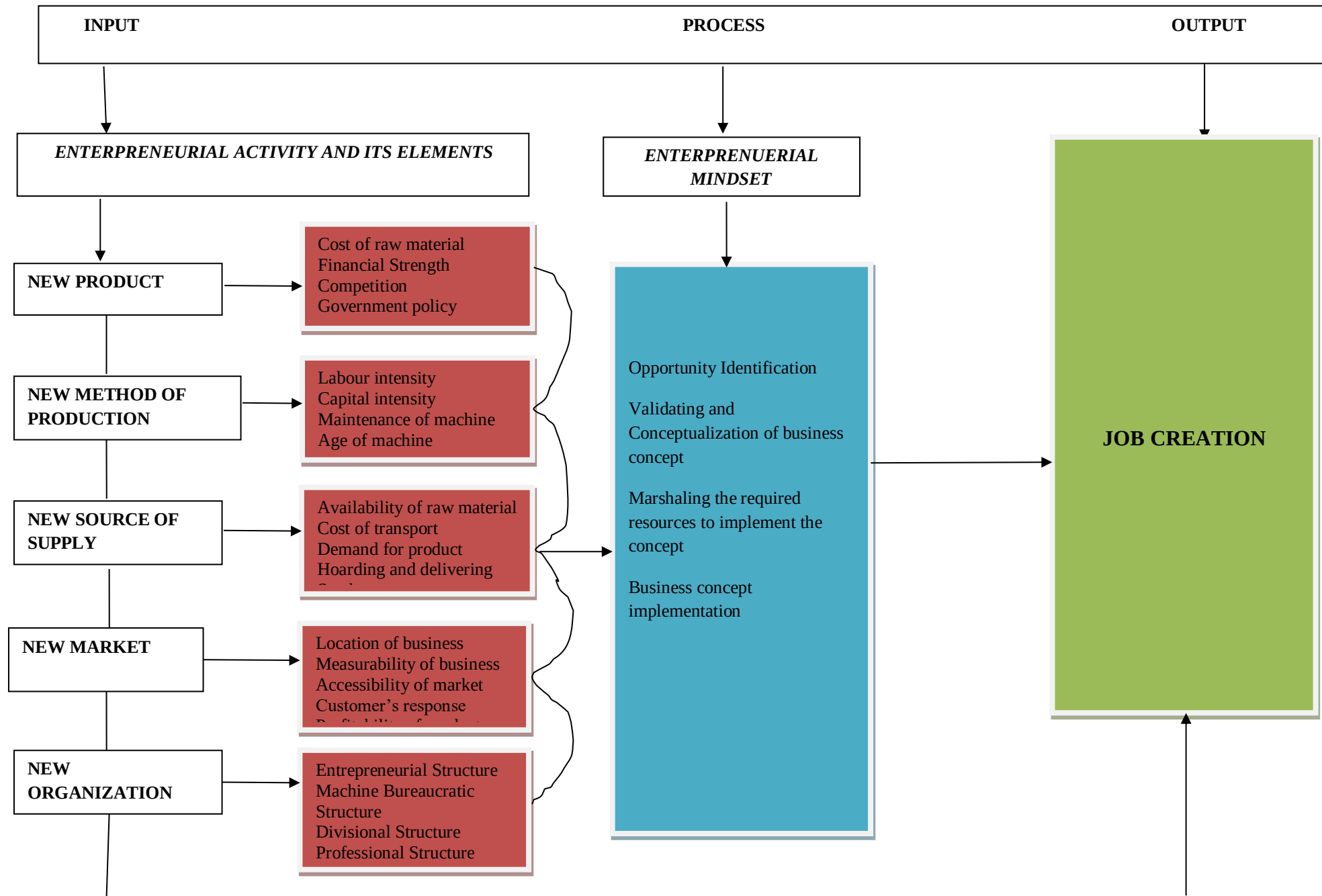
(iv) Ali (2013) identified the relationship between entrepreneurship development and poverty reduction at Benadir region in Somalia. They use Correlation research design comprised of 80 participants of micro and small enterprises in Benadir region. The study found that Sig. or P-value was less enough, suggesting that the two variables indicated that the computed R-value was -0.195; this indicates that there was weak positive correlation between entrepreneurship development and poverty reduction. The study failed to examine the factors that can help for entrepreneurship Development and poverty reduction which this study has equally identified and filled the gap

(iv) Okpara, (2011) examined the factors that obstruct the growth and survival of small businesses in Nigeria. He used a survey method to gather data from 211 small business

owners and managers located in selected cities in Nigeria. He conducted several statistical analyses to identify the factors constraining the growth and survival of SMEs in Nigeria. He found that the most common constraints obstructing small business growth and survival in Nigeria are lack of financial support, poor management, corruption, lack of training and experience, poor infrastructure, insufficient profits, and low demand for product and services. The study failed to identify with a particular state in Nigeria but the entire country. This study was limited with factors for entrepreneurial activity for job creation in the Federal Capital Territory FCT as a gap.

Figure 2.3 Conceptual Model flowchart for the study

The variables in this study are interrelated as shown in figure 2.3 below. A conceptual framework is an explanation of the relationships between the variables identified for the study. The reason or purpose for the conceptual framework is to clarify concept and purpose relationship among the concepts in the study, providing a context for interpreting the study findings, explain observation, and to encourage theory development that is useful in practice. However, the numerous factors that form entrepreneurial activity on job creation research have not yet been fully exhausted and more attention is needed to fully understand how this phenomenon occurs (Belousova et al. 2010; Kuratko, Ireland, Covin & Hornby, 2005; Duxbury & Murphy, 2009). A conceptual model of entrepreneurial activity on job creation is introduced here (figure:2.3) to represent the various activity and stages of entrepreneurship. This representation was provided in the form a conceptual model of entrepreneurship for job creation.



Source: Researcher's Analytical Frame work (2018)

The conceptual framework of this study (Fig.2.3) demonstrate the relationship between entrepreneurial activity and job creation through the exploration of cost of raw material ,financial strength of business, competition among business owners, government policy, and price of goods and services. According to Antoncic & Hisrich(2001) The model has the input variable for (JC) Job Creation activities which include: New product, New method, New market, New source of supply, and New organization.. The input variables interface with the process that include the variable of Mindset for opportunity identification, Validating and conceptualization of the business concept, Marshaling the required resources to implement the concept, implementing the business concept in order to create the require output (Job Creation).

2.30 Gaps in literature

A review in literature indicates that studies related ton Entrepreneurial Activity on job creation have been majorly conducted in the developed countries like Nigeria and such studies have contributed substantially to the literature on entrepreneurial activity on job creation. Meanwhile,(Kanitka, 1994) conducted a case studies from 86 villages based entrepreneur and micro owners in different regions of rural India. He used survey method to collect data with a semi-structured questionnaire followed by open-ended interview from the entrepreneurs and owners of micro enterprise in rural areas. He found that based on social economic factors profile of entrepreneur, they were motivated for shifting from Agricultural based occupation to non –farm activity, raising resources for their enterprises. But this study looks at the effect of entrepreneurial activity on job creation in the Federal Capital Territory (FCT) using both primary and secondary data, with structure questionnaire and multiple regression analysis to test the Hypotheses formulated for the study. From the result, it was

found that entrepreneurial activity through small and medium scale enterprises in the Federal Capital Territory (FCT) has significant relationship with job creation.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter is aimed at discussing the process through which the solution to the problem is arrived at. Research in the words of Osuala (1980) is simply the process of arriving at a dependable solution to problem through a planned and systematic collection, analysis and interpretation of data. The study makes an attempt at determining the effect of Entrepreneurial Activity on job Creation measures taken in the process of enhancing job creation through entrepreneurial activity in the Federal Capital Territory (FCT), Abuja Nigeria

This chapter equally presents the overall research design and approach to the whole study, including method of data collection and procedure adopted in the data analysis.

3.1 Research Design

The choice of an appropriate design is dependent upon a number of factors (Ogunna, 2005), among these factors are:

- a. The population to be studied and the sample that is drawn to represent it in the investigation.
- b. The decision regarding whether or not research participant were randomly assigned to two or more groups - with some as experience group and other control group is another factor that determines the choice of design.
- c. Whether the effect of the independent variable on the dependent variable will be studied in their natural setting or there will be a sort of manipulation of the independent variable to observe.
- d. The techniques and the instruments used for the collection, analysis and interpretation of data also help in the choice of the desired research design.

- e. The design of research is the basic plan with regards to data collected and analyzed. It specifies the type of data to be gathered, the sources and procedures used (Osuala, 2001).

For the purpose of this study, survey and descriptive methods were used. It utilizes the quantitative and qualitative method of enquiry in an attempt to effectively analyze the variables that determine entrepreneurial activities. These modes of enquiry were used because of their inherent advantages, for example the use of questionnaires helps eliminate interviewer's bias, save time and money, and provides time for the respondents to think and ascertain their responses. The use of survey and descriptive method from primary and secondary sources is flexible and effective because it contains relevant information and the period of time covered involved past and present activities and information. The use of the above listed method of data collection enabled the researcher to offset some disadvantages of one form of data collection with other.

3.2 Population of the study

The population of the study was five hundred and seven (507), micro, small and medium enterprises owners (MSME) derived from a survey report on National MSME Collaborative survey (2010). This comprises the six area councils namely: Kwali, Abaji, Kuje, Gwagwalada, Bwari and Abuja Municipal Areas council of FCT.

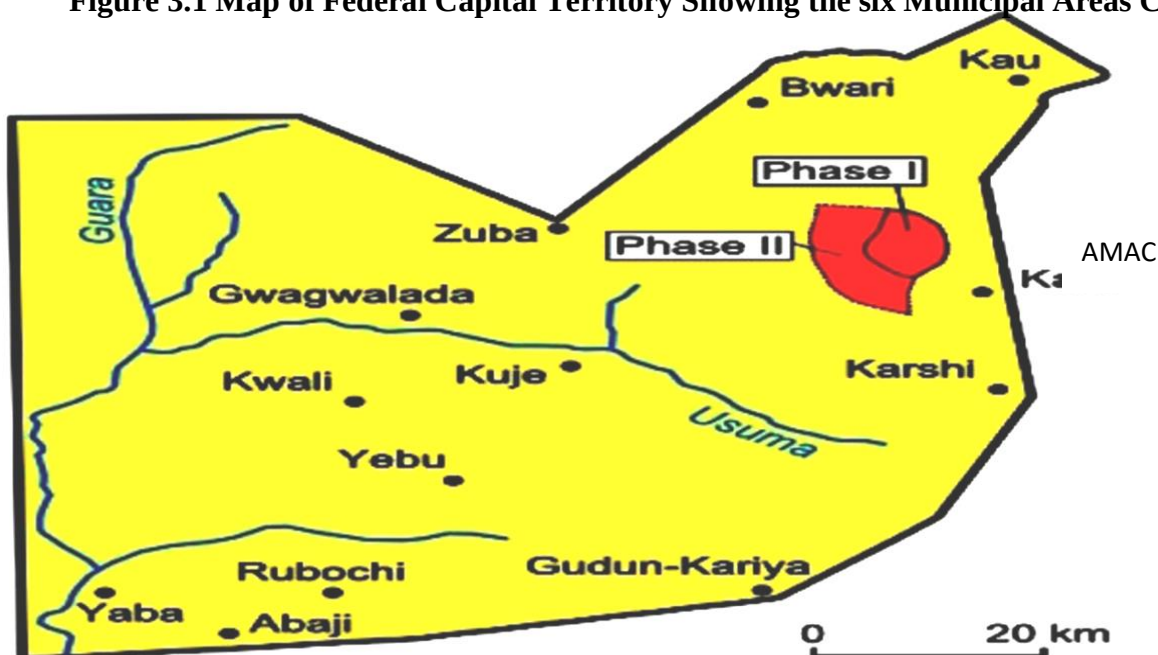
Table 3.1 Registered Small and Medium Scale Enterprises

Area councils	Registered small and medium scale enterprises	Number of Questionnaire Administered by proportion of the size of Area Council for small and medium scale enterprises selected
Abaji	21	9
Abuja Municipal (AMAC)	280	112
Bwari	83	30
Gwagwalada	57	35
Kuje	35	13
Kwali	31	20
Total	507	219

Source: Survey Report on Micro, Small and Medium Enterprises in Nigeria, 2010.

The questionnaire were administered to the managers of small and medium scale enterprises on the proportion of the size of the Area councils of the Federal Capital Territory choosing for the study.

Figure 3.1 Map of Federal Capital Territory Showing the six Municipal Areas Council



Source: http://www.appliedlanguage.com/maps_of_the_world/map_of_Nigeria.shtml (2012)

The map of the Federal Capital Territory buttress the settlement of the people of FCT.

It is important that an entrepreneur should know the geographical setting of the environment before investing his or her scarce resources.

3.3 Sample Size and Sampling Techniques

Multistage sampling procedure was adopted. Firstly, purposive sampling technique was employed in the selection of six area council in FCT, Abuja i.e Kwali, Abaji, Kuje, Gwagwalada, Bwari and Abuja Municipal Areas council of FCT. Justification for this is that they were considered on the basis of economic comparative advantage on entrepreneurial activity.

The sampling determination technique used for the computation of the sample size is developed by Krejcie and Morgan. The formula is given as follows:

$$n = \frac{X^2 NP (1-P)}{d^2 (N-1 + X^2 P (1-P))}$$

Where:

n = Sample size

X^2 = table value of Chi-Square @ d.f = 1 for 0.05 confidence level

X^2 = 3.84

N = Population size which is (507)

P = Population proportion (assumed to be .0.5)

d = degree of accuracy (expressed as 5%)

$$\begin{aligned}
n &= \frac{(3.84)(507)(0.5)(0.5)}{(0.5)^2(507-1) + 3.84(0.5)(0.5)} \\
&= \frac{486.72}{1.265+0.96} \\
&= \frac{486.72}{2.225} \\
&= 218.75 \\
&= n = 219
\end{aligned}$$

Purposive sampling technique was used to select the sampled respondents. When developing a purposive sample, researchers use their special knowledge about some groups to select participants who represent their population. The researcher selected sampled groups in order to ensure that certain types of respondents give their opinion on the effect of entrepreneurial activity on job creation.

3.4 Method of Data Collection

Data for this study were obtained through primary sources, that is, structured questionnaire administration. The questionnaire design is made of two (2) sections. The Section A is designed to collect the Personal Data (gender, age, marital status, educational qualification and occupation) of the respondents while section B seeks to gather information to evaluate entrepreneurial activity on job creation. The statements in the section B were framed using 5 Likert scale to show the degree of agreement or disagreement of respondents to questionnaire items on entrepreneurial activity on new product, new method of production, new source of supply, new market and new organization. Questionnaires were personally delivered by the researcher for the simple reason that the respondents might not take the task serious if sent by mail.

3.5 Instrument for Data Collection

The effect of entrepreneurial activity, also known as the EAJC developed by Hornsby, Kuratko & Zahra (2002) was adopted by this study. It is an instrument that can facilitate the enhancement of the crucial role that entrepreneur should play in by engaging in entrepreneurial activities (Heinonen & Toivonen, 2008; Holt & Kuratko, 2008).

This role is enhanced when entrepreneur can become catalyst in engaging in entrepreneurial activities, rather than mere silent followers, who are regarded as more important than other resources when environmental characteristics need to be pioneered (Montoro-Sanchez et al., 2009).

An evaluation tool such as the EAJC (Hornsby et al., 2002); Hornsby et al., 2008) can serve as a diagnostic device to identify the level of entrepreneurial actions that already exist in an organization and to diagnose which actions are needed to improve entrepreneurial activity characteristics. Such a tool could, for instance, identify possible disparities between the perceptions of employees and those of small scale enterprises concerning the entrepreneurial climate of an organization, which is essential, according to Marvel, Griffin Hebda, Vojak (2007). Furthermore, the EAJC provides a method to identify entrepreneurial limitations in entrepreneurial firms that could be destructive to the entrepreneurial activity and demoralizing the small business owners. It can also serve as tool to develop cultural elements and promote outcomes that could foster entrepreneurial activity strategies for businesses (Ireland et al., 2009), which could in turn lead to higher levels of general satisfaction (Duygulu & Kurgun, 2009)

3.6 Validity of Research Instrument

Content validity was undertaken to ascertain whether the content of the questionnaire items were appropriate and relevant to the purpose of the study. Content validity indicates that the content reflects a complete range of the attribute under study and is usually undertaken by

two or more experts (Devon, Block, Moyle-Wright, Ernst, Hayden & Lazzara, 2007). To stimulate the content validity of the questionnaire items, the study clearly defined the conceptual framework of the effect of entrepreneurial activity on job creation of selected small and medium enterprises in Abaji, Kwali, Kuje, Gwagwalada, Bwari and AMAC respectively by undertaking a thorough literature review and seeking expert opinion. Once the conceptual framework was established, eight purposely chosen experts in the areas of entrepreneurship and questionnaire design were asked to review the drafted 31-item statements to ensure they are consistent with the conceptual framework.

Each reviewer independently rated the relevance of each item on the questionnaire to the conceptual framework using a 5-point Likert scale (1=Strongly Disagree, 2= Disagreed, 3 = Neutral, 4 = Agreed, 5 = Strongly Agreed). The Content Validity Index (CVI) was then used to estimate the validity of the items (Lynn 2006). According to the CVI, a rating of three or four indicates the content is valid and consistent with the conceptual framework (Lynn, 2006).

3.7 Reliability of Instrument

Once the validity procedures were completed, DeVonnet al. (2007) revealed that the final version of the procedure was to assess its reliability. Reliability refers to the ability of a questionnaire to consistently measure an attribute and how well the items fit together, conceptually. Although reliability is necessary, the studies carried out by Beanland, Schneider, Lobiondo-Wood & Haber (2009) and DeVononet al. (2007) established that it is not sufficient to validate an instrument, because an instrument may be reliable but not valid but it cannot be valid without being reliable.

3.8 Method of Data Analysis

The model formulated was analyzed using correlation analysis,. Multiple linear regression model otherwise known as the multiple regression model is still the most widely used vehicle for empirical analysis (Wooldridge, 2004). Multiple regression analysis is more amendable to *ceteris paribus* analysis because it allows the users to explicitly control factors which simultaneously affect the dependent variable. Wooldridge (2004) also contends that multiple regression models can accommodate many repressors which may be correlated thus helping the user to infer causality where simple regression was used by this study to analyze each hypothesis one, two, three, four and five with the aid of Statistical Package for Social Science (SPSS) version 23. These are shown below

Correlation Analysis

$$r_{xy} = \frac{N\sum xy - \sum x \sum y}{\sqrt{\{N\sum x^2 - (\sum x)^2\} \{N\sum y^2 - (\sum y)^2\}}}$$

H₂ There is no significant relationship between entrepreneurial activity of new product on job creation.

$$JC = F(NP) \dots \dots (1)$$

$$JC = CR + FS + CO + GP +$$

$$PGS \dots \dots \dots (2)$$

Substituting equation (2) into (1)

$$JC = F \{ CR + FS + CO + GP + PGS \} \dots \dots \dots (3)$$

$$JC = \alpha + \beta_1 CR_1 + \beta_2 C_2 + \beta_3 CO_3 + \beta_4 GP_4 + \beta_5 PGS_5 + U_1 \dots \dots \dots (4)$$

Where, JC = (independent variable) Job Creation
 NP = (dependent variable) New Product
 CR = Cost of Raw Materials
 FS = Financial Strength of Business Owners

CO = Competition among Business

GP = Government Policy

PGS = Price of Goods and Services

β = Constant term

U_i = Error term

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Coefficient of cost of raw materials, financial strength, competition among businesses, government policy, prices of goods and services.

H₃ Entrepreneurial activity on new market has no effect on job creation.

$$JC = F(NM) \dots \dots \dots (i)$$

$$NM = L + MB + ACC + DR + PP \dots \dots \dots (ii)$$

Substitute equation (ii) into (i)

$$JC = f(L + MB + ACC + DR + PP)$$

$$JC = \beta + \beta_1 L + \beta_2 MB + \beta_3 ACC + \beta_4 DR + \beta_5 PP + U_1$$

Where: JC = Job Creation

LB = Location of Business

MB = Measurability of Business

ACC = Accessibility

DR = Difference Response

PP = Profitability of product

β = Coefficient term

U_1 = Error Term

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Coefficient of location business, measurability, accessibility, difference response, profitability of product.

H₄. Entrepreneurial activity of new source of supply has no significant influence on job creation

$$JC = F\{NSS\} \dots \dots \dots (1)$$

$$NSS = ARM + T + D + HD + SO \dots \dots \dots (2)$$

Substitute equation (2) into (1)

$$JC = F\{ARM + CT + DP + HD + SO\}$$

$$JC = \beta + \beta_1 ARM_1 + \beta_2 CT_2 + \beta_3 DP_3 + \beta_4 HD_4 + \beta_5 SO_5 + U_1 \dots \dots \dots$$

Where JC = Job creation

NSS = New Source of Supply

ARM = Availability of Raw Materials

CT = Cost of Transport

DP = Demand for Product

HD = Hoarding & Delivery

SO. = Stock Out

β = Constant term

Ui = Error term

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Coefficient of availability of material, cost, transport, demand, hoarding and stock out

H₅. Entrepreneurial activity on new organization has no impact on job creation

$$JC = F\{NO\} \dots \dots \dots (i)$$

$$NO = ES + MB + DS + PS + AS + ENT \dots \dots \dots (ii)$$

Substitute equation (ii) into (i)

$$JC = F\{ES + MB + DS + PS + AS + ENT\}$$

$$JC = \beta + \beta ES_1 + \beta_2 MB_2 + \beta_3 DS_3 + \beta_4 PS_4 + \beta_5 AS_5 + \beta_6 ENT_6 + U_1 \dots \dots \dots$$

Where JC = Job Creation

ES = Entrepreneurial Structure

MB	=	Machine Bureaucratic
DS	=	Divisional Structure
PS	=	Professional Structure
AS	=	Adhoc Structure
ENT	=	Entrepreneurial activity
β	=	Constant term
U_i	=	Error term

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Coefficient of entrepreneurial structure, machine Bureaucratic, provision structure, professional structure, adhoc structure and entrepreneurial activity.

Model specification

$$JC = \alpha + \beta_1 CR_1 + \beta_2 C_2 + \beta_3 CO_3 + \beta_4 GP_4 + \beta_5 PGS_5 + U_1$$

$$JC = \beta + \beta_1 L\beta + \beta_2 M\beta_2 + \beta_3 ACC_3 + \beta_4 DR_4 \beta_5 PP_5 U_1$$

$$JC = \beta + \beta_1 ARM_1 \beta_2 CT_2 + \beta_3 DP_3 + \beta_4 HD_4 + \beta_5 SO_5 + U_1$$

$$JC = \beta + \beta ES_1 + \beta_2 M\beta_2 + \beta_3 DS_3 + \beta_4 PS_4 + \beta_5 AS_5 + \beta_6 ENT_6 + U_1$$

Table 3.2 Relationship Matrix of Research Question, Research Objectives, Research Hypotheses and Analytical Procedure.

S/N	Research Question	Research Objective	Research Hypotheses	Multiple Regression
i.	Is there any significant relationship between entrepreneurial activity of new product and job creation in FCT Abuja?	Examine the effect of entrepreneurial activity of new product on job creation in FCT Abuja	There is no significant relationship between entrepreneurial activity of new products and job creation in FCT Abuja	Correlation analysis
ii.	Does entrepreneurial activity of new method impact on job creation in FCT Abuja?	Examine the effect of entrepreneurial activity on new method on job creation in FCT Abuja?	Entrepreneurship activity on new method has no significant impact on job creation in FCT Abuja	Multiple Regression
iii.	Does entrepreneurial activity of new market influence job creation in FCT Abuja?	Determine the effect of entrepreneurial activity of new market on job creation in FCT Abuja	Entrepreneurial activity of new market has no significant effect on job creation in FCT Abuja	Multiple Regression
iv.	Does entrepreneurial activity on new source of supply influence job creation in FCT Abuja?	Assess the influence of entrepreneurial activity of new source of supply on job creation in FCT Abuja	Entrepreneurial activity of new source of supply does not influence job creation in FCT Abuja	Multiple Regression
v.	Does entrepreneurial activity of new organization contributes to job creation in FCT Abuja ?	Examine the effect of entrepreneurial activity of new organization on job creation in FCT Abuja	Entrepreneurial activity of new organization has no impact on job creation in FCT Abuja	Multiple Regression

Source: Researcher Idea 2018

3.9 Ethical Consideration

The study has been designed to follow the laid down ethical standard in management sciences. The consent of the managers of the selected small and medium scale enterprises in the Federal Capital Territory (FCT), was sought before distributing the questionnaire.

An ethical clearance to conduct the study was obtained from the University of Ilorin Ethical Review Committee. The findings will be published in both local and international journals.

The data were analyzed on Effect of Entrepreneurial Activity in the six area councils of the FCT Abuja from 2007-2016 and data triangulation was employed in sifting the data covering the study period of 10 years. According to Yin (2009), “in the most elementary sense, the design is the logical sequence that connects the empirical data to a study’s initial research questions and ultimately to its conclusions”.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSES

4.0 Introduction

This chapter is concerned with the presentation of the Data generated through the use of carefully structured questionnaires administered to the respondents. The questions were divided into two sections; section A contained the demographic characteristics of the respondents while section B was made up of questions which were tailored to provide answers to the research questions. A total number of 219 copies of questionnaires were administered, and 219 copies were completed and returned representing a total of 100% response rate. This analysis was based on 219 copies of questionnaire. Tabular presentation and interpretation of data on conceptual variable were also given attention. The last section covered the presentation and interpretation of estimated parameter from the regression and correlation.

Models specification in chapter three. From the models estimated, the research hypotheses formulated in chapter one were tested to achieve the objective of the study.

4.1 SECTION A: Demographic Characteristics of the respondents

This section detailed out the demographic characteristics of the respondents measured by attributes such as Gender, Age, Marital Status, Educational Qualification, Occupation and the likes .. Here, each of this attributes was related to the concept of the study as it affects the variable measured. Therefore, it is expected to note that Entrepreneurial Activity is abbreviated as EA in this study.

Table 4.1: Demographic Characteristics of Respondents

VARIABLE	CATEGORY	F	%
GENDER	MALE	106	48.4
	FEMALE	113	51.6
TOTAL		219	100.0
AGE	Less than 20 years	8	3.7
	21- 25 years	34	15.5
	26-35 years	92	42.0
	36 – 45 years	63	28.8
	46- 55years	21	9.6
	56 years and above	1	0.5
TOTAL		219	100.0
MARITAL STATUS	Single	63	28.8
	Married	154	70.3
	Divorce	1	.5
	Widowed	1	.5
TOTAL		219	100
EDUCATIONAL QUALIFICATION	Primary School	1	.5
	S.S.C.E	1	.5
	N.D/NCE	154	70.3
	HND/B.SC	62	28.3
	M.SC/MSA, MA	1	.5
TOTAL		219	100
OCCUPATION	Apprentice	24	11.0
	Buying and selling	2	0.9
	Transportation	25	11.4
	Business owners	48	21.9
	Students	60	27.4
	Employee	2	0.9
	Unemployed	58	26.5
TOTAL		219	100.0

Source: Field Survey, 2018

Table 4.1: Indicated that 51.6% of the respondents were female and 48.4% of them were male. This implies that more of the respondents were female compare to their male counterpart. According to Adesoyan (2017), female are always more than men in number when it comes to taking calculative risk in nursing entrepreneurial idea to creating job opportunities through entrepreneurial activity.

Age group of the respondents was also presented in table 4.1. The result showed that 42.0% of the respondents were under 26-35years old with a frequency of 92, while 28.8% of the respondents are within the age bracket of 36-45years, 15.5% of the respondents were in the

age bracket of 21-25years with a frequency of 8, 9.6% of the respondents were at the age of 46-55years, 3.7% of the respondents were in the age bracket of less than 20 years of age and 5% of the respondents were at the age of 56years and above.

This implies that 42% and 28.8% with a frequency of 92 and 63 respectively can actually practice entrepreneurship because the people of this age bracket are energetic, futuristic, vision oriented, less distraction, optimistic in action, goal oriented individual and they have zero percent to fear or failure in engaging with entrepreneurial activity in FCT.

Marital Status in the table indicates that 70.3% of the respondents were married men and women with a frequency of 154. While 28.8% of the respondents were single men and women with a frequency of 63, .5% of the respondents were divorced and widowed. This implies that married couples were more committed into engage in entrepreneurial activity in the area choosing for the study. Reason be that they have no body to shift their family responsibility to hence, they were more concern on how to creates new thing that will help them to establish their family as an institution that can be inherited by their children to be free from been jobless. While the single unmarried men and women were equally willing to engage in entrepreneurial activity. They also do this in order for them to create their entrepreneurial world. Instead of wasting time in visiting Uncles, Aunty, relations from one city to the other, they utilized this precious time to focus on entrepreneurial activity. People of these caliber, may not need to be employed by anybody rather, they will be an employer's of labour in area choosing for the study. The divorced and the widowed respondents can equally engage in entrepreneurial activity to keep life on in the FCT. In short, all the respondents in marital status can practice entrepreneurship at different level based on individual's situation. This is in agreement with work of David, 2011, Dangote, 2004, Bamiloye & Gloria 2001.

Educational Qualification of the respondents as shown in the table 4.1 revealed that 70.3% of the respondents were ND/NCE holders with a frequency of 154, while 28.3% of the respondents possessed HND/B.SC certificate with a frequency of 62 and 0.5% were for M.Sc/MBA, MA, SSCE and primary school certificate .

This implies that ND/NCE and HND/B.SC are good educational qualification to practice entrepreneurship. Reason is that these individual have acquired the required knowledge of business, investment, and how to sport entrepreneurial opportunity and make use of the resources to generate more resources. Any of these calibers of persons can go any part of the world and accomplish their entrepreneurial objectives or goal. For a person to have M.Sc, MBA, M.A, is added advantage in practicing entrepreneurship. This is in agreement with the Federal Government of Nigeria through the National University Commission (NUC) to design a curriculum that will do less of theory and more of practical in every field of study in the Nigeria University.

Occupation of the respondent as shown in the table 4.1 revealed that 27.4% of the respondents were part time students who are into small and medium scale enterprises within the FCT while the 26.5% of the respondents were unemployed individuals in the Federal Capital Territory. This caliber of people are committed into the practice of entrepreneurship because they are not in any employment, 21.9% of the respondent were those who owned one form of small businesses in the FCT while 11.4% of the respondents were into small business of transportation in FCT, 11.0% of the respondents were into apprentice with frequency of 24 and 0.9% of the respondents were into small business of buying and selling in the FCT.

The above implies that the people of the Federal Capital Territory (FCT) are willing to engage in entrepreneurial activity which will help to increase job creation in FCT.

Table 4.2 SECTION B. Key Issues Related to the Concepts of Entrepreneurial**Activity on Job Creation.**

The variable of the study were analyzed in relation with the concept of the study, each of the key variable were broken down into different dimension for thorough scrutiny to achieve the research objectives

S/N	NEW PRODUCTION		F	%
1	Cost of raw material influence new product	SD D N A SA	2 13 44 70 90	0.9 5.9 20.1 32.0 41.1
	TOTAL		219	100
2	Financial strength influence business owners	SD D N A SA	2 13 44 70 90	.9 5.9 20.1 32.0 41.1
	TOTAL		219	100
3	Competition among business owners influence new product	SD D N A SA	2 4 41 91 81	.9 1.8 18.7 41.6 37.0
	TOTAL		219	100
4	Government Policy influence new product	SD D N A SA	2 5 24 97 91	.9 2.3 11.0 44.3 41.6
	TOTAL		219	100
5.	Price of goods and services influence new product	SD D N A SA	1 6 19 90 103	.5 2.7 8.7 41.1 47.0
	TOTAL		219	100

Source: Field Survey, 2018

The concept of entrepreneurial activity for job creation was well understood by the respondents supporting the view that cost of raw materials can influence new product. Once there is an increase or decrease in the cost of raw material, demand for goods or services intends to look for other available sources through which they can get their supply. This other sources will automatically create opportunity for new product or idea. This argument is supported with 73% of the respondents agreeing to it that the cost of raw materials can influence new product in the choosing area for the study.

The concept of financial strength influence business owners. The financial strength of individual business owners will determine the level at which they can invest their scarce resources in the FCT choosing for the study. This is equally supported by the respondents having 73.1% rate agreeing that financial strength of business owners in the FCT can influence the ability of individuals to own a business or engage in entrepreneurial activity.

Competition among business owners influence new product, how? This is because competitions reduce monopoly among business owners. Once there is competition, individual business will be strategically position meaning that new way of production, packaging, advertising, communication and pricing has to be review to maintain existing customers and to secure new customers to the business. Once one can do this, it will create new product. This is indicated by 78.8% agreeing that competition among business owners can influence new product in the area choosing for the study.

Government policy concept was also considered as a factor that can influence new product. If the government put embargo on any product line, individual whose business line is in that product will have to look for a means of engaging in a new product that will fall in line with government regulations or policy. This argument has 85.9% response rate. The government policy can influence new product in the area choosing for the study.

Price of goods or services influence new product. Here, the law of demand and supply has to come in. This law states that “the lower the price, the higher the demand” vice versa to the law of supply. The higher the price, the higher the supply and the lower the price, the lower the supply”. With this, price of goods or services can influence new product. Consumer tend to look for where they can get a product that is relatively cheaper and has the quality of satisfying their need. Hence, any product that tend to be too expensive will lose demand for it. Once this is done, consumers begins to look for other sources where they can manage their scarce resources to get what they want. This action inform entrepreneur to introduce new product to the market. This argument is supported by 88.1% response rate.

Table 4.3: Issue Related to New Method of Production

S/N	NEW METHOD OF PRODUCTION		F	%
1	Labour intensity affect new method of production	SD D N A SA	6 15 34 54 110	2.7 6.8 15.5 24.7 50.2
	TOTAL		219	100
2	Capital intensity affect new method of production	SD D N A SA	3 27 45 85 59	1.4 12.3 20.5 38.8 26.9
	TOTAL		219	100
3	Maintenance of machines affect new method of production	SD D N A SA	1 12 50 95 61	0.5 5.5 22.8 43.4 27.9
	TOTAL		219	100
4	Age of machine affect new method of production	SD D N A	5 16 45 101	2.3 7.3 20.5 46.1

		SA	52	23.7
	TOTAL		219	100
5	New technology application affect new method of production	SD	9	4.1
		D	16	7.3
		N	38	17.4
		A	94	42.9
		SA	62	28.3
	TOTAL		219	100

Source: Field Survey, 2018

Concept of labour intensity affect new method of production. The type of labour introduced to an assignment will determine the method of production. This is because an entrepreneur has two production methods that he or she can decide to adopt (capital and labour). If he consider that adopting capital intensive method of production may reduce his or her business profit, he may decide on the option of labour method of production whereby he brings labourers together to get the same work done. How this affects method of production is that by capital method, it might cost him to bring some machines, computers, machineries, photocopier etc, while labour may involve labourers using their hands, skills, ideas, experience into getting the job done. With this, labour intensity can affect new method of production, this is supported by 74.9% response rate. That labour intensity affect new method of production among entrepreneur in the process of engaging in entrepreneurial activity in the area choosing for the study.

Capital intensity affect new method of production in connection to labour intensity affect new method of production, the explanation on this, is sufficient to answer the related issues on capital intensity affect new method of production. This argument is supported by 65.7% response rate in agreement with capital intensity affect new method of production among entrepreneur who engage in entrepreneurial activity in small and medium scale enterprises in the area choosing for the study.

Maintenance of machine, age of machine and new technology affect new method of production. In each of this item, maintenance has 71.3% response rate, age of machine has 69.8% response rate and new technology has 71.2% response rate supporting that maintenance, machine, age of machine and new technology application affect new method of product. If an entrepreneur has been managing a manual approach in production, once new technology is introduced to the same business, it will automatically affect method of production.

Table 4.4: Issues related to new sources of supply

S/N	NEW SOURCES OF SUPPLY		F	%
1	Availability of raw material determine new sources of supply	SD D N A SA	8 17 24 83 87	3.7 7.8 11.0 37.9 39.7
	TOTAL		219	100
2	Cost of transportation determines new sources of supply	SD D N A SA	13 23 45 60 78	5.9 10.5 20.5 27.4 35.6
	TOTAL		219	100
3	Demand for product determines new sources of supply	SD D N A SA	6 18 55 79 61	2.7 8.2 25.1 36.1 27.9
	TOTAL		219	100
4	Hoarding and delivery determine new sources of supply	SD D N A SA	9 12 38 90 70	4.1 5.5 17.4 41.1 32.0
	TOTAL		219	100
5	Stock out determine new sources of supply	SD D N A SA	4 15 43 91 66	1.8 6.8 19.6 41.6 30.1
	TOTAL		219	100

Source: Field Survey, 2018

Availability of raw materials determines new sources of supply. Entrepreneur will always be in search for availability of raw material in order to supply to other places or area where such commodity are needed for further production. When resources are not evenly distributed, it

inform the entrepreneur to introduce a new source of supply. This is supported by 77.6% response rate on availability of raw material, 63% response rate on cost of transportation, 64% response rate on demand for product, 73.1% response rate and 71.7% response rate were on hoarding and delivery determine new source of supply. This is in agreement with the work of Olajide, 2010.

Table 4.5: Issues related to location of business

S/N	LOCATION OF BUSINESS		F	%
1	Location of business impact new market	SD D N A SA	8 18 40 72 81	3.7 8.2 18.3 32.9 36.9
	TOTAL		219	100
2	Measurability of business impacts new market	SD D N A SA	5 25 62 69 58	2.3 11.4 28.3 31.5 26.5
	TOTAL		219	100
3	Accessibility impact new market	SD D N A SA	5 20 60 91 43	2.3 9.1 27.4 41.6 19.6
	TOTAL		219	100
4	Different response from customers impact new market	SD D N A SA	7 13 44 90 65	3.2 5.9 20.1 41.1 29.7
	TOTAL		219	100
5	Profitability of product impact new market	SD D N A SA	3 18 37 100 61	1.4 8.2 16.9 45.7 27.9
	TOTAL		219	100

Source: Field Survey, 2018

The concept location of business impact new market was well understood by the respondents. Many factors are responsible for the success of every market such as nearness to the source of supply of raw material, population of the area, financial income of the people, culture, believe

and socialization of the people's setting. This factor has positive indicators to impact new market. This is supported by 69.9% response rate. While measurability of business has 58%, accessibility 61.2%, different responses from customers 70.8% and profitability of product impact new market with 73.6% response rate. This gives confidence that the factors above impact new market by the entrepreneur in the area choosing for the study.

Table 4.6: Issues related to new organization

S/N	NEW ORGANIZATION		F	%
1	Entrepreneurial structure; small organization signifies new organization	SD D N A SA	3 19 40 68 89	1.4 8.7 18.3 31.1 40.6
	TOTAL		219	100
2	Machine bureaucratic structure isolated new organization	SD D N A SA	8 23 57 78 53	3.7 10.5 26.0 35.6 24.2
	TOTAL		219	100
3	Divisional structure i.e different division signifies new organization	SD D N A SA	6 25 71 60 57	2.7 11.4 32.4 27.4 26.0
	TOTAL		219	100
4	Professional structure expert Signifies new organization	SD D N A SA	8 12 56 82 61	3.7 5.5 25.6 37.4 27.9
	TOTAL		219	100
5	Adhoc structure emergency contributes to new organization	SD D N A SA	7 15 39 81 77	3.2 6.8 17.8 37.0 35.2
	TOTAL		219	100
6	Entrepreneurial activity contributes to job creation	SD D N A SA	7 20 38 77 77	3.2 9.1 17.4 35.2 35.2
	TOTAL		219	100

Source: Field Survey, 2018

The concept of divisional structure and new organization, professional structure, adhoc structure, and entrepreneurial activity contribute to job creation as dependent variable was well understood by the respondents in the FCT where the researcher conducted the research. Whenever there is a new structure, there is always the possibility of creating a new organization. This will create room for the provision of sub, sub units or divisions that will be created as a result of the restructuring and it will brings in new technology, new skills, experienced men and women that will fit into making the new organization function more effectively and efficiently. This is supported with 53.4% response rate for divisional structure, for new organization, 65.3%, for professional structure for new organization, 72.2% for adhoc structure and 70.4% response rate were for entrepreneurial activity contribute to job creation. This implies that the response rate were sufficient enough to agree that entrepreneurial activity can create job in the area choosing for the study.

ANALYSIS OF RESULT

The analysis of result is based on the objective and hypothesis formulated in chapter one of this research thesis.

Table 4.7: Reliability Statistics

Cranach's Alpha	N of Items
.889	31

Source: Field Survey, 2018

The reliability of the scale used for the operational variables was determined using cronbach's alpha test, which indicates that there is internal consistency in managing 31 items at .889. Generally, items and its correlation. The general consensus is that a coefficient of more than 70% suggests some degree of reliability and internal consistency. Therefore, since the coefficient obtained is close to 100%. We can therefore say that the data obtained for the study are anything to go by due to high reliability and internal consistency

Table 4.8 Correlation**Correlations**

		Entpreneurial Activity contributes to Job Creation	Labour intensity affect new method of production	Capital intensity affect new method of production	Maintenance of Machines affect new method of production	Age of Machine affect new method of production	New Technology application affect new method of production
Entpreneurial Activity contributes to Job Creation	Pearson Correlation Sig. (2-tailed) N	1 219	.368** .000 219	.249** .000 219	.244** .000 219	.186** .006 219	.151* .025 219
Labour intensity affect new method of production	Pearson Correlation Sig. (2-tailed) N	.368** .000 219	1 219	.616** .000 219	.452** .000 219	.343** .000 219	.253** .000 219
Capital intensity affect new method of production	Pearson Correlation Sig. (2-tailed) N	.249** .000 219	.616** .000 219	1 219	.643** .000 219	.512** .000 219	.309** .000 219
Maintenance of Machines affect new method of production	Pearson Correlation Sig. (2-tailed) N	.244** .000 219	.452** .000 219	.643** .000 219	1 219	.511** .000 219	.292** .000 219
Age of Nachine affect new method of production	Pearson Correlation Sig. (2-tailed) N	.186** .006 219	.343** .000 219	.512** .000 219	.511** .000 219	1 219	.370** .000 219
New Technology application affect new method of production	Pearson Correlation Sig. (2-tailed) N	.151* .025 219	.253** .000 219	.309** .000 219	.292** .000 219	.370** .000 219	1 219

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

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

Test of hypotheses one: There is no significant relationship between entrepreneurial activity of new product and job creation. The table above help to summarized the degree at which the variable correlated. Since a correlation tells us how and to what extent two variables are linearly related. In the last column, first row: .025. this is a small correlation. All other variable are correlated with $P = 0.000 < 0.05$ for labour intensity, $P = 0.000 < 0.05$ for Capital intensity, $P = 0.000 < 0.05$ for Machine maintenance, $P = 0.000 < 0.05$ for Age of Machine and $P = 0.000 < 0.05$ for new Technology. The result of table 4 above shows that there is significant positive correlation between entrepreneurial activity variables (satisfaction recommendation) and entrepreneurial activity variables on labour intensity, capital intensity, maintenance of machine, age of machine and new technology application. Based on the

findings we reject the null hypothesis and accept the alternative hypothesis that is significant relationship between entrepreneurial activity and job creation in FCT choosing for the study.

Table 4.9 shows the Degree of correlation between entrepreneurial activity and its variables

Entrepreneurial Activity	New product factor.	Degree of Correlation in Figures
Entrepreneurial Activity	Labour intensity affect new method of production	0.368
Entrepreneurial Activity	Capital intensity affect new method of production	0.249
Entrepreneurial Activity	Maintenance of machine affect method of production	0.244
Entrepreneurial Activity	Age of Machine affect new method of production	0.186
Entrepreneurial Activity	New technology application affect new method of production	0.151
TOTAL		1.198

Source: Researcher's Computation, 2018.

Entrepreneurial Activity is positively correlated with new product variables and job creation with average of 24% Entrepreneurial activity is related to labour intensity than any of the new product factors, Entrepreneurial activity also correlate with capital intensity, Maintenance of machine, Age of Machine, and New technology respectively.

Test of Hypotheses Two: Entrepreneurial activity of new method of production has no significant impact on Job creation

Table 4.10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.603 ^a	.363	.277	.92088

a. Predictors: (Constant), New Technology application affect new
Source: Researcher's Analysis, 2018.

Table 4.10 above show that the coefficient of determination is 0.603; the implication of this is that about 60.3% of the variable of entrepreneurial activity on Job creation is explained by variable, in the model, which are labour intensity, capital, maintenance, age of machine, new technology, application. The remaining 3.9% is explained by other factors which are not included in the model. The regression equation (model formulated) appears to be very useful for making prediction since the value of R^2 is 0.363.

Table 4.11 ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	92.970	26	3.576	4.217	.000 ^b
Residual	162.820	193	.848		
Total	255.790	219			

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation
b. predictors:(constant), cost of Raw material influence new product
Source: Researcher' Analysis, 2018

In table 4.11 the ANOVA table is analyzed to see if any of the variables are significant. From the ANOVA table sig =0.000<0.05. since sig. is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. This simply implies that at least one of the predictor of New product is useful for entrepreneurial activity for the purpose of decision making.

Table 4.12: Coefficients

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.017	.641		-.026	.979
1. Labour intensity	.223	.084	.223	2.665	0.008
Adhoc structure	.209	.041	.202	2.964	0.003
Maintenance of machine	.197	.110	.159	1.789	0.075

a. Dependents Variable: Entrepreneurial activity contributes to job creation.

Sources: Researcher' Analysis 2018

In table 4.12: “Coefficient” provides information on the impact of cost of raw materials influence new product, since the sig. are (0.008, 0.003 and 0.075) which are less than 0.05. This implies that each of the variable were significant at 5% level of significant.

Test of hypothesis three: entrepreneurial activity of new sources of supply does not influence job creation.

Table 4.13 Model Summary**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.654 ^a	0.427	0.344	4.0455

a. Predictors: (Constant), Stock out determines new source of supply, Availability of Raw Material

Source: Researcher's Analysis, 2018

Table 4.13 above shows that the coefficient of determination is .654% of the variation of entrepreneurial activity is explained by variable in the model, which are stock out, availability of raw material, cost transport, demand for product and hoarding and delivery whereas the remaining 0.35% is explained by other factors which are not included in the

model. The regression equation (model formulated) appears to be very useful for making predictions since the R^2 is close to 1.

Table 4.14 ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	27.886	5	5.577	5.213	.000 ^b
Residual	227.904	214	1.070		
Total	255.790	219			

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

b. Predictors: (Constant), Stock out determines new source of supply,

In table 4.14 the ANOVA is analyzed to see if any of the variables are significant. From the ANOVA table significant = $0.000 < 0.05$ (sig) since $\text{sig} < 0.05$, the null hypothesis is rejected and the alternative is accepted. This means that at least one of the predictors is useful for entrepreneurial activity.

Table 4.15: Coefficients

Model	Unstandardized coefficients		Standardized coefficient	t	Sig.
	B	Std. Error	Beta		
1. (Constant)	2.233	.389		5.446	.000
Cost of transportation	.127	.72	.142	1.760	0.080
Demand for product	.152	.091	.145	1.676	0.095

Dependable Variable: Entrepreneurial Activity

Source: Researcher' Analysis, 2018.

In table 4.15, the “coefficient” provides information on the cost of transportation and demand for product, since the sig. is (0.080) and (0.095) which are < 0.05 . This implies that each of the variables were significant at 5% level of significant. Therefore, cost of transportation has a significant impact on new sources of supply. Also, demand for product has a significant impact on new sources of supply.

Test of Hypothesis four: Entrepreneurial Activity of new organization has no impact on job creation.

Table 4.16: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.426 ^a	.181	.162	.99144

a. Predictors: (Constant), Adhock structure - emergency contributes new Organization
Source: Researcher' Analysis, 2018.

Table 4.16 above shows that the coefficient of determination is 0.426, the implication of this is that about 4.3% of the variation of entrepreneurial activity is explained by variable in the model which are; adhock structure, new organization, machine bureaucratic, entrepreneurial structure etc. whereas the remaining 57.4% is explained by other factors which are not included in the model. The regression equation (model formulation) appears to be very useful for making decisions since the value of R^2 is close 1.

Table 4.17 ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	46.420	5	9.284	9.445	.000 ^b
Residual	209.370	214	.983		
Total	255.790	219			

a. Dependent Variable: Entpreneurial Activity contributes to Job Creation

b. Predictors: (Constant), Adhock structure - emergency contributes

In table 4.17, the ANOVA is analyzed to see if any of the variables are significant. From the ANOVA table sig.= 0.000 < 0.05 (sig.) since sig.< 0.05, the null hypothesis is rejected and the alternative is accepted. This means that at least one of the prediction is useful for entrepreneurial activity of small business owners in FCT used as sampled.

Table 4.18: Coefficients

Model	Unstandardized coefficients		Standardized coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.496	.382		3.914	.000
1. Adhoc structure emergence.	.318	.071	.306	4.476	0.000

a Dependable Variable: Entrepreneurial Activity
Source: Researcher Analysis, 2018

In table 4.18, the “coefficient” provides information on effect of entrepreneurial activity on job creation, since the sig. is 0.000 which is < 0.05 . This implies that the variables were significant. Therefore, adhoc structure emergence contributes to job creation.

Test of Hypotheses five: Entrepreneurial activity of new market has no significant effect on job creation.

Table 4.19. Model Summary

Model	R	R square	Adjusted R Square	Std. Error of the Estimate
1	0.485	0.235	0.193	1.02921

a. Predictors: (constant), profitability of product, location of business
Source: Researcher' Analysis, 2018.

Table 4.19 above shows that the coefficient of determination is 0.235, the implication of this is that about .235% of the variation of new market is explained by variables in the model, which are location of business, measurability, accessibility, different response and profitability of product where as the remaining 52% is explained by other factors which are included in the model. The regression equation model formulation appears to be very useful for making prediction since the value of R^2 is 0.235.

Table 4.20 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30.164	5	6.033	5.695	.000 ^b
	Residual	225.626	214	1.059		
	Total	255.790	219			

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

b. Predictors: (Constant), Profitability of product impacts new Market,

In table 4.20, the ANOVA is analyzed to see if any of the variables are significant. From the ANOVA table sig.= 0.000 < 0.05 (sig.) since sig. < 0.05, the null hypothesis is rejected and the alternative is accepted. This implies that profitability of product is a predictor of the entrepreneurial activity of small and medium enterprises used as sampled.

Table 4.21: Coefficients

Model	Unstandardized coefficients		Standardized coefficient	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.819	.408		4.459	.000
1. Location of business	.114	.067	.116	1.704	.090
Profitability of product	.210	.083	.184	2.541	0.012

a. Dependable Variable: Entrepreneurial Activity
Source: Researcher Analysis, 2018

In table 4.21s, the “coefficient” provides information on impact of location of business contribute to job creation, since the sig. are(0.090 and 0.012) which are < 0.05. This implies that each of the variables were significant at 5% level of significant.

4.2. Discussion of findings

This study assessed the effect of entrepreneurial activity on Job creation in small and medium scale enterprises owners in the six area council of the federal capital Territory (FCT).from the result of the analysis, the finding were as follows:

Objective I: Which was achieved by hypothesis 1, which was depicted through correlation analysis with the use of Pearson product that there is a link between entrepreneurial activity and job creation? Hence, the null hypothesis was rejected. This means that there is a relationship between entrepreneurial activity and job creation.

Objective II: was equally achieved by Hypothesis II which was depicted through regression analysis with the use of Ordinary Least Square (OLS) that there is a link between entrepreneurial activity. Here, the null hypothesis was rejected. This means that entrepreneurial activity has significant impact on job creation. Considering the works of previous researchers on entrepreneurial activity in Nigeria. Sangeeta Badal, (2012), it is in line with the findings of this research that entrepreneurial activity has significant impact on job creation.

Objective III: was achieved by hypothesis III, which was depicted through regression analysis with the use of Ordinary Least Square (OLS) that there is a link between entrepreneurial activity and job creation. Hence, the null hypothesis was rejected. This means that entrepreneurial activity has significant impact on job creation. Considering the works of previous researchers on entrepreneurship and job creation by Sangeeta Badal, (2008) and Schum Peter (1934), it was in line with the findings of this research.

Objective IV: was achieved by hypothesis (IV), which was equally depicted through regression analysis with the use of Ordinary Least Square (OLS) that there is a link between entrepreneurial activity and job creation. Hence, the null hypothesis was rejected .This means that entrepreneurial activity has significant impact on job creation. Considering the works of

previous researchers on the relationship between firm birth and job creation by Van Strel, A. and Storney, D. (2012), it was in line with the findings of this research.

Objective V: was equally achieved by hypothesis V, which was depicted through regression analysis with use of Ordinary Least Square (OLS) that there is link between entrepreneurial activity and job creation. Hence, the null hypothesis was rejected. This implies that entrepreneurial activity has significant impact on job creation. Considering the works of other researchers on entrepreneurship and small business culture and tourism development by Shaw G, and Williams, A. M (1998), it was in line with the findings of this research.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.0. INTRODUCTION

This chapter is divided into three major parts which are summary of findings, conclusion and recommendations.

It is very important to note here that the summary presented here is a review of the findings of the research work, while the conclusions represent the inferences made from the summary of the findings and lastly, the recommendations are suggestions emanating from the conclusions of the study.

5.1. SUMMARY OF FINDINGS

- i. The findings from the study show that profitability of organization from new product impact on entrepreneurial activity. With 19.3% of job creation is explained by profitability.
- ii. Location of business is not significant meaning that the location of business enterprises is not critical to entrepreneurial activity. i.e any location can induce entrepreneurial activity that will engender job creation.
- iii. Adhoc Structure is at $P = 0.000 < 0.05$ crucial to entrepreneurial activity. This is because the fixed cost attached to formal structure is not required in entrepreneurial activity, thereby reducing the start up cost.
- v. Stock out of raw material is at $P = .000, < 0.05$. this means that stock out can lead to a closure of small business. But at the same time can lead to creation of new source of supply. Small business owners must therefore ensure that there are sources of supply that can sustain the continuity of their business.
- v. The correlation result shows that there is a significant relationship with entrepreneurial activity and job creation with the following figures 0.368 for Labour intensity, 0.249 for Capital intensity, 0.244 for Maintenance of machines, 0.186 for Age of machines, 0.151 for

New technology while the average of 1,198 of all the variable is 239.6 which 24%[^] averagely.

5.2. CONCLUSION

The study examine the effect of entrepreneurial activity on Job creation in the Federal Capital Territory (FCT) through the operation of small and medium scale enterprises (SME's) in the six area council of the (FCT) Abaji, Kwali, Kuje, Gwagwalada, Bwari, and Abuja Municipal Area Council (AMAC). The population of the study was five hundred and seven (507), Micro small and medium enterprises owners (MSME) derived from a survey report on National MSME collaborative survey (2010) the population figure was scientifically sampled to two hundred and nineteen (219) through the application of Krejice and Morgan Statistical formula. Questionnaires of this number were produced and administered to the managers of small and medium scale enterprises in FCT. The data was collated and analyzed first with the application of Statistical Package for Social Sciences SPSS, version (31) thirty one. The data was analyzed on reliability of the research data, frequency of the respondents, correlation coefficient, multiple regression and auto correlation analysis to test how the data collaborate with the study.

At this juncture, it is important to draw out solid conclusions based on the findings; the major conclusions are as follows;

- i. The level of effect of entrepreneurial activity on job creation through the element in each of the objective item new product, new method of production, new sources of supply, new market and new organization. This help to acknowledge that entrepreneurial activity can be a source of job creation in FCT.
- ii. The level of effect between entrepreneurial activity and job creation is very strong, therefore individual, corporate body; government organization should select means

through which they can engage in the practice of entrepreneurship in the Federal Capital Territory (FCT).

- iii. The level of acceptance of the respondents satisfied that entrepreneurial activity is a wonderful source of job creation. This result can help the youth in the FCT to shun laziness, complain, idleness etc among the youth and faced the practice of entrepreneurship in the FCT.
- iv. The level of impact of entrepreneurial activity have on job creation through the findings of this study, is enough for the youth in the FCT to focus on how to acquire the knowledge of entrepreneurship thereby creating job opportunity for the masses in the Federal Capital Territory (FCT).

5.3. RECOMMENDATIONS

This study has established within the available data of the research that entrepreneurial activity in small and medium scale enterprise in the Federal Capital Territory has a positive impact on job creation; this was satisfied by the administration of the research questionnaire to the managers, and sales personnel of small and medium scale enterprises. Since FCT is highly competitive for people to stay, hence, there must be opportunity in place to make them engage to avoid stealing, killing, prostitution, fighting, youth unrest etc. As a result of the above, the study has therefore proffered the following recommendations;

- i. Since profitability of Organizations, determine entrepreneurial activity, small business owners should make sure they cover fixed cost and part of their variable cost in other to earn profit.
- ii. Location of business is not significant to entrepreneurial activity therefore, this is an encouragement to small business owners to kick start their drive anywhere in Nigeria and not necessary in Abuja alone.

- iii. Small business owners should not formalize their structure at critical stage of its business because they eat up set up capital.
- iv. Stock out of raw material can lead to a closure of small business, but at the same time it can also enhance the creation of new sources of supply. Therefore, small business owners must ensure that there are sources of supply that can sustain the community of their business.
- v. Government should help to create a good location for entrepreneurial business, measure the level of business activity engage by individual entrepreneur, level of accessibility of goods and services, check the response of customers in patronage of goods or services produced by the entrepreneur in FCT, also help to check the level of profitability to enable entrepreneur to take or make or buy decision in production activity.

5.4. CONTRIBUTION TO KNOWLEDGE

The research is the first attempt to be conducted in this field of study using FCT, Nigeria that examine the effect of entrepreneurial activity on job creation using the managers of small and medium scale enterprises in the six area council of the FCT as a case study.

This study has contributed original and valuable knowledge on the effect of entrepreneurial activity on job creation. The study has also offered a new dimension of adopting source theories in this research work.

Finally, this study has been able to provide a blueprint on the effect of entrepreneurial activity on job creation in Africa, particularly in the Federal Capital Territory (FCT), Nigeria because majority of previous research in this area were conducted in countries like United Kingdom (UK), and United State (US).

5.5. SUGGESTIONS/DIRECTION FOR FUTURE RESEARCH

The study on the effect of entrepreneurship activity on job creation in small and medium enterprises in the Federal Capital Territory is not fully explored. There are still a lot of things that can be done on the topic. The study only looked at the effect of entrepreneurial activity on job creation in the FCT, what happen to other states of the country? This same study can be replicated using other states of Nigeria. Entrepreneurial activities cannot be tailored to only small and medium enterprises; it can also be applied to big enterprises. Also, that entrepreneurial activity as mentioned by the study can go beyond what he has identified. Because entrepreneurship cut across every field of human endeavor, there could be manufacturing activity, production, estate management activity, technology operations activity, agricultural based entrepreneurial activity, cultural entrepreneurial activity, women entrepreneurial activities etc.

The researcher scope of the study and the study period was between (2006-2016), further study can take it from 2016- to date, and the scope could be selected from another environment. The researcher covered the capital city in Nigeria, further study could be conducted using other countries of the world e.g. United Kingdom (UK), America or a comparative study of entrepreneurial activity of selected countries of the world on job creation etc.

5.6. LIMITATION OF THE STUDY

Despite the contribution of this study to the body of knowledge, this study has its limitations, among which are;

- i. The process of administering the questionnaire to the respondents, on several occasions there was always misunderstanding between the researcher and the respondents, reason being that the respondents complained of not having money to do his/her business hence he/she was not ready to fill any questionnaire for anybody..

- ii. Most respondents who were in the operation of entrepreneurial activity refused the researcher to interview them and cover their operation with camera. They were afraid that the researcher may use their picture for something else. All these were actually limitations by the researcher.
- iii. Financing: the researcher could not access some information due to lack of fund, the cost of transport to get government publication and photocopy from the Bureau of Statistics in Abuja, cash was equally needed to do a lot of internet search or to download relevant materials, cost of typing, photocopying, spiral binding and seminar writing etc.
- iv. Distance covered from Yobe State to Kwara State to meet up with seminar presentation, travelling to and fro was not just easy to go by. Health challenge was equally there, but in all, I thank God that those associated limitations could not hinder me from finishing well.
- v. The distance between one area council to the other by road was also a limitation to cover the entire six area council in the FCT. Between AMAC to Abaji is 86km, AMAC to Kwali is 32.3km, AMAC to Gwagwalada is 47.1km, AMAC to Kuje is 32km and AMAC to Bwari is 62.637km, the distance covered for the period of the study was 260.037km.

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Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	106	48.4	48.4	48.4
Female	113	51.6	51.6	100.0
Total	219	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Lee than 20 years	8	3.7	3.7	3.7
21-25 years	34	15.5	15.5	19.2
26-35 years	92	42.0	42.0	61.2
36-45 years	63	28.8	28.8	90.0
46-55 years	21	9.6	9.6	99.5
56 and above	1	.5	.5	100.0
Total	219	100.0	100.0	

Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Widowed	1	.5	.5	.5
Divorce	1	.5	.5	.9
Married	154	70.3	70.3	71.2
Single	63	28.8	28.8	99.5
Total	219	100.0	100.0	100.0

Educational Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary School Certificate	1	.5	.5	.5
	SSCE	1	.5	.5	.9
	ND/NCE	154	70.3	70.3	71.2
	HND/BS.c	62	28.3	28.3	99.5
	M.Sc, MBA, MA	1	.5	.5	100.0
	Total	219	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Apprentice	24	11.0	11.0	11.0
	Buying and Selling	2	.9	.9	11.9
	Transportation	25	11.4	11.4	23.3
	Business owners	48	21.9	21.9	45.2
	Students	60	27.4	27.4	72.6
	Employee	2	.9	.9	73.5
	Unemployed	58	26.5	26.5	100.0
	Total	219	100.0	100.0	

Cost of Raw Material Influence New Product

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	.9	.9	.9
	Disagree	13	5.9	5.9	6.8
	Neutral	44	20.1	20.1	26.9
	Agree	70	32.0	32.0	58.9
	Strongly Agree	90	41.1	41.1	100.0
	Total	219	100.0	100.0	

Financial Strength Influence Business Owners

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	.9	.9	.9
	Disagree	13	5.9	5.9	6.8
	Neutral	44	20.1	20.1	26.9
	Agree	70	32.0	32.0	58.9
	Strongly Agree	90	41.1	41.1	100.0
	Total	219	100.0	100.0	

Competition among business owners influence new product

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	.9	.9	.9
	Disagree	4	1.8	1.8	2.7
	Neutral	41	18.7	18.7	21.5
	Agree	91	41.6	41.6	63.0
	Strongly Agree	81	37.0	37.0	100.0
	Total	219	100.0	100.0	

Capital intensity affect new method of production

Government policy influence new product

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	2	.9	.9	.9
Disagree	5	2.3	2.3	3.2
Neutral	24	11.0	11.0	14.2
Agree	97	44.3	44.3	58.4
Strongly Agree	91	41.6	41.6	100.0
Total	219	100.0	100.0	

Price of goods and services influence new product

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	.5	.5	.5
Disagree	6	2.7	2.7	3.2
Neutral	19	8.7	8.7	11.9
Agree	90	41.1	41.1	53.0
Strongly Agree	103	47.0	47.0	100.0
Total	219	100.0	100.0	

Labour intensity affect new method of production

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	6	2.7	2.7	2.7
Disagree	15	6.8	6.8	9.6
Neutral	34	15.5	15.5	25.1
Agree	54	24.7	24.7	49.8
Strongly Agree	110	50.2	50.2	100.0
Total	219	100.0	100.0	

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	1.4	1.4	1.4
	Disagree	27	12.3	12.3	13.7
	Neutral	45	20.5	20.5	34.2
	Agree	85	38.8	38.8	73.1
	Strongly Agree	59	26.9	26.9	100.0
	Total	219	100.0	100.0	

Maintenance of Machines affect new method of production

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.5	.5	.5
	Disagree	12	5.5	5.5	5.9
	Neutral	50	22.8	22.8	28.8
	Agree	95	43.4	43.4	72.1
	Strongly Agree	61	27.9	27.9	100.0
	Total	219	100.0	100.0	

Age of Machine affect new method of production

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	2.3	2.3	2.3
	Disagree	16	7.3	7.3	9.6
	Neutral	45	20.5	20.5	30.1
	Agree	101	46.1	46.1	76.3
	Strongly Agree	52	23.7	23.7	100.0
	Total	219	100.0	100.0	

New Technology application affect new method of production

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	4.1	4.1	4.1
	Disagree	16	7.3	7.3	11.4
	Neutral	38	17.4	17.4	28.8
	Agree	94	42.9	42.9	71.7
	Strongly Agree	62	28.3	28.3	100.0
	Total	219	100.0	100.0	

Availability of Raw Material determine new sources of supply

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	3.7	3.7	3.7
	Disagree	17	7.8	7.8	11.4
	Neutral	24	11.0	11.0	22.4
	Agree	83	37.9	37.9	60.3
	Strongly Agree	87	39.7	39.7	100.0
	Total	219	100.0	100.0	

Cost of Transportation determines new sources of supply

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	5.9	5.9	5.9
	Disagree	23	10.5	10.5	16.4
	Neutral	45	20.5	20.5	37.0
	Agree	60	27.4	27.4	64.4
	Strongly Agree	78	35.6	35.6	100.0
	Total	219	100.0	100.0	

Demand for product determines new source of supply

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	2.7	2.7	2.7
	Disagree	18	8.2	8.2	11.0
	Neutral	55	25.1	25.1	36.1
	Agree	79	36.1	36.1	72.1
	Strongly Agree	61	27.9	27.9	100.0
	Total	219	100.0	100.0	

Hoarding and delivery determine new sources of supply

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	4.1	4.1	4.1
	Disagree	12	5.5	5.5	9.6
	Neutral	38	17.4	17.4	26.9
	Agree	90	41.1	41.1	68.0
	Strongly Agree	70	32.0	32.0	100.0
	Total	219	100.0	100.0	

Stock out determines new source of supply

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	1.8	1.8	1.8
	Disagree	15	6.8	6.8	8.7
	Neutral	43	19.6	19.6	28.3
	Agree	91	41.6	41.6	69.9
	Strongly Agree	66	30.1	30.1	100.0
	Total	219	100.0	100.0	

Location of Business impacts new market

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	3.7	3.7	3.7
	Disagree	18	8.2	8.2	11.9
	Neutral	40	18.3	18.3	30.1
	Agree	72	32.9	32.9	63.0
	Strongly Agree	81	37.0	37.0	100.0
	Total	219	100.0	100.0	

Measurability of Business impacts new Market

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	2.3	2.3	2.3
	Disagree	25	11.4	11.4	13.7
	Neutral	62	28.3	28.3	42.0
	Agree	69	31.5	31.5	73.5
	Strongly Agree	58	26.5	26.5	100.0
	Total	219	100.0	100.0	

Accessibility impacts new Market

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	2.3	2.3	2.3
	Disagree	20	9.1	9.1	11.4
	Neutral	60	27.4	27.4	38.8
	Agree	91	41.6	41.6	80.4
	Strongly Agree	43	19.6	19.6	100.0
	Total	219	100.0	100.0	

Different responses from customers impacts new Market

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	3.2	3.2	3.2
	Disagree	13	5.9	5.9	9.1
	Disagree	44	20.1	20.1	29.2
	Agree	90	41.1	41.1	70.3
	Strongly Agree	65	29.7	29.7	100.0
	Total	219	100.0	100.0	

Profitability of product impacts new Market

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	1.4	1.4	1.4
	Disagree	18	8.2	8.2	9.6
	Neutral	37	16.9	16.9	26.5
	Agree	100	45.7	45.7	72.1
	Strongly Agree	61	27.9	27.9	100.0
	Total	219	100.0	100.0	

Entrepreneurial Structure small Organization signifies New Organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	1.4	1.4	1.4
	Disagree	19	8.7	8.7	10.0
	Neutral	40	18.3	18.3	28.3
	Agree	68	31.1	31.1	59.4
	Strongly Agree	89	40.6	40.6	100.0
	Total	219	100.0	100.0	

Machine bureaucratic structure Isolated signifies new Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	8	3.7	3.7	3.7
Disagree	23	10.5	10.5	14.2
Neutral	57	26.0	26.0	40.2
Agree	78	35.6	35.6	75.8
Strongly Agree	53	24.2	24.2	100.0
Total	219	100.0	100.0	

Divisional structure ie difference division signifies new Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	6	2.7	2.7	2.7
Disagree	25	11.4	11.4	14.2
Neutral	71	32.4	32.4	46.6
Agree	60	27.4	27.4	74.0
Strongly Agree	57	26.0	26.0	100.0
Total	219	100.0	100.0	

Professional structure - expert structure signifies new Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	8	3.7	3.7	3.7
Disagree	12	5.5	5.5	9.1
Neutral	56	25.6	25.6	34.7
Agree	82	37.4	37.4	72.1
Strongly Agree	61	27.9	27.9	100.0
Total	219	100.0	100.0	

Adhoc structure - emergency contributes new Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	7	3.2	3.2	3.2
Disagree	15	6.8	6.8	10.0
Neutral	39	17.8	17.8	27.9
Agree	81	37.0	37.0	64.8
Strongly Agree	77	35.2	35.2	100.0
Total	219	100.0	100.0	

Entrepreneurial Activity contributes to Job Creation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	3.2	3.2	3.2
	Disagree	20	9.1	9.1	12.3
	Neutral	38	17.4	17.4	29.7
	Agree	77	35.2	35.2	64.8
	Strongly Agree	77	35.2	35.2	100.0
	Total	219	100.0	100.0	

CORRELATIONS

/VARIABLES=EACJ LIAN CIAN MMA AGMM NETA

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations For Hypotheses One

Correlations

		Entpreneur ial Activity contributes to Job Creation	Labour intensity affect new method of production	Capital intensity affect new method of production	Maintenance of Machines affect new method of production	Age of Nachine affect new method of production	New Technology application affect new method of production
Entpreneurial Activity contributes to Job Creation	Pearson Correlation Sig. (2-tailed) N	1 219	.368** .000 219	.249** .000 219	.244** .000 219	.186** .006 219	.151* .025 219
Labour intensity affect new method of production	Pearson Correlation Sig. (2-tailed) N	.368** .000 219	1 219	.616** .000 219	.452** .000 219	.343** .000 219	.253** .000 219
Capital intensity affect new method of production	Pearson Correlation Sig. (2-tailed) N	.249** .000 219	.616** .000 219	1 219	.643** .000 219	.512** .000 219	.309** .000 219
Maintenance of Machines affect new method of production	Pearson Correlation Sig. (2-tailed) N	.244** .000 219	.452** .000 219	.643** .000 219	1 219	.511** .000 219	.292** .000 219
Age of Nachine affect new method of production	Pearson Correlation Sig. (2-tailed) N	.186** .006 219	.343** .000 219	.512** .000 219	.511** .000 219	1 219	.370** .000 219
New Technology application affect new method of production	Pearson Correlation Sig. (2-tailed) N	.151* .025 219	.253** .000 219	.309** .000 219	.292** .000 219	.370** .000 219	1 219

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

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

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	92.970	26	3.576	4.217	.000 ^b
Residual	162.820	193	.848		
Total	255.790	219			

- a. Dependent Variable:
Entrepreneurial Activity
contributes to Job
Creation

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.017	.641		-.026	.979
Cost of Raw Material Influence New Product	.090	.081	.068	1.104	.271
Financial Strength Influence Business Qwners	-.026	.089	-.022	-.293	.770
Competition among business owners influence new product	-.075	.103	-.053	-.725	.469
Government policy influence new product	.009	.103	.007	.089	.929
Price of goods and services influence new product	.018	.100	.013	.180	.857
Labour intensity affect new method of production	.223	.084	.223	2.665	.008
Capital intensity affect new method of production	-.139	.101	-.132	-1.374	.171
Maintenance of Machines affect new method of production	.197	.110	.159	1.789	.075
Age of Machine affect new method of production	-.042	.091	-.037	-.462	.644
New Technology application affect new method of production	-.057	.073	-.055	-.782	.435
Availability of Raw Material determine new sources of supply	-.019	.069	-.019	-.282	.778
Cost of Transportation determines new sources of supply	.086	.074	.097	1.168	.244
Demand for product determines new source of supply	.084	.088	.079	.944	.346
Hoarding and delivery determine new sources of supply	.016	.085	.015	.186	.853
Stock out determines new source of supply	-.112	.084	-.100	-1.331	.185
Location of Business impacts new market	.089	.069	.091	1.292	.198
Measurability of Business impacts new Market	.038	.078	.037	.495	.621
Accessibility impacts new Market	-.004	.089	-.004	-.050	.960
Different responses from customers impacts new Market	-.011	.084	-.010	-.125	.901
Profitability of product impacts new Market	-.011	.087	-.009	-.124	.901
Entrepreneurial Structure small Organization signifies New Organization	.040	.075	.038	.526	.599
Machine bureaucratic structure Isolated signifies new Organization	-.006	.074	-.006	-.080	.936
Divisional structure ie differents division signifies new Organization	.022	.078	.022	.287	.774
Professional structure - expert structure signifies new Organization	-.017	.083	-.016	-.203	.840
Adhock structure - emergency contributes new Organization	.209	.071	.202	2.964	.003
VAR00001	.373	.070	.345	5.290	.000

a. Dependent Variable: Entpreneurial Activity contributes to Job Creation

Model Summary For Hypotheses Two

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.603 ^a	.363	.277	.92088

a. Predictors: (Constant), cost of raw material influence new product.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.342	5	7.468	7.282	.000 ^b
	Residual	218.448	214	1.026		
	Total	255.790	219			

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

b. Predictors: (Constant), New Technology application affect new method of production,

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.943	.386		5.041	.000
	Labour intensity affect new method of production	.332	.081	.331	4.095	.000
	Capital intensity affect new method of production	-.048	.103	-.046	-.470	.639
	Maintenance of Machines affect new method of production	.118	.107	.095	1.099	.273
	Age of Nachine affect new method of production	.036	.090	.032	.403	.688
	New Technology application affect new method of production	.044	.072	.042	.609	.543

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

Model Summary For Hypotheses Three

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.654 ^a	0.427	0.344	4.0455

a. Predictors: (Constant), New Technology application affect new method of production,

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.342	5	7.468	7.282	.000 ^b
	Residual	218.448	214	1.026		
	Total	255.790	219			

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

b. Predictors: (Constant), New Technology application affect new method of production,

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.943	.386		5.041	.000
	Labour intensity affect new method of production	.332	.081	.331	4.095	.000
	Capital intensity affect new method of production	-.048	.103	-.046	-.470	.639
	Maintenance of Machines affect new method of production	.118	.107	.095	1.099	.273
	Age of Machine affect new method of production	.036	.090	.032	.403	.688
	New Technology application affect new method of production	.044	.072	.042	.609	.543

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

Model Summary For Hypotheses Four

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.426 ^a	.181	.162	.99144

a. Predictors: (Constant), Stock out determines new source of supply, Availability of Raw Material

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	27.886	5	5.577	5.213	.000 ^b
	Residual	227.904	214	1.070		
	Total	255.790	219			

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

b. Predictors: (Constant), Stock out determines new source of supply,

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.233	.389		5.746	.000
	Availability of Raw Material determine new sources of supply	.077	.069	.077	1.127	.261
	Cost of Transportation determines new sources of supply	.127	.072	.142	1.760	.080
	Demand for product determines new source of supply	.152	.091	.145	1.676	.095
	Hoarding and delivery determine new sources of supply	.068	.090	.065	.755	.451
	Stock out determines new source of supply	.009	.087	.008	.103	.918

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

Model Summary For Hypotheses Five

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.455 ^a	0.235	0.193	1.02921

a. Predictors: (Constant), Profitability of product impacts new Market,

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30.164	5	6.033	5.695	.000 ^b
	Residual	225.626	214	1.059		
	Total	255.790	219			

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

b. Predictors: (Constant), Profitability of product impacts new Market,

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.819	.408		4.459	.000
	Location of Business impacts new market	.114	.067	.116	1.704	.090
	Measurability of Business impacts new Market	.117	.078	.114	1.505	.134
	Accessibility impacts new Market	.126	.093	.112	1.348	.179
	Different responses from customers impacts new Market	-.021	.089	-.019	-.232	.817
	Profitability of product impacts new Market	.210	.083	.184	2.541	.012

a. Dependent Variable: Entrepreneurial Activity contributes to Job Creation

APPENDIX I

**FACULTY OF MANAGEMENT SCIENCES
DEPARTMENT OF BUSINESS
ADMINISTRATION, UNIVERSITY OF ILORIN,
ILORIN**

QUESTIONNAIRE

RESEARCH TITLE:

**EFFECT OF ENTREPRENEURIAL ACTIVITY ON
JOB CREATION IN THE FEDERAL CAPITAL
TERRITORY F.C.T**

APPENDIX II

FACULTY OF MANAGEMENT SCIENCES
DEPARTMENT OF BUSINESS
ADMINISTRATION, UNIVERSITY OF ILORIN, ILORIN

QUESTIONNAIRE

**RESEARCH TITLE: EFFECT OF ENTREPRENEURIAL ACTIVITY ON JOB
CREATION IN THE FEDERAL CAPITAL TERRITORY F.C.T**

Dear Sir/Madam,

I am a Ph.D. Student in the Department of Business Administration, Faculty of Management Sciences, University of Ilorin. I am presently carrying out a research titled ‘**EFFECT OF ENTREPRENEURIAL ACTIVITY ON JOB CREATION.**’ A questionnaire has been developed essentially for this research, hence, your participation and valuable contribution to the success of this study will be greatly acknowledged. For the fact that it is purely for research and academic purposes, your responses will be treated in strict confidential.

Thank you for your cooperation.

Yours faithfully,



Omoluabi, EhisTaiwo

APPENDIX III

QUESTIONNAIRE ON

EFFECT OF ENTREPRENEURIAL ACTIVITY ON JOB CREATION

Section A: Demographic Characteristics

1. Sex: Male [] Female []
2. Age: [] Age Range A [Less than 20 Years] B [21-25 Years] C [26-35 Years] D [36-45] E [46-55] F [56 and Above]
3. Marital Status: A [Single] B [Married] C [Divorce] D [Widowed] E [Separated]
4. Educational Qualification: A [Trade Certificate] B [Primary School Certificate] C [SSCE Certificate] D [ND/ NCE Certificate] E [HND/B.Sc Certificate] F [M.Sc/ MBA/ M.A Certificate] G [Ph.D. Certificate]
5. Occupation: A [Apprentice] B [Buying and Selling] C [Transporter] D [Business Owner] E [Student] F [Employee] G [Unemployed]

SECTION B

Please fill the following questions below (a) **Strongly Agree** (b) **Agree** (c) **Neutral**
(d) **Disagree** (e) **Strongly Disagree**

S/N	STATEMENT	SA	A	N	D	SD
	NEW PRODUCT VARIABLE					
1	Cost of raw material influence new product					
2.	Financial strength of business owners influence new					
3.	Competition among business owners influence new product					
4.	Government policy influence new product					
5.	Price of goods and services influence new product					
	NEW METHOD OF PRODUCTION VARIABLE					
6.	Labour intensity affect new method of production					

7.	Capital intensity affect new method of production					
8.	Maintenance of machines affect new method of production					
9.	Age of machine affect new method of production					
10.	New technology application affect new method of production					
	NEW SOURCE OF SUPPLY VARIABLE					
11.	Availability of raw material determines new source of supply					
12.	Cost of transportation determines new source of supply					
13.	Demand for product determine new sources of supply					
14.	Hoarding and delivery determine new sources of supply of raw material in FCT					
15.	Stock out determine new sources of supply of raw material in FCT					
	NEW MARKET VARIABLE					
16.	Location of business impacts new market in FCT					
17.	Measurability of business impacts new market in FCT					
18.	Accessibility impacts new market in FCT					
19.	Different response from customers impacts new market					
20.	Profitability of product impacts new market in FCT					
	NEW ORGANIZATION VARIABLE					
21.	Entrepreneurial structure small organization signifies new organization					
22.	Machine bureaucratic structure –Isolated signifies new organization					
23.	Divisional structure ie different division signifies new organization in FCT					
24.	Professional structure –expert structure signifies new organization					
25.	Adhoc structure –emergency contributes new organization					
26.	Entrepreneurial activity contributes to job creation.					

APPENDIX IV

Source: Survey report on micro, small and medium enterprises (MSMEs) in Nigeria.

Preliminary report, National MSME Collaborative survey, 2010.

STATE		Employment Size Band		TOTAL	
10 - 49		50 - 199			
Number	Percentage	Number	Percentage		
Abia	526	98.62	7	1.38	534
Adamawa	235	95.58	11	4.42	245
Akwa Ibom	275	87.48	39	12.52	315
Anambra	656	89.01	81	10.99	737
Bauchi	497	91.02	49	8.98	545
Bayelsa	134	100.00	0	0.00	134
Benue	357	95.63	16	4.37	374
Borno	131	77.95	37	22.05	168
Cross River	318	87.02	47	12.98	365
Delta	576	94.64	33	5.36	608
Ebonyi	232	94.99	12	5.01	244
Edo	899	96.83	29	3.17	929
Ekiti	280	98.41	5	1.59	285
Enugu	402	93.03	30	6.97	432
Gombe	225	88.02	31	11.98	255
Imo	534	92.97	40	7.03	574
Jigawa	217	93.81	14	6.19	231
Kaduna	1,137	88.72	145	11.28	1,282
Kano	1,740	96.21	69	3.79	1,808
Katsina	464	86.86	70	13.14	535
Kebbi	221	95.13	11	4.87	232
Kogi	328	96.67	11	3.33	340
Kwara	415	93.66	28	6.34	443
Lagos	4,146	91.43	389	8.57	4,535
Nassarawa	387	92.43	32	7.57	418
Niger	433	90.48	46	9.52	478
Ogun	506	92.73	40	7.27	546
Ondo	596	97.13	18	2.87	614
Osun	100	100.00	0	0.00	100
Oyo	1,300	93.26	94	6.74	1,394
Plateau	613	92.56	49	7.44	663
Rivers	662	91.65	60	8.35	723
Sokoto	562	96.68	19	3.32	581
Taraba	242	97.80	5	2.20	247
Yobe	150	96.50	5	3.50	156
Zamfara	341	100.00	0	0.00	341
FCT	427	84.17	80	15.83	507
TOTAL	21,264	92.78	1,654	7.22	22,918

APPENDIX V

JOB CREATION IN SMALL AND MEDIUM ENTERPRISES OPPORTUNITY

AREAS:

1. Garri/cassava processing
2. Yam flour processing
3. Pounded yam
4. Corn processing
5. Wheat flour production
6. Biscuits and sweets production
7. Canning manufacturing
8. Edible oils processing
9. Cattle and poultry feed
10. Salt refining
11. Carbonated beverages production
12. Ice-cream production
13. Ice making
14. Cocoa production (chocolate production)
15. Mechanised bakery (bread making and confectionery)
16. Rice milling
17. Coconut processing
18. Candy production
19. Starch production
20. Roasted cashew making
21. Soluble coffee manufacturing
22. Dehydrated ginger

23. Production of crisps

Opportunities in Forest-based Industries

24. Saw milling

25. Briquetting of saw-dust

26. Bamboo and cane products processing

27. Packing cases

28. School furniture and blackboard production

29. Household furniture making

30. Foot rules

31. Pencils production

32. Radios and cabinets

33. Sports goods

34. Tooth picks production

35. Wooden toys, decorating articles and wood carving

36. Wooden electrical accessories

37. Photo frame production

38. Safety matches manufacturing

Opportunities in Rubber-based Industries

39 Retreating of tyres

40 Rubber shoes manufacturing

41 Rubber based automobile parts

42 Feeding bottle nipples and rubber balloons

43 Industrial and surgical rubber gloves

44 Rubber tubing and rubber pipes

45 Rubber coated electric wire and cables

46 Rubber toys manufacturing

47 Battery cases

Opportunities in Leather Industries

48 Leather tanning

49 Leather shoes for gents, ladies and children

50 Attached cases, leather boxes and leather cases

51 Leather purses/wallets production

52 Leather belts and fancy leather goods

53 Football, hockey and cricket balls, leather gloves, grip leather- and-volley-balls

54 Professional foot wears for defence and police

55 Sports footwear for football, cricket and hockey players.

Opportunities in Stone and Mineral Based Industries

56 Stone and aggregate production

57 Lime burning and lime hydrate production

58 Floor tiles

59 Pottery and ceramic wares

60 Ceramic electrical accessories

61 Burnt clay bricks production

62 Cement blocks

63 Refractory bricks making

64 Cement poles

65 Laboratory glass wares

66 Thermometers

67 Mirrors

68 Schools chalks production

69 Optical lenses and glass slides

70 Neon signs and line testers

71 Glass bottles manufacturing

72 Spectacle lens grinding

Opportunities in Chemical and Allied Industries

73 Laboratory chemicals and reagents

74 Copper sulphate

75 Sodium hydroxide (caustic soda), and hydrochloric acid

76 Bromine from sea bitterns

77 Printing inks/duplicating inks

78 Blow moulded plastic containers

79 Polythene bags

80 Plastic tubing

81 PVC coated electric wires

82 Plastic toys

83 Plastic novelties paperweights/ purses, pen stands/ table diary stands/ etc.

84 Wind screens for motor cycles and scooters

85 Plastic automobile parts

86 Spectacle frames

87 Fibre glass reinforced plastics

88 Laundry soap production

89 Toilet soap production

90 Synthetic detergent

91 Floor cleansing agents

92 Disinfectants

- 93 Wax candles production
- 94 Surgical gauze and bandages
- 95 Production of oxygen
- 96 Production of acetylene
- 97 Cellophane tapes
- 98 Epson salt
- 99 Buttons
- 100 Bleaching powder
- 101 Safety matches manufacturing
- 102 Paints and vanishes production
- 103 Thinners manufacturing

Opportunities in Mechanical and Metallurgical Industries

- 104 Galvanised steel buckets manufacturing
- 105 Aluminum & stainless steel household utensils production
- 106 Tin containers production
- 107 Angle iron/ rods and flats from billets and ingots
- 108 Wire drawing production
- 109 Wire nails and roofing nail manufacturing
- 110 Barbed wire production
- 111 Wire netting and fencing
- 112 Wood and machine screws production
- 113 Bolts production
- 114 Nuts production
- 115 Panel pins and gem clips manufacturing
- 116 Rivets manufacturing

- 117 Metal doors and windows production
- 118 Burglary proofing
- 119 Conduit pipes manufacturing
- 120 Steel furniture production
- 121 Tower bolts manufacturing
- 122 Hinges production
- 123 Metal boxes, suits cases production
- 124 Steel tanks, water tanks/ petrol and kerosene oil tanks
- 125 Auto leaf springs
- 126 Automobile radiators
- 127 Steel cabinets
- 128 Rolling shutters
- 129 Iron weights production
- 130 Pipe fittings production
- 131 Lock manufacturing
- 132 Soldering and welding rods
- 133 Wrenches, spanners. nail pullers and hammers
- 134 Sanitary fittings (taps, bib cocks, etc.)
- 135 Water pumps construction
- 136 Power presses construction
- 137 Hand presses construction
- 138 Drill machines
- 139 Lathe machines
- 140 Wood working machinery
- 141 Band saw blades

- 142 Hacksaw blades
- 143 Cutting saws
- 144 Agricultural implements
- 145 Auto beam lights
- 146 Auto silencers
- 147 Accessories for high voltage transmission lines
- 148 Grinding and polishing wheels, abrasives
- 149 Metal working tools
- 150 Geometry boxes
- 151 Aluminum building fittings
- 152 Crown caps production
- 153 Engine blocks production

Opportunities in Electrical Industries

- 154 Electric switches, plug~ and lamp holders
- 155 Domestic electrical appliances such as electrical irons, electric kettles/ nesters, immersion rods/ hot metes, toasters/ etc.
- 156 Assembly of electric motors
- 157 Assembly of electric fans
- 158 Assembly of generating set
- 159 Assembly of refrigerators and coolers
- 160 Transformers, voltage stabilizer, boosters
- 161 Electrical fittings such as starter, fuses/ fuse boxes, chokes, etc.
- 162 Switch gears
- 163 Iron clad switches, motor starters, oil or air circuit breakers
- 164 Electrical call bells

165 Fluorescent tubes

Opportunities in Electronic Industries

161 Assembly of transistorized radios

162 Assembly of televisions

163 Assembly of electronic calculators

164 Assembly of cassette recorders

165 Assembly of amplifiers and loudspeakers

166 Assembly of aerials

167 Coils

168 Transformers

169 Assembly of electronic converter

Opportunities in Servicing Industries

170 Dry cleaning and laundry service

171 Automobile servicing and repairing workshops

172 Painting denting, electroplating and anodising

173 General machine workshop

174 Graphic and printing materials

175 Tie and dye

176 Dye making

177 Pattern making

178 Engraving and printing blocks making

179 Business centre

180 Barbing salon

181 Boutique

182 Security services

- 183 Restaurant and bar
- 184 Supermarket shop
- 185 Tutorial centre
- 186 Hairdressing salon
- 187 Cyber cafe
- 188 Canopy and chairs rental service
- 189 Nursery and primary school
- 190 Computer training centres
- 191 Video recording centres
- 192 Video coverage services
- 193 Video cinema centre
- 194 Video rental services
- 195 Coaching centre for secondary school leavers
- 196 Transportation business
- 197 Snooker pool playing house
- 198 Play station/game hall
- 199 Casino
- 200 Catering services
- 201 Fast food outlets
- 202 Kerosene retailing
- 203 Information technology centre
- 204 Food canteen
- 205 Rower shop
- 206 Gift items shop
- 207 Hotel services

- 208 Office and home cleaning services
- 209 Fashion designing
- 210 Environmental sanitation services (PSP)
- 211 Bookshop
- 212 Beer par/our
- 213 Entertainment and show business such as D.J. Master of ceremonies (MC) Comedy, one-man band, dancing/ image, making/ etc.
- 214 Pharmaceutical store (Chemist store)

Opportunities in Miscellaneous Industries

- 215 Assembly of wrist watches and clocks
- 216 Assembly of sewing machines
- 217 Assembly of scientific instruments such as Galvanometers, Ampere meters/ Microscopes
- 218 Sanitary towels
- 219 Egg trays
- 220 Pharmaceuticals (Tablets & Capsules making)
- 221 Paper processing industry (Toilet paper. Napkins/ Paper bags, Envelopes, etc.)
- 222 Exercise Books
- 223 School Chalks
- 224 School Books
- 225 Production of charts/ maps/ calendars and diaries
- 226 Paper cup and saucers
- 227 File boxes, packing boxes
- 228 Ready-made garments
- 229 Mosquito Nets