

Factors Affecting The Growth Of Small And Medium Scale Enterprises In Jigawa State Of Nigeria

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Abstract: Small and medium enterprises (SMEs) are the catalysts that propel the growth and development of any country all over the globe. A country with a strong SME sector is bound to have an increased level of gross domestic product, reduction in the level of unemployment and consequently the level of poverty. This study investigates into factors affecting the growth of small and medium scale enterprises in Jigawa State of Nigeria. In Nigeria, the growth of small and medium scale enterprises and its prevalence is significantly low. Therefore, the aim of the study is to identify the factors with a view of providing policy suggestions to the government of Jigawa State in Nigeria as a lot of resources are being wasted in an attempt to promote entrepreneurship in the state. This study was conducted among some selected registered SMEs owners/managers by using a structured questionnaire administered to the respondents. The study found that competition and access to finance significantly hindered the growth of SMEs in the state as majority of the respondents viewed competition as a major challenge. Majority of the respondents indicated that access to finance and competition do affect business performance. The two variables were the major factors amongst the studied internal and external factors that impacted significantly on the growth of SMEs in Jigawa State. Government should empower the SMEs in the state with subsidy and access to fund to match both domestic and international competitions.

Keywords: Competition, Entrepreneur, Growth, Investment, Industry, Loan, SMEs, Performance.

I. INTRODUCTION

Small and medium enterprises (SMEs) sector contributes highly to the economy of any society, contributing immensely to the gross domestic product (GDP) by reducing the level of unemployment, reduction in the level of poverty and promotion of entrepreneurship drives. The role of SMEs in the development of the country is significant (Bayati & Taghavi, 2007). SMEs in Nigeria and across the world still encounter a lot of hurdles. Despite the importance and significance of SMEs and their contribution to economic growth, it is obvious that hurdles in the business success are far more than it was before. The environments, as well as some factors, are very complex and dynamic. SMEs have the capacity to make a tremendous reduction in the high level of unemployment and contribute to the GDP of the local economy in Jigawa state.

Besides curbing the high level of unemployment, SMEs can also help in transforming the country, by redistributing the productive assets in the economy.

The rate at which SMEs fail is high in the country with the situation being no different to the local economy of Jigawa state. SMEs in the context of this study are enterprises with a turnover less than N100million per annum and/or less than 300 employees. Collapse of SMEs in Nigeria may be attributed to entrepreneurial culture and other factors. Given the state of SMEs in Nigeria, the need exists to establish the hindering factors to revitalize the potentials of SMEs in the country. Therefore, the main objective of this study was to identify factors that are responsible for affecting the growth and even the survival of SMEs in Jigawa state, Nigeria.

Small and medium scales enterprises in Nigeria which are mainly in the informal sector have immensely made

significant contributions to the economic growth of the country, but the contribution is not at full capacity when compared with the level of achievement by other countries. SMEs in the country remain less productive due to many factors; some of these factors are internal factors that include lack of access to finance that will enable them to improve the quality of the goods and services produced. Other factors are external factors that include; lack of infrastructure, competition and the inability of the government to provide enabling environments that will support the survival and ability of SMEs to provide employment to the people. In Kenya, small and medium scale enterprises impacted significantly to the national objective of, generating income, creating employment opportunities, training entrepreneurs and thus, providing a source of livelihoods to the majority of low income households in the country. These enterprises account for 12-14% of GDP (Kombo, *et al.* 2011). SMEs in Ghana account up to 70% of the industrial sector, they contribute about 22% to GDP and account for about 92% of businesses and absorbs more than 60% of employed labor force with majority in rural areas (GLSS-3, 2002).

Furthermore, studies on small and medium scale enterprises focus on economically stable developed and developing countries. Even in Nigeria, most investigations focus on developed states in Nigeria. But little is done on rural areas, in fact, to the best of the knowledge of the researchers; there is little or no study that investigate factors affecting the growth of small and medium scale enterprises in economically backward states like Jigawa state. Furthermore, there are three main reasons that may justify the study of the factors affecting the growth of small and medium scale enterprises in Jigawa state. First, Jigawa state is among the poorest state in Nigeria. Therefore, it is necessary to investigate the factors affecting the growth of SMEs in the state; this will greatly help in formulating policies that will reduce the poverty level in the state. Second, the over reliance on white collar, lucrative office jobs by our graduates has created a lot of unemployment in Nigeria. Therefore, research of this nature will help greatly in solving this problem by providing avenue for helping our graduates to establish small scale businesses as alternative to government jobs that are nowadays difficult to get. Thirdly, it is hope that this research will increase to the existing literature on the factors affecting the growth of SMEs in Jigawa State of Nigeria.

OBJECTIVE (S) OF THE STUDY

- ✓ To investigate the factors affecting the growth of SMEs in Jigawa State.
- ✓ To find out the demographic factors of the respondents to ascertain whether educational qualification of the entrepreneurs and the age of the firms play significant role or not
- ✓ To trace out the problems faced by the SMEs in the state
- ✓ To proffer a policy suggestions for improving the growth of the SMEs

PROBLEM STATEMENT/JUSTIFICATION

With the rate at which the huge number of SMEs in Jigawa state are failing despite an improvement on access to finance through SMEs loan scheme initiated by Central Bank of Nigeria, many of SMEs do not live to see the light of the day due to the lopsided nature of the scheme and some factors that may be external which this study will investigate. Increase in awareness about such factors affecting the survival and growth of SMEs can only be enhanced by way of intensive research. With increased public awareness about these factors and policy suggestions thereof, government may come up with measures to mitigate the eminent collapse of the SMEs in the state in particular and the country in general.

II. LITERATURE REVIEW

The survival and growth of SME sector in Nigeria continues to be hindered by various challenging factors. Study by the Global Entrepreneurship Monitor (GEM) Reports (2001- 2010), SME survival is one of the lowest in the world (Herrington, Kew & Kew, 2010). Growth rates of small and medium enterprises in Africa are low, with an average of 50% of fail to grow. A lot of factors increase their influence and causing a huge effect on the success of SMEs (Cacciotti & Hayton, 2015). Defining an SME can be challenging, as the term includes a wide array of definitions globally. When defining SMEs, countries and businesses often use their own judgment, using the asset value of the company, number of people employed, annual turnover generated.

Small and Medium Enterprises in Nigeria are said to make up for about 40 percent of gross domestic product and 70 percent of employment in the industrial sector (Eniola, 2014). Duke (2006), opines that about 87 percent of all enterprises in Nigeria in contextual term are small businesses and contribute an approximate of 61 percent of gross domestic product. Likewise, it is pegged that about 70 percent of all business enterprises in Ghana are classified under SME and almost 40 percent of gross domestic product. Kenyan experience also shows the prevalence close to 1.3 million micro and small enterprises, employing up to 2.3 million people, thus creating job, wealth and export drive. (Dimoji & Onwumere, 2016; Mbogua, 2003). In most of the newly industrialized countries like South Korea, China, India etc about 98 percent of businesses are classified under the SME sector and account for a substantial chunk of the labour force (Sanusi, 2003).

The business climate is defined as factors both within and outside the organization, influencing the continued and successful existence of the organization. The business climate is considered to play a crucial role in the growth of SMEs (Delmar & Wiklund, 2008). Factors within the business are known as internal environment and factors outside the business are the external environment. According to Beck and Demircuc-Kurt (2006), the growth of both internal and external environmental factors is important for SME growth. Growth of SMEs will be negatively or positively influenced by changes in the business environment (World Bank, 2006; Zhang, van Doorn & Leeftang, 2014).

The internal environment includes factors in the business environment that are largely controllable by the business (Fatoki & Garwe, 2010; Kolstad & Wiig, 2015). Challenges in the internal environment of a business, includes management competency and skills, limited financial knowledge and a lack of business management training, technological capabilities. The literature will discuss the internal environment factors, which include various factors, namely: managerial competency and skill, access to finance and technological capabilities.

Competence in managerial skills, have a positive influence on the performance of SMEs. Managerial experience, education, knowledge and start-up experience are used to measure managerial competencies (Hisrich & Drnovsek, 2002). In a study where the importance of management competence in SMEs success was investigated, lack of managerial competency was found to be the main reason why SMEs fail (Martin & Staines, 2008). Abdel, Rowena & Robyn (2010) revealed that small business owner-managers have very basic understanding of financial and accounting information and have serious problems with financial planning literacy. On the same theme, it has been asserted that small and micro enterprises owner managers have little knowledge about financial matters, and found out that those with little or limited financial planning skills do not even value the information extracted from financial statements (Alattar, Kouhy & Innes, 2009).

One of the major challenges pointed out as hindering the growth and survival of start-up SMEs in SA is access to & finance (Mazanai Fatoki, 2012). Banks credit processing has become more difficult, and banks have become more cautious because of the rising spate of bad and doubtful debts in their books of account, making it difficult for SMEs to understand the procedures and decisions when it comes to the loan processing (Haron et al., 2013). However, even before that, access to finance was already seen as a concern to SMEs in many developing countries, accessing the funding that they needed to grow and expand. Banks do not provide SMEs with adequate capital in many of these countries (Dalberg, 2011). Pretorius & Shaw (2004) observe that a vast majority of SMEs rely on internal finance, such as contribution from the owners, family and friends, which is often inadequate for SMEs to survive and grow. Therefore, access to external finance is necessary to reduce the impact of cash flow problems for SMEs.

The major reason why small businesses continue to face growth challenges in developing countries, despite significant support from governments and other organizations, is their technological capabilities or lack of such technological capabilities (Arinaitwe, 2006). Small businesses are still hindered by their lack of technological implementation, despite great technological advancements globally. Without this technology, these small businesses find it difficult to neither compete, nor grow (Arinaitwe, 2006). SMEs around the world, like in China and India, face common challenges being upgrading technology and building product quality. China, with its abundance of cheap labor, has the comparative advantage in the labor-intensive, low cost industries. The operation of many of the Indian SMEs is low scale production which reduces their ability to reduce costs of products and

engage in technological upgrades, which is a major obstacle (Singh, Garg & Deshmukh, 2010).

Economic factors such as market conditions, corruption and crime, infrastructure, labor and regulations constitute the external environment (Fatoki & Garwe, 2010). In a comparative survey between Nigeria and UK, Ihua (2009) found that economic growth of Nigerian SMEs were hindered by externally related factors, like the poor economic conditions and infrastructural inadequacy. Businesses have to make decisions which deal not only with business survival opportunities, but also with business development in a changing environment under dynamic competitive conditions where each competitor tries to do impossible things to survive (Scarborough et al., 2009). The competitive standards change continuously due to consumers changing needs and expectations, technological developments and globalization of markets. Over the years, competition among SMEs has increased radically. Competition and sustainability for SMEs involve factors such as changing market trends, changing technologies and emerging new management and organizational techniques. SME survival is increasingly dependent on a number of factors including resilience of SMEs to refocus some of their strategies and technologies (Gunasekaran, Rai & Griffin, 2011).

Small businesses can no longer consider themselves to be strictly domestic businesses in the competitive global environment. For businesses across the globe, going global is not a preference or a matter of choice, but rather a necessity. Failure to cultivate global markets can be lethal mistake for modern businesses, whatever their size. To be successful business must consider themselves to be businesses without borders. Going global can put a tremendous strain on a small company (Scarborough et al., 2009). Though the trend toward the convergence has been developing for some time, the pace seems to be quickening, creating global opportunities and competition that did not exist even a few years ago. With the astounding rate of economic growth in countries such as China and India, a small business owner would be unwise to ignore overseas opportunities (Longenecker, 2012).

In South Africa, the corruption rate is high, compared to developed countries (Transparency International, 2008). Transparency International's (TI) 2013 annual global corruption perception index (CPI) shows that SA has dropped 34 places since 2001. Out of 175 countries, SA ranks at number 72 (Corruption Watch, 2013).

III. RESEARCH METHODOLOGY

The study was conducted among the SMEs in Jigawa State, Nigeria. The state economy is dominated by informal sector activities of which over 80% of the people in the state are farmers who engaged in farming and animal husbandry. The population of the state is about 4.4 million people and ranked 8th most populous states in Nigeria. With its agricultural dominated economy, it has a high potential as a market both in terms of production and consumption (Mohammed M, 2017). Commerce and Industry are limited to small and medium scale such as; agricultural produce, livestock, fisheries, food and beverages, shoe-making,

carpentry and production of other household consumer goods (see paths2, 2014).

POPULATION

The population of the study was the 2,370 registered small and medium scale enterprises in Jigawa State (Smedan, 2017)

SUBJECTS/SAMPLES

The subject of the study were the 200 registered small and medium scale entrepreneurs in Jigawa state selected at least from each of the 3 senatorial districts using purposive non-random sampling.

SAMPLING TECHNIQUES

The study has adopted purposive non-random sampling technique. Small and medium scale entrepreneurs have been surveyed based on their fitness into the study.

DATA COLLECTION

A structured questionnaire in some portion with likert scale has been designed for data collection. Questions were asked on the number of staff, age and size of the business, age of the entrepreneur, sex of the entrepreneur, level of education of the entrepreneur, government support to the enterprises, level of competition, access to finance and number of training attended by the entrepreneur among others. Completed questionnaires were retrieved back and thoroughly analyzed on the basis of their feedbacks.

DATA ANALYSIS

Analysis of the data collected has been done using Statistical package for social sciences (SPSS) version 26.0 for regression analysis and Microsoft excel for descriptive statistics.

MODELS SPECIFICATION

To test the effects of the factors affecting the growth of SMEs in Jigawa State, the empirical SME growth model has been specified and estimated as follows:

Functional form of the model

$$GSME=f(AGE,EDU,SZE,EXP,GND,COMP,FIN).....1$$

Mathematical form of the model

$$GSME=\alpha +\beta1AGE + \beta2EDU + \beta3SZE + \beta4EXP + \beta5GND + \beta6COMP + \beta7FIN.....2$$

The econometric form of the model

$$GSME = \alpha + \beta1AGE + \beta2EDU + \beta3SZE + \beta4EXP + \beta5GND + \beta6COMP+ \beta7FIN + e....3$$

Where; GSME = Growth of Small and Medium Enterprises (proxies by level of output), AGE = Age of the entrepreneur, EDU =Level of education of entrepreneur, EXP = Experience of the entrepreneur, SZE = Size of the enterprise, GND = Gender of the entrepreneur, COMP= Competition, FIN = Source of finance of the enterprise, e =

Error term, α = Autonomous constant term, $\beta1$ to $\beta7$ = Parameters of the model.

IV. DATA ANALYSIS

The result is categorized into two: the descriptive statistics result that gives an overview of the features of respondent while the other category that shows the effects of the independent variables on the dependent variable.

Variables	Frequency	Percentage
Role in the business:		
Managers	88	44
Owners	52	26
Both	35	17.5
Other	25	12.5
Level of Education:		
No formal education	10	5
Primary	123	61.5
Secondary	37	18.5
Higher Education	30	15

Table 1: Socio-demographic information of the respondents

Almost all of the SME owners/managers had some form of formal education, and more than half of the respondents (61.5%) had a primary education. Leitao & Franco (2011) found that the growth of SMEs is directly affected by the levels of education of the SME owners. SME owners that are highly educated are able to attain and develop skills to start up a new business and to sustain the business. Most of the respondents were managers and not owners of SME (44%). This is in indication of the fact that many SME owners do perform many roles.

Private limited company and Sole Proprietorship were the popular choices for business legal status. In Nigeria, SMEs stretch across all sectors of the economy, while the survey results show that the SMEs stretch across most of the sectors. All of the SMEs surveyed are registered business names although some without formal record keeping. SMEs with less than 5 employees are the most popular small and medium enterprises in Jigawa.

Variables	Frequency
How do you rate the availability of credit to your firm?	
Poor	140
Fair	45
Good	10
Excellent	5
How is your business financed?	
Equity	97
Short term debt	98
Long term debt	3
Other	2

Table 2

The study revealed that most of the respondents rated availability of credit as "Poor" and majority of the respondents get their finance from equity contributions and short term debt from family and friends. This finding is supported by Mazanai Fatoki (2012) SME failure is a result of lack of access to finance.

Does the growth of your firm affected by competition	
Yes	188
No	12

Table 3

Respondents views regarding competition as a factor in SMEs in Jigawa State of Nigeria

Does the growth of your firm affected by competition	
Yes	188
No	12

Table 4

Table 5 depicts the descriptive statistics of the data. The mean values of all the independent variables cluster around a common range, with level of education having the highest mean of 3.20, while gender has the lowest mean of 1.25. The standard deviation among independent variables indicates the existence of homogeneity of variance as the deviations of each independent variable around its mean converged within 0.43 to 1.56

Descriptive Statistics			
	Mean	Std. Deviation	N
Growth of SME	44.45	16.917	200
Age of the respondents	2.40	0.919	200
Gender of the respondents	1.25	0.434	200
Experience of the respondents	1.70	0.642	200
Level of education of the respondents	3.20	1.080	200
Level of Competition	1.45	0.499	200
Access to Finance	3.05	1.568	200
Size of the firm	1.50	0.501	200

Table 5: Descriptive Statistics

Table 6 depicts correlations between the variables indicating mixed relationships. On the whole, the correlations of the variables do not indicate the existence of multicollinearity among the independent variables, a critical assumption of the OLS that if proved to be present would lead to spurious regression of the ensuing results.

Correlations									
		Growth of SME	Age of the respondents	Gender of the respondents	Experience of the respondents	Level of education of the respondents	Level of Competition	Access to Finance	Sign.
Pearson Correlation	Growth of SME	1							
	Age of the respondents	.360**	1						0.000
	Gender of the respondents	-0.063	-.252**	1					0.373
	Experience of the respondents	.869**	.290**	0.090	1				0.000
	Level of education of the respondents	.760**	.375**	-0.107	.740**	1			0.204
	Level of Competition	.851**	.263**	-0.058	.738**	.485**	1		0.131
	Access to Finance	.971**	.335**	-0.018	.864**	.766**	.806**	1	0.414
	Size of the firm	.809**	.436**	0.115	.781**	.836**	.503**	.799**	1

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

Table 6: Correlation

Regression Result of the Determinants of the Growth of SMEs in Jigawa State

Model	Unstandardized Coefficients ^a		Standardized Coefficients	t	Sig.
	B	Std. Error			
Constant	4.888	1.296		3.770	0.000
Age of the respondents	-0.420	0.266	-0.023	-1.580	0.116
Gender of the respondents	-2.925	0.555	-0.075	-5.271	0.000
Experience of the respondents	0.648	0.714	0.025	0.907	0.365
Level of education of the respondents	-0.287	0.395	-0.018	-0.725	0.469
Level of Competition	9.331	0.812	0.275	11.494	0.000
Access to Finance	5.977	0.374	0.554	15.977	0.000
Size of the firm	8.189	1.006	0.243	8.137	0.000

a. Dependent Variable: Growth of SME

Table 7

Adjusted R Square 0.971

V. DISCUSSIONS

The table above shows the result of the multiple regressions on the factors affecting the growth of SMEs in the state. Thus, from the result above, the coefficient of age of the respondents(-0.420) negative with probability value of 0.116 indicating negative and insignificant relationship with the growth of SMEs in Jigawa. . Gender of the respondents (-2.925) with p value of 0.000 indicating a negative but significant relationship with the growth of SMEs in Jigawa. Experience of the respondents and level of education of the respondents indicate insignificant relationship with the growth of SMEs in Jigawa State. Access to finance (XFIN) has a positive coefficient of 5.977 with a probability value of 0.002 which indicates that it is statistically significant at 1%. Level of competition and size of the firm also have a coefficient of 9.331 and 8.189 respectively with a p-value of 0.000 also indicating also a statistical significance of the variable at 1%. Therefore, we can conclude that firms not affected by competition grow more than firms affected by competition, moreover, access to finance, and size of the firm affect the growth of SME in Jigawa State of Nigeria.

Generally the Adjusted R square value is 0.971 indicating that 97% of the variation in dependent variable (growth of SMEs) is accounted by the independent variables (regressors) and therefore we can conclude that factors like competition, access to finance and size of the firm significantly affect the growth of SMEs in the state.

VI. CONCLUSIONS

The study investigated the factors affecting the growth of SMEs in Jigawa State of Nigeria and found that the level of competition, size of the firm and access to finance affect the growth of SMEs in Jigawa State. The regression result shows the coefficient of the independent variables that are consistent with theories. Access to finance found to positively affect the growth of SMEs in state, indicating that the higher the access to finance, the higher the growth of SMEs in the state. The same applies to competition, as the result shows a significant relationship indicating that firms not affected by competition grow faster than firms affected by competition which is also collaborated by the result of the descriptive statistics.

POLICY SUGGESTIONS

- ✓ Government should create enabling environment for the survival of SMEs in the state by way of providing infrastructure.
- ✓ To tackle competition, collaboration between SMEs can be considered by way of entering into joint ventures, the opportunity to combine strengths, information and technological capabilities to increase productivity and turnover.
- ✓ SMEs need to continuously evaluate the environment that they operate in, understanding their competitors and their offerings/service. SME competitiveness depends largely on the speed with which new products can be brought to the market place.
- ✓ SMEs in Jigawa State to be able to confront competition from local and foreign competitors, from developed and emerging economies, need to look into the opportunities these economies will provide.
- ✓ Future researches could perform an in-depth study on the external factors such as competition and other infrastructure..
- ✓ Government should continue with the economic empowerment drive and availing credit to entrepreneurs so that more and more SMEs will come into being to tackle poverty and create employment.

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