



# Public Support Services and Performance of Enterprises in Kwara State, Nigeria

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## ABSTRACT

*This paper examined the effect of public support services on performance of technology enterprises in Kwara State, Nigeria. The study adopted mixed method. Population for the study were 300 technology enterprises and sample size was 247. Simple random sampling technique was employed in this study. The data collected were presented using the partial least square (PLS)-a structural equation model (SEM) tool and NVivo12 for both quantitative and qualitative data analysis. The formulated hypotheses were tested with Analysis of variance (ANOVA) using Statistical Package for the Social Sciences (SPSS). The findings of the study revealed by the SEM results on the two hypotheses were that Finance has a significant effect on job creation ( $R^2 = 0.708$  (70.8%),  $\beta = 0.107$ ,  $t = 0.423$ ,  $p < 0.000$ ) and Training has a significant effect on the customer base ( $R^2 = 0.573$  (57.3%),  $\beta = 0.253$ ,  $t = 1.598$ ,  $p < 0.000$ ). The findings of the study as revealed by thematically analysed qualitative data were that finance and training has significant effect on job creation and customer base respectively. The study concluded that strong and positive relationship exists between public support services and performance of technology enterprises. The study recommended a clear and prioritized support services program or agency for technology enterprises as it is found in other developed nations of the world.*

**Keywords:** Customer base, Finance, Job creation, Public support service, Technology enterprise, Training

## Introduction

Globally, it is an established fact that Small and medium scale enterprises (SMEs) sector plays a vital role and is a key engine to employment generation, increasing the national income and boosting the economy in all sectors, likewise it is a seedbed of innovations and inventions. Technology enterprises sector of SMEs is responsible for most of the advances in new products and process that are technologically inclined, provides most of the employment opportunities but is also a key indicator of the overall performance of an economy. Recently in Nigeria, SMEs have been assisting to promote the growth of the nation's economy. Hence this sector of the economy need to be adequately supported by government in order to promote its growth, development and improve on its vital role to the economy of the nation (World Bank, 2013).

Technology enterprises are very crucial tool in economy development of any nation where it practices encompasses creating, using opportunities and finding resources to solve technology challenges, regardless of the organisational setting. Enterprises are to speedily react to deviations in technology to create alternate ways to retain their competitive advantage by deploying new methods of production which results in the ability to apply novel technology invention daily to the operations of many businesses nowadays.

However, finance is no doubt a significant tool aimed at the development of any firm while access to the exact form of financing based on the firm's requirement is of great importance. Access to financial supports upholds all enterprises to develop and flourish. The Investment Climate Studies by the World Bank show that access to funds expands enterprise performance. It will not only enable market passage, development of enterprises and hazard decrease but equally advances innovation and enterprising movement. Moreover, firms with more noteworthy accessibility to capital are more ready to exploit growth and opportunities. As such, total financial performance will be improved by expanding access to capital. Furthermore, funding is a vital element for deciding the development and survival of SMEs (Richard & Mori, 2012; Beck & Demirguc-Kunt, 2006).

Training, which is another form of support service, is an organized method of learning and development which expand the efficiency of individual, group, and the organization (Goldstein & Ford 2002). Development mentions the accomplishments leading to gaining of new abilities and skills for personal growth of employees. Meanwhile, training improves efficiency in addition to a superior performance on job, by substituting the traditional feeble practices with efficient as well as effective work related practices. Training denotes a planned mediation aims at improving the elements of employee job performance. It is all about improving the competency and expertise that seems to be necessary for the achievement of organizational goals and objectives. Training programs may also help the employees to lessen their anxiety or frustration, which are originated by job been done (Muhammad, Muhammad, & Syeda, 2020).

Nowadays, training is of the utmost significant element in the corporate world for the purpose that it increases the productivity in addition to the efficiency of both workers and the organisation. Ongori and Nzonzo (2011) further express that training and advancement of workers are critical in enterprises in this period of the contest, particularly in SMEs, because of the way that organisations need to support, develop and progress in their business sectors. Today training is perhaps the main element in the business world, as training aids the advancement of skills and effectiveness of both the worker and the association.

As a result of the above mentioned situation and types of support services, SMEs such as technology enterprises frequently run into the problem of sourcing for finance as well as training to enhance their performance, therefore, the objective of this paper is to analyse the effects of finance and training on the performance of technology enterprises. In this view, technology enterprises needs government support in order to break the vicious circle of low investment and low productivity so as to improve the economy. The selected technology enterprises covered manufacturing sub-sector enterprises within Kwara State, such as; Metal fabrication, Renewable energy (solar)/energy-efficient product and technologies device, Forges and machine, Electrical/electronics and information technology device.

### **Research Questions**

- i. To what extent does access to finances affect job creation among technology enterprises in Kwara State, Nigeria?
- ii. In what way does access to training impact the customer base among technology enterprises in Kwara State, Nigeria?

### **Objectives of the Study**

The general objective examined public support services and the performance of enterprises in Kwara State, Nigeria. The specific objectives:

- i. examined the effect of finance on job creation among technology enterprises in Kwara State, Nigeria;
- ii. examined the impact of training on the customer base among technology enterprises in Kwara State, Nigeria.

### **Research Hypotheses**

- i.H<sub>01</sub>: financial support does not have significant effect on job creation among technology enterprises in Kwara State, Nigeria.

- ii.H<sub>02</sub>: training do not have significant impact on the customer base among technology enterprises in Kwara State, Nigeria.

## **LITERATURE REVIEW**

### **Conceptual Review**

#### **Support services**

Hitherto, there is certainly no palpable and globally established definition of support services; however, many attempts by researchers, to define the term have been made. Although support services remain well acknowledged in several nations of the world, their definitions vary from one nation to another. Support service is defined by the Committee of Donor Agencies for Small Enterprise Development (2001) as a service that enhances the performance of the enterprise, its entrance to markets, including its capacity to contest favourably..

Mole (2002) was more exhaustive in his meaning of the term, that support services are an approach by the government towards providing indispensable requirements that will help the enterprise to nurture as well as develop. Hence, in this study, support services will be well-defined as assistance or aid made accessible by public institutions to enterprises to help them function efficiently and to develop their business with the comprehensive resolution of contributing to job creation and customer base.

#### **Finance**

Access to financial aid is critical to enterprise development and growth, and the availability of financial services is unquestionably interrelated to productivity in addition to growth. In other word, firms that develop their access to financial services achieve enhanced profit. In addition, modern economics resolved that financial services are indispensable to improve the performance of SMEs (Cecchetti & Kharroubi, 2012; Mohd Shariff, Peou, & Ali, 2010; Mohd Shariff & Peou, 2008).

Boateng (2004) defined finance as a basis (capital) to be precisely employed to innovate and grow a business to attain success. Capital is vital to the success of the enterprise because this is fundamental to starting an enterprise. Yusuf, Abubakar and Paul (2020) substantiate Boatang (2004) that certainly not a firm can survive or function well devoid of money (capital) to hire workers, develop products, create markets and draw customers.

#### **Job Creation**

It is the belief that jobs are provided in answer to some kind of event or circumstances. It can be perceived when people are involved in meaningful activities that can help them fend for themselves and their immediate families in a society that can bring about the physical and economic development of a nation. Jobs are the cornerstone of economic and social development (World Bank, 2013).

Job creation has attracted scholars and stakeholders minds both in developed and developing nations. The services of both anti-poverty and joblessness programmes have been initiated in Nigeria by diverse governments to limit the menace of restiveness among the youths in the country today. A succession of job creation programmes like Bank of Industry (BOI), National Directorate of Employment (NDE), Technology Business Incubation (TBIs), Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Entrepreneurship Development Programme (EDP), are geared toward providing the youths and unemployed with skills that will assist in starting their businesses through which they can create jobs (CBN, 2018). However, Job creation is tied to enterprise performance through the incentive support services provided by the public institutions. Al-Mubaraki, Muhammad and Busler (2015) agreed that incubation programmes aimed at nurturing, mentoring, networking, access to finance to survive and sustain their enterprise with the hope of creating more jobs to the masses, technology transfer, commercialization of research and development (R&D) results and even economic development.

## **Training**

Training refers to the education and direction provided to entrepreneurs and small and medium business owners to support starting and growing businesses. Examples consist of expertise training, staffing, operations, advertising, access to capital, and business plan (e.g., e-commerce) Boldureanu, Ionescu, Bercu, Bedrule-Grigorut & Boldureanu, 2020).

Noe (2000) viewed training as a deliberate effort by the organisation to expedite employees' learning of job-related competencies, which consist of knowledge, skills and behaviour dire to successful job performance. In the same view, Hashim and Wafa (2002) see training as a prearranged and orderly effort to adjust or develop knowledge, skills and attitudes through the learning know-how, to attain effective performance in an activity. Also, Industrial Training Fund (2006) opined that training is an act and process through which knowledge, abilities, and skills of employees or workers are improved. Training is viewed as a structured step through which people get knowledge and skills for a specific purpose.

## **Customer base**

A customer base is the collection of customers who frequently purchase the goods or services made available by an enterprise. These customers are the highest source of income for such a enterprise. The customer base could also be considered as the enterprise's target market place, where customer behaviours are properly understood from market research or experience. Customers are indeed a chief asset to the firms. A good customer base guarantees a constant source of future income owing to repeat buying by them and cross-buying of additional products offered for sale by the organisation (Dawes, 2009).

According to Kotler Customer base means the enterprise retains its customers by providing a great customer knowledge. Customer base is vital to strong business growth. Loyalty can aid the business to keep the most valuable customers. In addition, customer base is a result of previous helpful experiences developed through the customers and make them return to the company many times owing to these experiences, customers will return often to do business with the company; regardless of whether it may not have the best product, price or service delivery (<http://www.loyaltygator.com/loyalty-benefits>).

## **Theoretical Review**

### **Resource-based theory**

The resource-based theory of entrepreneurship by Penrose (1959) contends that having access to resources by founders is a significant indicator of opportunity-based entrepreneurship and fresh venture growth. This theory centers on the significance of monetary, social, and human resources. Technology enterprises have distinct capabilities that provide a competitive advantage due to the tackiness rooted in their resources. Barney (1991) classifies resources as assets, capabilities, processes, education, information, knowledge used by the firm to improve its performance. Meanwhile, Alvarez and Busenitz (2001) claims that access to resources by a would-be entrepreneur is a significant factor that impacts new venture development. The theory highlighted the importance of social, financial and human resources towards enhancing the entrepreneurial ability to recognize and follow up on found opportunities.

## **Empirical Review**

Abioye, Adeniyi and Mustapha (2017) opined in their study titled the status of entrepreneurship support agencies (ESAs) in Lagos State, Nigeria. The study employed a qualitative multiple case study by contacting 56 SMEs in for interview. The results indicated that the agencies have been unproductive owing to poor operation resulting from encounters such as bureaucratic bottleneck, extra high charges on services, dishonesty, absence of infrastructure and inadequate staffing.

According to Sidi, Agasanuhu, Dawit, and Odunsaiya (2019) examined the effect of government involvement on small and medium scale enterprise and employment generation in Nigeria. The study obtained secondary data employing both the quantitative and qualitative method. The result of the

findings showed that SMEs have been a veritable tool and has contributed a lot to employment generation. Furthermore, the empirical result also revealed that SMEs have significantly contributed to unemployment reduction in Nigeria. The results shows that SMEs level of employment in Nigeria and government supports to SMEs are positively as well as significantly correlated to the general employment level in Nigeria. The result also revealed that the Private sector have not contributed much to job creation in Nigeria.

Moreover, Francis, Agum and Awogbemi (2019) examined the impact of public support on small and medium enterprises development in Nasarawa State: Evidence from Kefi L.G.A. The study used multiple regression model and the technique employed in its analysis was Ordinary least square (OLS). Questionnaire were used to collect data. A sample size of 126 was arrived at from a population of 558. Results of study showed that provision of financial support by government has a significant and positive influence on the development of SMEs in Kefi local area.

**Methodology**

The study adopted mixed-method using quantitative and qualitative data. The choice of survey and interview are informed by the deficiency of each of the methods. Surveys can be specific and limited, whereas interview does not involve preconceiving of the hypothesis for the study (Yin, 2003b). Yin (2011) also submits that the motives for using the interview are consistent with a motive for using the survey. The targeted population of this study comprised of 300 technology entrepreneurs that are practicing individually or as a group. The sample size was determined using Epi Info Statcalc software. The software was adopted because of its level of precision, level of confidence or risk, degree of variability in the attributes being measured and external validity. Simple random sampling technique was employed. Questionnaire was used, also interview guide was used to asked questions from the respondents. The study employed partial least squares (PLS) structural equation model (SEM) approach to analyse the data collected. Qualitative data were analyze using NVivo 12 softwares.

**Descriptive Statistics of the Respondents’ Perceptions based on Study’s Variable**

**Table 1: Descriptive Statistics of the Respondents’ Perceptions based on Variable Questions**

	N	Minimum	Maximum	Mean	Std. Dev
Financial Support (FS)	240	1	5	3.73	0.690
Training (TR)	240	1	5	3.71	0.794
Job Creation (JC)	240	1	5	3.91	0.593
Customer Base (CB)	240	1	5	4.03	0.781

**Source:** Field Survey, 2020

The descriptive statistics of the respondents’ perceptions are presented in table 1 above. The views of the respondents in relation to supports such as finance and training revealed that the respondents on average disagreed with questions on the public supports as shown by both the mean

and standard deviation 3.73, 0.690 and 3.71, 0.794 respectively. In like manner, the perceptions of the respondents in relation to the performance of technology enterprises such as job creation and customer base revealed that the respondents on average disagreed with questions on performance as shown by both the mean and standard deviation 3.91, 0.593 and 4.03, 0.781 respectively.

**Test of Hypotheses**

**Hypothesis One: Effect of Finance and Job Creation**

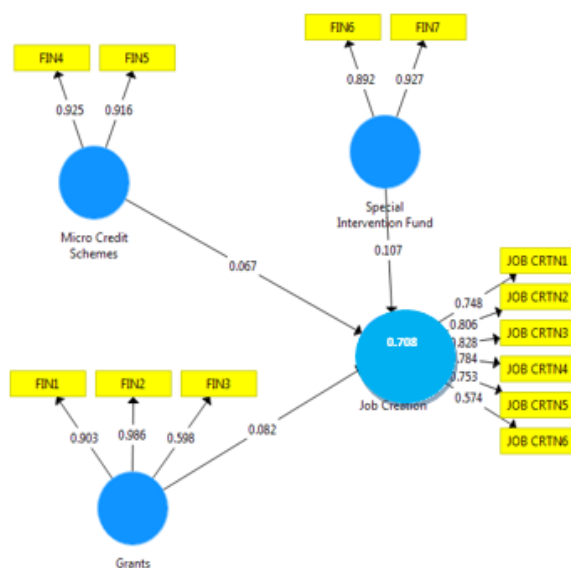
H<sub>01</sub>: financial support do not have significant effect on job creation among technology enterprises in Kwara State, Nigeria.

**Table 2. Structural Model Result for the Job Creation**

	Path coefficient (β)	Sample Mean	Standard Deviation	T statistics	P values
Grants -> Job Creation	0.082	0.069	0.247	0.333	0.003
Micro Credit Scheme -> Job Creation	0.067	0.054	0.214	0.312	0.001
Special Intervention Fund -> Job Creation	0.107	0.155	0.252	0.423	0.000

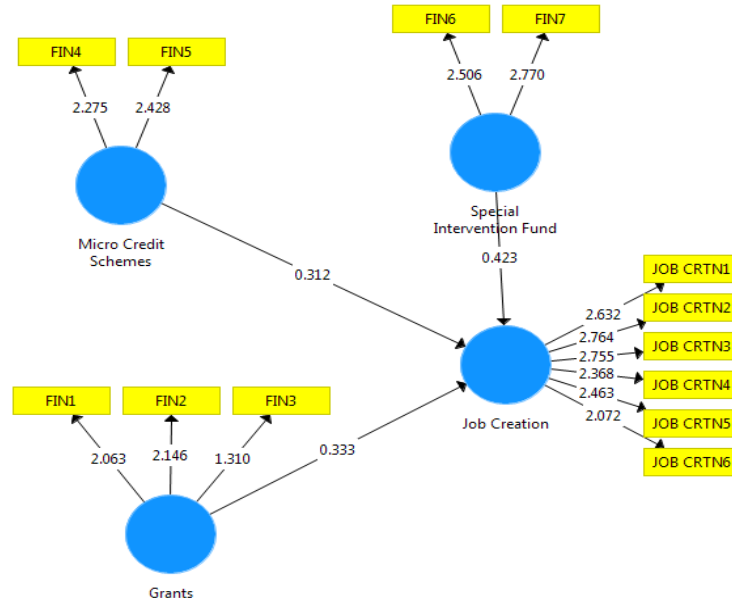
**Source:** Author’s Computation, (2021)

This predicts the effect of finance on job creation. The result of the hypothesis is as follows: Figure 2 below was fully explained in Table 2 above which displays the path coefficients, t- values, and standard error at which the hypotheses were supported or not. The t-values in the study were calculated using 500 re sampling iterations in repetitive bootstrapping. The justification for the selection of 500 samples is because it ensures that every model parameter has empirical sampling distribution and the standard deviation of the distribution served as a proxy for parameter’s empirical standard error (Hair, Sarstedt, Ringle, & Mena, 2012).



**Figure 1: Job Creation Measurement Model (Algorithm testing)**

Source: Field Survey, 2021



**Figure 2: Job Creation Measurement Model (Bootstrapping testing)**  
Source: Field Survey, 2021

In Hypothesis one, the SEM results indicated that finance being an independent construct has a significant effect on job creation with R<sup>2</sup> value of 0.708. Result in Table 2, Figures 1 and 2 indicated that grant has a significant effect on job creation ( $\beta = 0.082, t = 0.333, p < 0.003$ ), similarly, micro-credit scheme has a significant effect on job creation. As shown in Table 2, a significant effect of micro-credit schemes on job creation ( $\beta = 0.067, t = 0.312, p < 0.001$ ) was found, indicating support for the alternate hypothesis which states that finance has a significant effect on job creation. Also, the result shows that special intervention fund has a significant effect on job creation with ( $\beta = 0.107, t = 0.423, p < 0.000$ ) was found, indicating support for the alternate hypothesis which states that finance has a significant effect on job creation

**Hypothesis Two: Effect of Training on Customer Base**

H<sub>02</sub>: training do not have impact on customer base among technology enterprises in Kwara State, Nigeria.

This predicts the effect of training on the customer base. The result of the hypothesis is as follows:

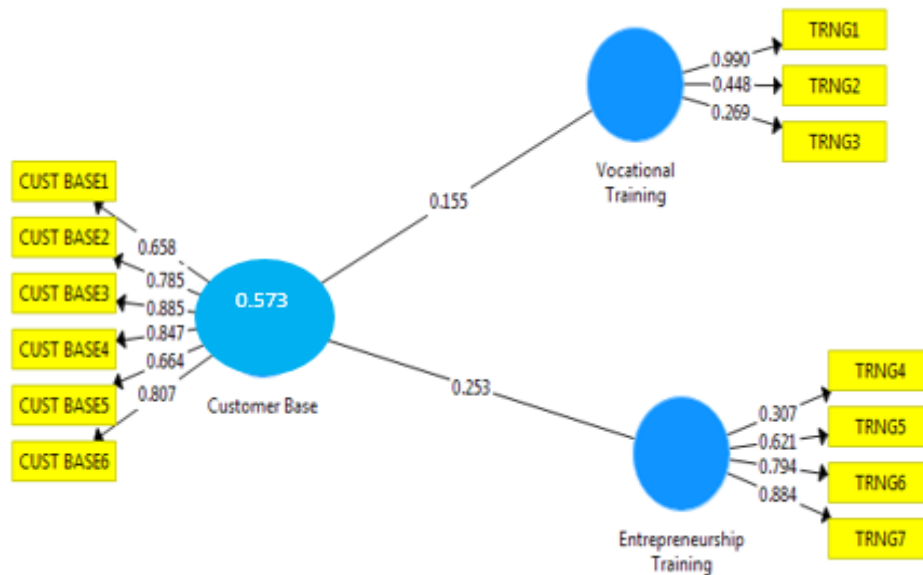
**Table 3: Structural Model Result for the Consumer Based**

	Path coefficient ( $\beta$ )	Sample Mean	Standard Deviation	T statistics	P values
Entrepreneurship Training-> Customer Based	0.253	0.283	0.158	1.598	0.000
Vocational Training -> Customer Based	0.155	0.081	0.206	0.750	0.005

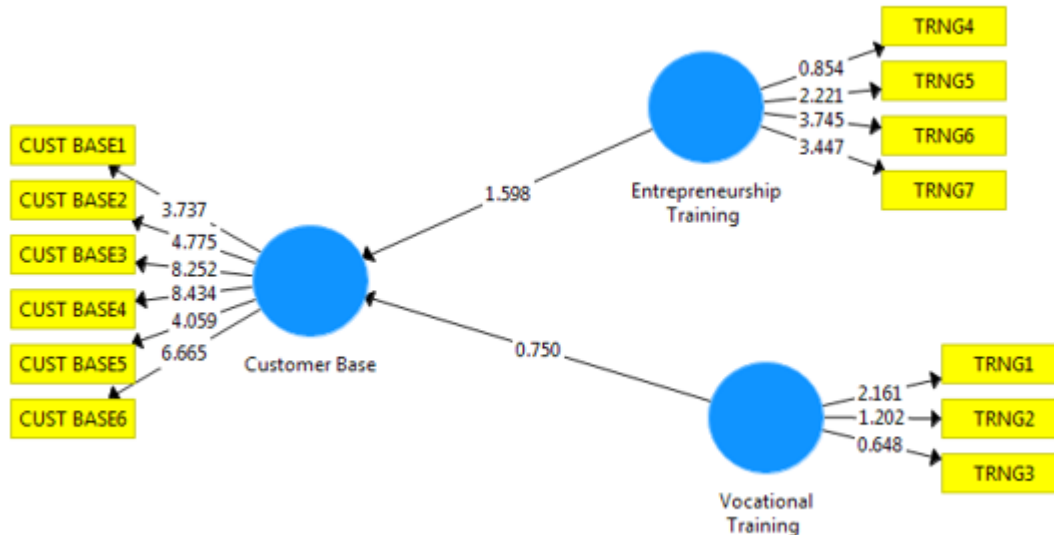
Source: Author’s Computation, 2021

Figures 4 and Figure 5 was represented in Table 3 which displays the path coefficients, t- values, and standard error at which the hypotheses were supported or not. The t-values in the study were calculated using a 500 re sampling iterations in repetitive bootstrapping. The justification for the selection of 500 samples is because it ensures that every model parameter has empirical sampling distribution and the

standard deviation of the distribution served as a proxy for the parameter's empirical standard error (Hair *et al.*, 2012)



**Figure 3: Customer base Measurement Model (Algorithm testing)**  
Source: Field Survey, 2021



**Figure 4: Customer Base Measurement Model (Bootstrapping testing)**  
Source: Field Survey, 2021

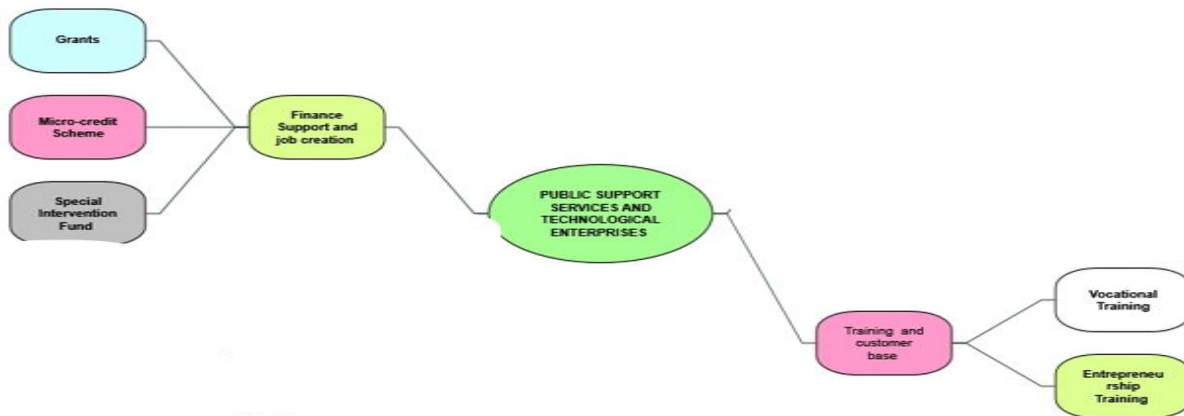
In Hypothesis 2, the SEM results indicated that training being a variable of the support services (independent construct) has significant effect on customer base with R<sup>2</sup> value of 0.573. Result in Table 3, Figure 3 and 4 indicated that entrepreneurship training had a significant effect on customer base ( $\beta = 0.253$ ,  $t = 1.598$ ,  $p < 0.000$ ), similarly, vocational training has significant effect on customer base. As shown in Table 3, a significant effect of vocational training on customer base ( $\beta = 0.155$ ,  $t = 0.750$ ,  $p <$



0.005) was found, indicating support for the alternate hypothesis which states that training services has significant effect on customer base.

### Qualitative Results and Analysis

In line with ethnographical designed the study involved participants' interview to complement the result arising from the questionnaire. Participant observation involves the observer being a member of the setting in which they are collecting data. The study was able to see things that escape awareness of the participant when questionnaire was used as an instrument for data collection. The interviews were tied to the research question(s), which acted as a guide. The participants' interview codes were pseudonyms which represented the identities of the study areas that were conducted to prevent identification and protect confidentiality in line with ethics of research.



**Figure 5: Thematic Analysis of Public Supports Services and Performance of Technology Enterprises**

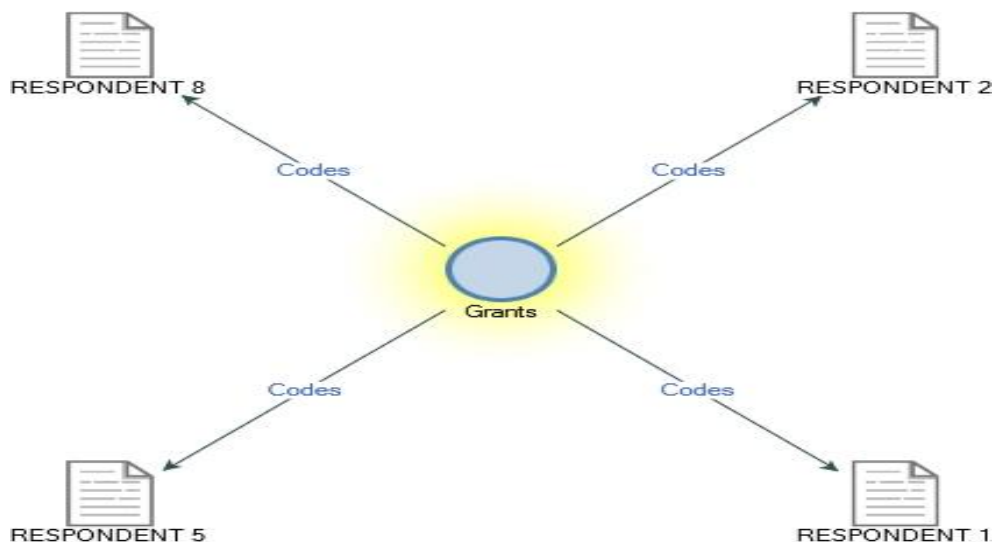
Source: NVivo 12 Output

#### **Theme one:** Finance and job creation in the technology enterprises

The first theme revealed the effect of finance on job creation in the technology enterprises. Base on the responses from the various interviewers, the respondents described various ways of financial supports that could lead to job creation; grants, micro credit scheme and special intervention fund as depicted in the diagram below.

Figure 6 revealed that four respondents affirm the contributions of grants as financial support services in enhancing job creation among the technology enterprises as revealed by the questionnaire. For instance respondent coded respondents (2) when asked What type of support services do you think a young business like yours should receive from the Government? He responded by saying *“Finance in term of loan or grants”*

Respondents 8, added that *“availability of fund will encourage enterprises to go into full manufacturing thereby creating employment for people. Also importation of finished product can be discourage rather import the parts and allow people to go into assemblage, you know several people are always involved in assemblage of machines.*



**Figure 6: Respondents on Grants**

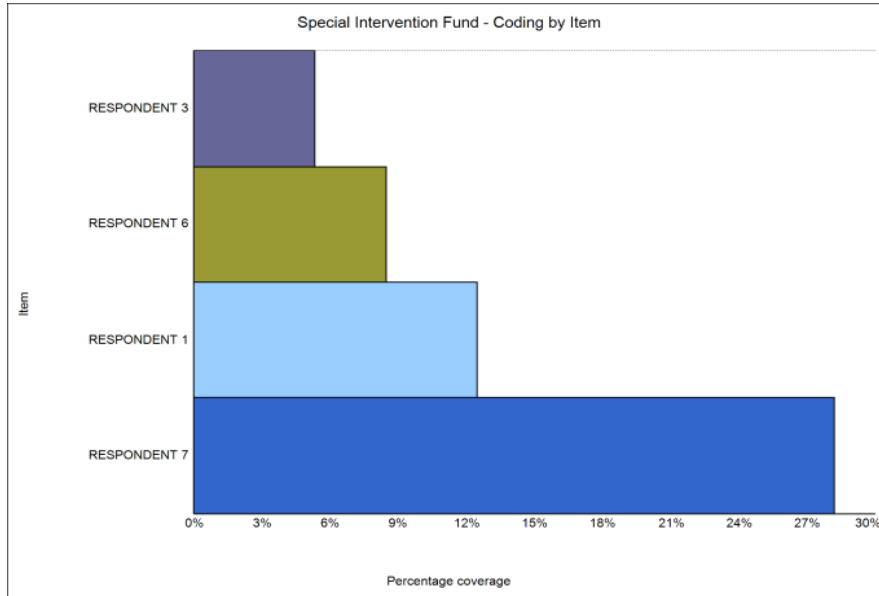
**Source: Nvivo 12 Output**

However, Respondent 2, suggested that challenges such as “*the collateral from bank such as landed property, high ranked public officers and high interest, these are too many for young entrepreneurs like us to bear. Also, the repayment period is always short*”. Have restricted small enterprises from drawing up loans from commercial banks.

**Respondent 2 further states that** “*the government is expected to provide steady source of power supply, this will improve the efficiency and improve productivity. Provision of security for the safety of the organisation is also paramount.*

*If financial assistance inform of access to grant or loan is made available it will improve the scope of work and more hands will be required and more staff will be required, hence improve job creation.*

**Similarly Respondent 3 suggested that** If fund is available, the enterprise will be able to buy, more machine for production. Productivity will increase, more goods or product will be produced and more people will have job to do. To corroborate the above, Respondent 10 also affirm that finance, the enterprise will be able to employ more people.



**Figure 7: Special Intervention Fund- Coding by item**

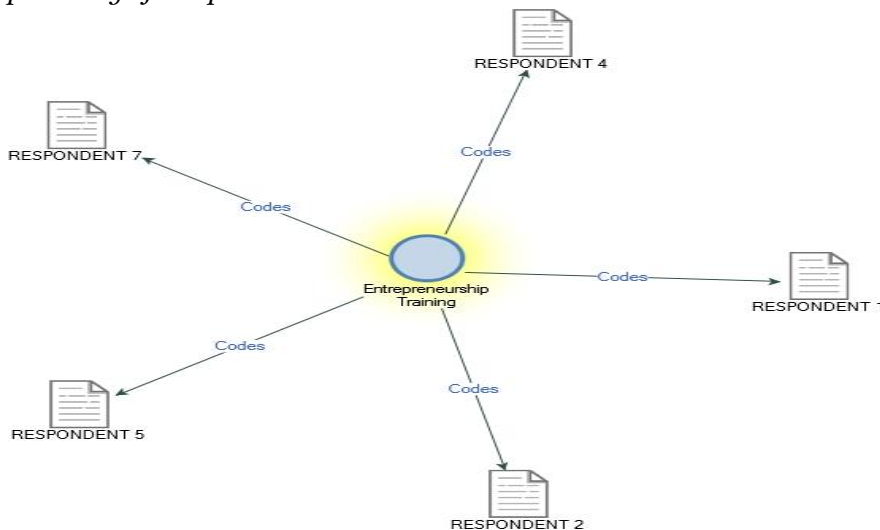
**Source: Nvivo 12 Output**

Respondent coded Respondent 7 however, identified lack of information, little or no moratorium and high interest rate. Government is expected to stick to one digit interest rate charged by banks. Most importantly, Bank of industry should be made easily accessible to young and growing enterprise.

**Theme Two:** training on customer base in the performance of technology enterprises. Most of the respondents expects training such as relationship management training, financial literacy training, vocational training and entrepreneurial training that will enhance their self-efficacy, locus of control and general opportunity recognition capacity to enhance their customer base

**Respondent (4)** claimed that, *if such training is received, it will definitely have a positive impact on our business and this will attract and retain customers.*

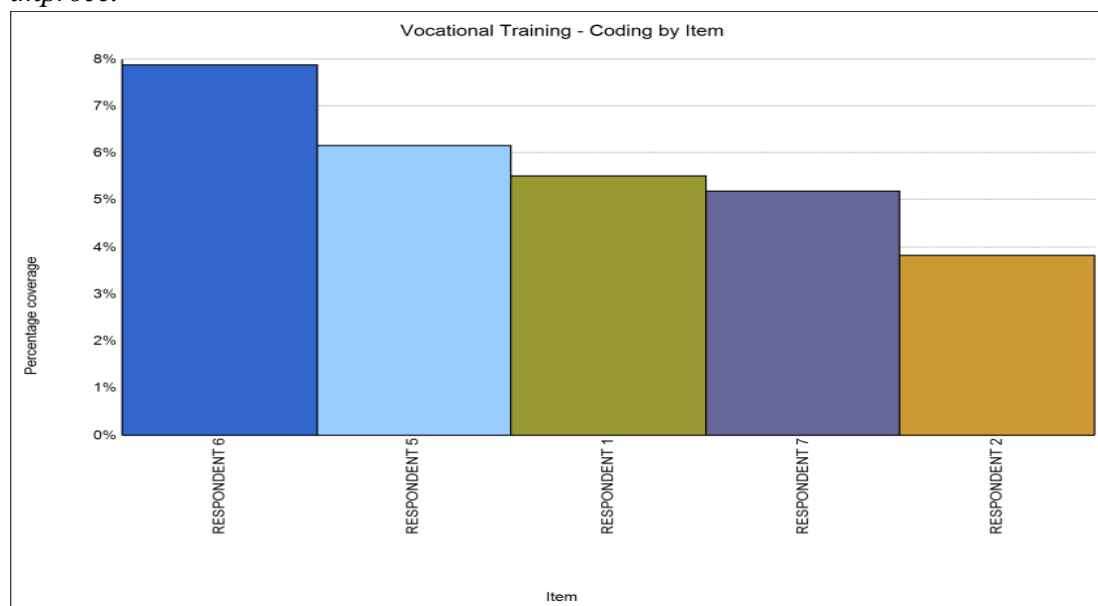
Although according to **Respondent 5** *None of the training is enjoyed by my enterprise, but I expect government to organize highly subsidized or free training, using giant in the industry from the developed world, research institute and others, this will enhance our performance. I equally expect business management training as well as training on innovation and creativity management, also patenting of our product.*



**Figure 8: Respondents on Entrepreneurial Training**

**Source: Nvivo 12 Output**

Respondent 9 submit that “it will improve my skills and that of my staff and customer base will be improved”. He further added that some of our client or customer are those who have experienced or visited develop countries and will expect us to replicate to them same experience on our product and services. If we are able to present what is available in the diaspora, I believe our customer base will improve.



**Figure 9: Vocational Training- Coding by Item**  
Source: Nvivo 12 Output

### Discussion of Findings

The hypothesis one of the study determined the effect of finance as a support service on job creation both the results of the SEM and the interview revealed a significant effect through which finance affect job creation. All the proxy of finance as the independent variable were found to be significant. This was in line with the outcome of the study by Bunyasi, Bwisa and Namusonge (2014) which showed that, access to entrepreneurial finance has a positive influence on the growth of SMEs. The outcome of this study provided significant information, especially to the government agencies responsible for the development of SMEs. Dagogo (2015); Ayodele (2016); Hartsenko and Sauga (2013) confirmed that financial assistance increases productivity of Estonian SMEs, thus contributing to the economic development.

In hypothesis two, which states that training do not have impact on customer base. The study found that various form of training has significant effect on customer base. Studies such as Ogundele, Akingbade, and Kinlabi (2012); Zindiye, Chiliya and Masocha (2012); Mori (2015); Gengeswari, Padmashantini, and Sharmeela-Banu, (2013) and Omotayo and Joachim (2008). This is also supported evidence of the effect of all loyalty programs on building and maintaining customer base.

### Conclusion

Since it was established that both financial and training supports are essential elements that will ensure job creation and a robust customer base by technology enterprises, the study therefore concluded that there exist strong and positive relationship between public support services and performance of technology enterprises.

### Recommendations

Based on the findings and conclusions drawn from this study and the need to strengthen and improve the performance of technology enterprises in Kwara State, Nigeria, the recommendations were that:

- i. The government of Nigeria should prioritise support services for technology enterprises by setting up grants, micro credits and special intervention fund programmes specifically for technology enterprises as it is found in other sectors of the economy.
- ii. The government should provide well equipped training centres that offers both vocational and entrepreneurship trainings.
- iii. The government of Nigeria should take the issue of technology enterprises very seriously in order to inspire those who venture into sub-manufacturing sector, in that way there will be an appreciable decrease to the level of increasing unemployment currently been experience in the country.

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