

**ENTREPRENEURIAL EDUCATION AND SMEs: CURBING EMERGING
CHALLENGES IN KANO STATE NIGERIA**
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ABSTRACT

This study evaluated the effect of entrepreneurial education on small and medium scale enterprises (SMEs) operators in curbing emerging challenges in Kano State, Nigeria, using 393 respondents selected from manufacturing, education, trade and other services in Kano state, Nigeria. SMEs' efforts toward providing solution to the problem of unemployment in Nigeria and the world at large face stiff opposition from their conception as a result of many factors being responsible. The study employed cross sectional research design in which data was collected using questionnaire, results using Pearson's linear correlation and regression analysis show positive and significant relationship. Entrepreneurial education on SMEs measure had a significant effect (F – statistic = 13.101; t – statistic = 3.620) and was significant. The study adds value to the growing body of knowledge in the field of entrepreneurial development activities. The study serves as a reference to anyone who is interested in establishing his personal business as it provides insight into the improvement of entrepreneurial education in starting a new business and also for any organization that is interested in achieving profitability or continue sustaining effective business venture for curbing emerging challenges in Kano state Nigeria. The study recommends that entrepreneurial education should be encouraged by inspiring deserved workers/operators to acquire more knowledge while in service by attending workshops, conferences and leadership training and ensure that such trainings are done frequently so that their abilities can be broadened and improve their curbing of emerging challenges.

Keywords: *entrepreneurial education, small and medium scale enterprises (SMEs), SMEs measures.*

1. INTRODUCTION

The explosion and growth of small and medium scale enterprises (SMEs) undoubtedly has positively affected bottom-line economic activities. The upward economy boom has led to the creation of employment, alleviation of poverty, improved standards of living, generated more revenue for governments, enhanced the use of local raw materials, creating viable markets, act as a training ground for future entrepreneurs and reduction in crime rate (Kunday, 2014). Kano State in Nigeria has been a center of industrial and commercial activities for centuries and has greatly contributed to the economic development of Nigeria (K-SEEDS, 2004). SMEs in Kano for some years now have not performed creditably well and hence have not played the expected vital and vibrant role in the economic growth and development of Nigeria (Kabiru & Kabir, 2014; Taiwo, Agwu & Falohun, 2016). Although the Nigerian government is turning to SMEs as a means of economic development and solving problems of unemployment, several challenges are currently facing Nigerian SMEs such as lack of necessary business ideas (Adesanya, 2014), lack of appropriate

and adequate managerial and entrepreneurial investment (Gbandi & Amissah, 2014), poor funding (Aminu, Salau, & Pearse, 2013), lack of infrastructure (SMEDAN, 2013), government policies (Nevin, Olatunji & Akinbiyi, 2016; Abeh, 2017), lack of action plan to deal with eventualities (Ebitu, Basil, & Alfred, 2016), inadequate preparation of the entrepreneurs in form of training (Oyebola, Irefin & Olaposi, 2015), inexperience (Darus, Yunus, & Rahman, 2017) and widespread corruption and harassment of SMEs in the country by some agencies of government over unauthorized charges and levies which have plagued curbing emerging challenges of SMEs in the country (Aminu, Salau & Pearse, 2013). SMEs curbing emerging challenges is also constrained by internal and external factors, such as the carrying capacity of the environment, competition, government regulations and bureaucratic procedures (Ebitu, Basil & Alfred, 2016; Eniola & Entebang, 2015; Adisa, Abdulraheem & Mordi, 2014; Bubou, Siyanbola, Ekperiware, & Gumus, 2014; Oni & Daniya, 2012).

These challenges have led to gradual collapse of the sector according to Olubukola (2013) and so no vibrant SME sector with capacity to absorb unemployed youths (Ayozie, Jacob, Umukoro & Ayozie, 2013; Olubukola, 2013; Nigerian Bureau of statistics News, 2016). This unemployment has led to serious current wave of kidnappings, political thuggery and youth restiveness in the nation as reported by Nigerian Bureau of statistics (News, 2016). Previous studies showed that many factors responsible for SMEs curbing emerging challenges are lack of necessary business ideas, lack of appropriate and adequate managerial and entrepreneurial skills, low funding, poor infrastructure, unsupportive government policies, poor planning, and inexperience. No study has been conducted to specifically establish the effect of entrepreneurial education in curbing emerging challenges of SMEs particularly in Kano state Nigeria. Therefore, the need for this study to answer the following research question “What is the effect of entrepreneurial education in curbing emerging challenges of SMEs in Kano State, Nigeria?” Hence the following null hypothesis (H_0) “Entrepreneurial education has no significant effect on curbing emerging challenges of SMEs in Kano State, Nigeria”.

2. LITERATURE REVIEW

2.1 Entrepreneurial education

Entrepreneurial education is the process or series of activities which aim to enable an individual assimilate and develop knowledge, skills, values and understanding which allow a broad range of problems to be defined, analyzed and solved (Njoroge & Gathungu, 2013). Njoroge, *et al* (2013) emphasized that it is more planned and systematic effort to modify or develop knowledge, skills through learning experiences to achieve effective performance in an activity or range of activities. Entrepreneurial education according to Wanger (2010) incorporates both informal and formal methods. The methods used content delivery and it varies depending on the learner's group. The formal aspects of entrepreneurial education focus on providing the theoretical and conceptual frameworks which underpin entrepreneurship for example primary, secondary school studies, vocational education and education at tertiary studies (Colleges and University). The educator acts as an expert by instructing and facilitating the learning process. The informal aspects of entrepreneurial education focuses on skills building, attribute development and behavioral change (practical) for instant,

learning at capacity building center, incubation centers training, experts' visiting at work stations, TV/Radio talk shows, newspapers articles or related studies. To Wanger (2010), the informal education combines and integrates with the formal aspects of education to enhance curbing emerging challenges. Wanger (2010) emphasized that entrepreneurial education and training reinforce knowledge, skills and attitudes.

To Ganyaupfu (2013) entrepreneurial education includes managerial competence and industry experience. Experience is the significant characteristic that leads the entrepreneur to manage resource toward the set goal of the enterprises, (Akinruwa, Awolusi, & Ibojo 2013). Entrepreneurial experience is relevant to the growth of the firm and ownership position. Manager' experience has an impact on the growth of a company's performance; it also brings about perfect corporate governance. Entrepreneurial competence is defined as the individual characteristics including attitude and behavior, which allow the entrepreneur to achieve business success (Sarwoko, Surachman, Armanu & Hadiwidjojo, 2013). Kiggundu (2012) noted that entrepreneurial competency is the sum total of the entrepreneur's requisite attributes for successful and sustainable entrepreneurship which includes attitudes, values, beliefs, knowledge, skills, abilities, personality, wisdom, expertise (social, technical, managerial), mindset and behavioral tendencies. Han (2016) defined entrepreneurial competencies as the capability of entrepreneurs to face effectively a critical situation by making sense of environmental constraints and by activating relational and internal specific resources. Nerisa (2015) argued that entrepreneurial competencies are strongly associated with managerial competencies. Entrepreneurial education itself is a means through which knowledge can be gained and includes all the teaching, formal and informal learning, tutoring and instructing individuals receive in their background years (Kunene 2008).

Adesanya, (2014 reported that higher levels of entrepreneurial education such as university, or college level education were significantly related with higher performance of the entrepreneurs in relation to sales or profitability and which was also true for sustainability. The implication of Adesanya's finding is that for an entrepreneur to succeed, university or college level education acquired is put in use in his business as it is very important and the rate of company's business failure will be low. People with higher university or college level education actively search for new opportunities, which are positively related to higher growth. Rauch and Rijdsdijk, (2013) stated that higher university or college level education of entrepreneurs is in negative relation with their company's business failure. Higher university or college level education is an advantage for the entrepreneur to maintain the sustainability of the company and which is the opposite case for those without a higher formal educational background. From Rauch and Rijdsdijk, (2013) findings', its implication is that higher university or college level education has connection with searching for new opportunities in business which relate positively to growth and negatively to failure. Also individuals with advanced educational backgrounds develop more intellectual capability and knowledge that can aid them in making strategic choices which can lead to firm presentation in any business environment.

This present study therefore investigated both the formal and informal levels of entrepreneurial education as defined by Wanger (2010) and Sarwoko, *et al* (2013) because they combined both learning at conventional schools setting such as primary

school, secondary school studies, education at tertiary studies (colleges and university) and trainings /learning at capacity building center, experience and competencies, incubation centers training, experts' visiting at work stations, TV/Radio talk shows, newspapers articles or related studies and vocational training. All these can be blended together to give customer satisfaction in the firm thereby leading to firm's success in curbing emerging challenges in contemporary Nigeria.

2.2 Small and Medium scale Enterprise (SMEs)

There is no single definition of small and medium scale enterprise business that is universally accepted. For instance, different sectors of the economy have different interpretations of the SMEs business. Although different countries define SMEs businesses differently, it is accepted practice to make use of quantitative and qualitative criteria when attempting to define small and medium scale enterprise business. In the European union the most frequent upper limit designation of SME is 250 employees, but some countries set the limit to 200, while the United States consider SME to include firms with fewer than 500 employees (Organization For Economic Cooperation and Development, 2005). SMEs from Nigeria context are described thus: The Federal Ministry of Commerce and Industry, Nigeria described SMEs as firms with a total investment N750, 000 as capital but excluding costs of land and paid employee of up to fifty (50) persons (Osamwonyi, 2010). Central Bank of Nigeria (CBN) defined SMEs as those enterprises with turnover of up to N500, 000 only. National Council on Industry Nigeria (2001), defined SMEs as enterprises with a labour size of 11-100 workers or a total cost of not more than N50 million, including working capital but excluding cost of land. The study adopted the definitions given by the National council of industry (NCI, 2001) as the operational definition of SMEs. The choice was made considering the total cost (#50 million) employed and the number of employees (11-100) as measuring indicators and also as they enabled the researcher to capture several SMEs at the grass root level of the areas.

2.3 SMEs measures in curbing contemporary challenges in Nigeria

In the field of entrepreneurship, SME has been considered as an important construct. There has been no agreement, however, among researchers on the appropriate measure of SMEs presentation. Previous studies have suggested that growth and financial are important presentation of measures for small and medium enterprises (Parker, 2000; Soriano, 2010; Sefiani & Bown, 2013). Omar, (2010) used nonfinancial measures of SMEs presentation such as customer and product performance, customer satisfaction and employee turnover. Egele (2018) revealed nine important criteria that are often used as indicators of business success thus: Profit, growth and innovation, firm-survival or longevity, contributing back to society, personal satisfaction, satisfied stakeholders, in particular customer satisfaction and employee satisfaction, achievement of work-life balance and public recognition. Financial measures are considered critical in determining the survival and success of the firm. SME measurement is classified into four namely: (i) Profit which include: return on assets, return on investment and return on sales (ii) Growth in term of: sales, market share and wealth creation (iii) Stakeholder satisfaction which include: customer satisfaction and employees satisfaction and (iv) competitive position which include: overall competitive position and success rate in

launching new product (Egele (2018). This study adopted profit, sales growth, innovation, years of survival and personal satisfaction from the literature as measures of SMEs in curbing contemporary challenges in Kano state Nigeria.

2.4 Empirical Review

Prior empirical studies have established a positive relationship between entrepreneurial education and SMEs measures. For example, Akujo and Akele, (2017) examined encouraging entrepreneurship education among students of tertiary institutions in Imo state; challenges and strategies, they used questionnaire to collect information from 50 self employed graduates in small business firms. The result revealed that entrepreneurship education equips the unemployed with better skill to be self reliant. This indicates that success of SMEs business depends largely on education possessed by owner-managers.

Okoye (2017) investigated ICT skills required of business educators for effective entrepreneurship education in tertiary institutions in Anambra state. 45 business educators were collected information from using structured questionnaire. The result revealed that communication technology, managerial and organization ICT skills are required of business educators for effective entrepreneurship education. This suggests that curbing emerging challenges of SMEs will depend on communication technology, managerial and organization ICT skills which will enable operators to perform effectively when such skills are acquired through entrepreneurship education. Enyekit and Ogwunte (2017) examined the tacit knowledge management and entrepreneurship education skills development among university students for sustainable development in Rivers state. They obtained information from a sample of 141 students with self structured questionnaire. The result from the analysis revealed that tacit knowledge management skill is relevance in entrepreneurship education which will enable operators to be self confidence in specific business areas such as technical, negotiation, planning marketing, time management, and financial management skills. This means that the SMEs will grow beyond the first stage of enterprise development to other stages, suggesting that curbing emerging challenges of SMEs depends on tacit knowledge management skills entrepreneurs acquired through formal education. It becomes pertinent that SMEs owners, managers and staff that do not adhere to such education for effective competence to carry out the accounting and marketing performance as cited in Akinruwa, *et al* (2013) will not improve the performance of their firms in curbing emerging challenges.

These imply that formal education that is university or college level could be a motivator. It enables one to see opportunities more clearly, through both informal and formal interactions. A skill in the area of specialization enhances the chances of identifying available opportunities in their areas of specialization which can be through innovation. Acquiring education will enable entrepreneurs achieve success in their firms. This also indicates that innovation is very important for success of business, entrepreneurs that acquire education are creative in initiating actions and carrying out their business activities as growth and business success are related to educated labour force which assist businesses to gain some competitive advantage. Similarly, Zannah, Mahat, Ariffin and Ali (2017) examined the role of demographic factors of owners-managers on small and medium enterprises (SMEs) performance in Yobe State,

Nigeria. Results indicated that education and other variables had a positive and significant relationship with the SMEs performance. The implication in Zannah, *et al* (2017) findings is that entrepreneurs in SMEs acquired education that relates to their entrepreneurial business activities as their findings have positive and significant relationship with the SMEs performance. These enabled the entrepreneurs set clear goals at the beginning of their business venture which made them have higher chances of competing and even perform better than those who do not. In a related study, Ajani and Oluyemi (2016) examined the relationship between entrepreneurial characteristics and performance of small and medium scale enterprise (a study of SMEs in Yaba LCDA). Results revealed that entrepreneurial characteristics, entrepreneurial competency, orientation and the level of education of an entrepreneur all had significant effect on the performance of SMEs in Yaba, Nigeria. This implied that acquiring education enabled the entrepreneurs achieve success in their firms which enable them set goals, write their business plans, evaluate staff, communicate views and ideas and networking's which lead to their business success.

3. METHODOLOGY

The study adopted a cross-sectional survey design to collect data from a sample of 393 owners, managers and staff in Kano state, using purposive and stratified random sampling techniques. Only those SMEs registered with the Ministry of Trade, Commerce and Industries Kano state and had operated for two years and above and were in manufacturing, education, trade and other services were selected. Data was collected using a questionnaire. The instrument was based on a five point Likert scale as used Morgan and Hunt (as cited in Zainudin, 2014) where 1 = very low; 2 = low; 3 = moderate; 4 = high; 5= very high. The questionnaire had seven items on IV entrepreneurial education and 13 items for DV SMEs measure in curbing emerging challenges, formulated by the researcher using literature. The questionnaire was tested for validity using experts from Bayero University Kano and reliability using Cronbach alpha test which had average of 0.752 for entrepreneurial education and 0.952 for SMEs measure, meaning that the instrument adequately measured what was intended since it was above the recommended value of 0.70 (Zainudin, 2014). Data was presented and analyzed using means, standard deviations, Pearson's linear correlation coefficient and linear regression. In this study the level of significance is 5% which is equal to 0.05 sig value and was used to test the null hypothesis. Screening the raw data was done through checking common method variance, missing values, outlier detection and handling, normality, linearity, sampling adequacy and sphericity and multicollinearity. All these tests were first confirmed with the required rules of thumb before final analysis was done.

4. FINDINGS AND DISCUSSION

The study investigated the effect of entrepreneurial education of SMEs operators in curbing emerging challenges in Kano State, Nigeria. Data on entrepreneurial education and SMEs measures in curbing challenges were collected using 20 items in the questionnaire. Respondents' rating on extent of their entrepreneurial education exposure and SMEs measures in curbing challenges were summarized using descriptive statistics. (Appendix 1).

The results revealed that respondents rated their entrepreneurial education exposure to be generally low. This was indicated by an overall average mean index for entrepreneurial education of 2.49 and standard deviation of 0.743 falling under low extent on the interpretation scale. The low rating suggested that respondents were not acquainted with the entrepreneurial education at five elements of entrepreneurial education whose mean scores fell under low extent such as exposure to secondary school, exposure to capacity building/seminar/workshops, exposure to business incubation, exposure to expert visit and exposure to TV/Radio talks. The moderate levels of exposure rating in the interpretation guide were exposure to tertiary studies (colleges and university) and exposure to newspapers. This indicates that SMEs owners, managers and staff in Kano state, Nigeria that had moderate exposure of entrepreneurial education acquired that at tertiary studies (colleges and university) and their ability to read newspapers implying that majority of the SMEs operators lacked expertise from these two areas as they never underwent any training on such levels. Generally, respondents rated their SMEs measures as being moderate, as indicated by the average mean of 3.31 and low score on standard deviation 0.690, suggesting that scores did not deviate much from the mean. The highest scored aspect of SMEs measure was competitive strength, suggesting that SMEs viewed their business competitive strength as being the best asset they had. The overall picture on SMEs measures suggested that the owners, managers and staff were not very satisfied with the current level of their measures, since they were not able to rate any aspect of the measuring variable very high. It is also important that the SMEs were able to identify what was not doing well in their enterprises, an indication that they could improve.

4.1 Relationship between Entrepreneurial education and SMEs measures in curbing emerging challenges in Kano state, Nigeria

Under correlation analysis, the researcher ascertained the extent to which measures of SMEs was correlated with the entrepreneurial education in Kano state, Nigeria. The two variables were correlated using Pearson's linear coefficient correlation as indicated in table 1.

Table 1: Pearson's linear Correlation Coefficients for Entrepreneurial Education and SMEs measure in curbing emerging challenges in Kano state, Nigeria

Variables correlated	R-value	Sig	Interpretation
Entrepreneurial education Vs SMEs	0.180	P<0.001	Significant measure correlation

Correlation Sig. (1-tailed).

Source: Researcher's Computation (2019)

Based on the results in Table 1, entrepreneurial education versus SMEs measure r-value (zero order) = 0.180 is significant at 0.000, therefore the corresponding study design was achieved with the revelation that entrepreneurial education significantly correlated with SMEs measure in curbing challenges in Kano state Nigeria, because this result is in line with the threshold of its significance level being below 0.05. This also conforms to the postulations of the theories on which this study was based. It indicated that entrepreneurial education enhances human knowledge (Egele, 2018),

further suggesting that increased entrepreneurial education stimulates SMEs entrepreneur in curbing challenges in Kano state Nigeria. However, the correlate is positive but weak, which may imply that entrepreneurial education received and therefore possessed was not in line with what was needed to run their ventures.

4.2 Testing the null hypothesis

Null hypothesis was stated that “Entrepreneurial education has no significant effect on curbing emerging challenges of SMEs in Kano State, Nigeria”.

To test this, data on entrepreneurial education was regressed with the data on small and medium scale enterprises measures (appendix 1). Results are indicated on table 2.

Table 2: Regression Analysis for Entrepreneurial Education and SMEs measure in curbing emerging challenges in Kano state, Nigeria

Variables Regressed	Adjusted R square r^2	F-value	Sig.	Findings
Entrepreneurial education Vs SME measures	.030	13.101	.000	Significant
Coefficients	B	t	p- value	Decisions
(Constant)	2.873	23.065	.000	Rejected
Entrepreneurial education	.171	3.620	.000	Rejected

Source: Researcher’s Computation (2019)

The results of linear regression in Table 2 show that the model was significant since the sig value (0.000) was less than 0.005. The adjusted r square (r^2) indicate that the predictor (entrepreneurial education) explains 3% variations in SMEs measures (Adjusted r square= 0.030). The F statistic and p- value show that the model is significant at 0.000. Based on these results, the null hypothesis is rejected and we infer that entrepreneurial education can significantly affect SMEs measures in curbing emerging challenges in Kano state, Nigeria. The coefficients suggest that a one unit

increase in entrepreneurial education can bring a 0.171 improvement in SMEs measures and vice versa ($\beta = 0.171$) and this is statistically significant ($\text{sig} = 0.000$, $t = 3.620$).

5. DISCUSSION

The study intended to establish whether entrepreneurial education can significantly influence SMEs measures in curbing emerging challenges of SMEs in Kano State, Nigeria. The findings did not support the null hypothesis rather it revealed, that entrepreneurial education significantly affect SMEs measures in curbing emerging challenges of SMEs in Kano State, Nigeria. This finding is consistent with many prior empirical studies. Specifically, the positive effect between entrepreneurial education and SMEs measures is consistent with the findings by Akinruwa, Awolusi, and Ibojo (2013) who indicated that possession of adequate entrepreneurial education results into enhanced performance of SMEs entrepreneurs; founder's level of education are prerequisite for successfully business running. (Ganyaupfu, 2013); higher education is an advantage for the entrepreneurs to maintain the sustainability of their companies and which is the opposite case for those without a higher formal educational background (Rauch & Rijdsdijk, 2013); education possessed by owner-managers of SMEs influences growth of business (Ajani and Oluyemi, 2016; Akujo & Akele, 2017); communication technology, managerial and organization ICT skills enable operators to perform effectively (Okoye 2017); higher levels of entrepreneurial education enhances performance of the entrepreneurs in relation to sales or profitability and which is also true for sustainability (Adesanya, 2014; Enyekit & Ogwunte, 2017).

Ajani, *et al* (2016) who reported that level of education of an entrepreneur have significant effect on the performance of SMEs, also Zannah, *et al* (2017) reported that demographic factors of owners/managers especially education significantly and positively influenced SMEs performance.

5. CONCLUSION

Entrepreneurial education if well-developed can positively and significantly influence SMEs measures in curbing emerging challenges in Kano state, Nigeria. The results of this study serves as reference to anyone who is interested in establishing his personal business which will provide insight into entrepreneurial education in starting a business and also for any organization that is interested in achieving profitability or continue sustaining effective business to achieve growth and sustainable development thereby curbing emerging challenges in Kano state, Nigeria.

6. RECOMMENDATIONS

- a) Entrepreneurial education should be enhanced by owners of SMEs through putting measures for acquiring more knowledge by the staff while in service.
- b) In-service training measures such as workshops, conferences and inviting experts for talks, leadership training for owners and managers and so on should be sustained and continuous as these will encourage deserved workers and owners to attend. This can be done through linkage by the stake holders - government, nongovernmental organization and owners.

These operators' capabilities enhancement will help to positively influence SMEs in their performance and continually curbing emerging challenges in Kano state and Nigeria in general.

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Appendix 1

Means and standard deviations on entrepreneurial education and SMEs'

measure in curbing emerging challenges in Kano state, Nigeria				
Entrepreneurial education elements	Mean	SD	Interpretation	Rank
Tertiary studies (colleges and university)	2.89	1.273	Moderate	1
Newspapers	2.75	1.263	Moderate	2

TV/Radio talks	2.58	1.305	Low	3
Secondary school	2.51	1.123	Low	4
Capacity building, seminars/workshops	2.37	1.182	Low	5
Expert visit	2.23	0.927	Low	6
Business incubation	2.09	1.087	Low	7
Average mean	2.49	0.743	Low extent	
SMEs measures indicators	Mean	SD	Interpretation	Rank
Competitive strength	3.63	0.833	High	1
Customer satisfaction	3.54	0.707	High	2
Sales volume	3.48	0.932	High	3
Increase in number of customers	3.45	1.042	High	4
Increase in profit	3.42	0.989	High	5
Supply of inputs	3.36	0.808	Moderate	6
Meeting benchmark	3.31	0.852	Moderate	7
Personal satisfaction	3.26	0.718	Moderate	8
Constant innovation	3.17	0.711	Moderate	9
Business survival	3.16	0.836	Moderate	10
High business asset	3.16	1.111	Moderate	11
High working capital	3.10	0.862	Moderate	12
Staff strength	3.04	0.740	Moderate	13
Average mean	3.31	0.690	Moderate	

Source: Researcher's Computation (2019)