The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.
ENTREPRENEURIAL AWARENESS, ENTREPRENEURIAL SELF-EFFICACY, VIABLE BUSINESS PLAN AND SMES’ PERFORMANCE IN NORTH-WESTERN NIGERIA: THE MODERATING ROLE OF ACCESS TO FINANCE

KABIR SHAMSUDEEN

DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
JULY, 2017
ENTREPRENEURIAL AWARENESS, ENTREPRENEURIAL SELF-EFFICACY, VIABLE BUSINESS PLAN AND SMEs’ PERFORMANCE IN NORTH WESTERN NIGERIA: THE MODERATING ROLE OF ACCESS TO FINANCE

BY

KABIR SHAMSUDEEN

Thesis Submitted to School of Business Management, Universiti Utara Malaysia, in Fulfillment of the Requirement for the Degree of Doctor of Philosophy
July, 2017
KAMI, yang bertandatangan, memperakuan bahawa
(We, the undersigned, certify that)

KABIR SHAMSUDDIN

calon untuk ijazah
(candidate for the degree of)

DOCTOR OF PHILOSOPHY

telah mengemukakan tesis / disertasi yang bertajuk:
(has presented his/her thesis / dissertation of the following title):

ENTREPRENEURIAL AWARENESS, ENTREPRENEURIAL SELF-EFFICACY, VIABLE BUSINESS
PLAN AND SMES PERFORMANCE IN NORTH WESTERN NIGERIA: THE MODERATING ROLE
OF ACCESS TO FINANCE

seperti yang tercatat di muka surat tajuk dan kuit tesis / disertasi.
(as it appears on the title page and front cover of the thesis / dissertation).

Bahawa tesis/disertasi tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan
menyukai, sebagaimana yang ditunjukkan oleh calon dalam ulasan ijaran yang diadakan pada:
09 Mei 2017.
(That the said thesis/disertation is acceptable in form and content and displays a satisfactory knowledge of the
field of study as demonstrated by the candidate through an oral examination held on:
09 May 2017.

Pengurus/Viva
(Chairman for Viva)

Assoc. Prof. Dr. Sa’ari Ahmad

Tanda tangan
(Signature)

Pemeriksa Luar
(External Examiner)

Prof. Dr. Hishamuddin Md. Som (UMPK)

Tanda tangan
(Signature)

Pemeriksa Dalam
(Internal Examiner)

Prof. Dr. Mohd. Noor Mohd. Shariff

Tanda tangan
(Signature)

Tarih, 09 Mei 2017
(Date)
Nama Nama Pelajar (Name of Student): Kabir Shamsudeen


Program Pergajian (Programme of Study): Doctor of Philosophy

Nama Penyelia/Penyelia-penyelia (Name of Supervisor/Supervisors): Assoc. Prof. Dr. Ooi Yeng Keat

Nama Penyelia/Penyelia-penyelia (Name of Supervisor/Supervisors): Dr. Hazlinda Hassan
PERMISSION TO USE

In presenting this thesis in fulfilment of the requirements for a Post Graduate degree from the Universiti Utara Malaysia (UUM), I agree that the Library of this university may make it freely available for inspection. I further agree that permission for copying this thesis in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor(s) or in their absence, by the Dean of School of Business Management where I did my thesis. It is understood that any copying or publication or use of this thesis or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to the UUM in any scholarly use which may be made of any material in my thesis.

Request for permission to copy or to make other use of materials in this thesis in whole or in part should be addressed to:

Dean of School of Business Management

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman
ABSTRACT

SMEs are essential to economic growth in Nigeria and are assumed to be a major source of employment, contributing significantly to the country’s gross domestic product. The purpose of this study is to examine the moderating role of access to finance (AF) on the relationship between entrepreneurial awareness (EAW), entrepreneurial self-efficacy (ESE), viable business plan (VBP), and performance of small and medium enterprises (SMEs) in north-western Nigeria. Even though the relationships have generated significant scholarly interest, few studies have been conducted among the SMEs in Nigeria. The unit of analysis in this study was the organisation, which was the SMEs in Nigeria and the owners/managers of the SMEs were the participants. The study employed the cluster sampling technique and data were collected randomly using the drop-off and collect method. 559 questionnaires were distributed using the cross-sectional research design. After the screening, a total of 354 questionnaires were deemed completed and usable. SmartPLS 2.0 was employed to analyse the data. The findings of this study revealed that EAW and VBP had direct significant relationships with SMEs’ performance in Nigeria while ESE was found not to be a predictor of performance. Of the moderating relationships, AF was found to moderate those between VBP and SME’s performance but exerted no moderating effect on the relationships between EAW, ESE, and SMEs’ performance. This study contributes to the extant literature on how AF moderates such strategic resources and SMEs’ performance relationships. Finally, the study’s implications for theory and practice, limitations, conclusions as well as the direction for future research are provided and discussed.

Keywords: entrepreneurial awareness, entrepreneurial self-efficacy, viable business plan, access to finance, SME’s performance
ABSTRAK

Perusahaan Kecil dan Sederhana (PKS) adalah penting kepada pertumbuhan ekonomi di Nigeria. PKS adalah sumber utama pekerjaan kerana ia menyumbang dengan ketara kepada keluaran dalam negara kasar Nigeria. Tujuan kajian ini dilaksanakan adalah untuk mengkaji peranan penyederhana akses kewangan (AF) dalam hubungan antara kesedaran keusahawanan (EAW), keusahawanan efikasi kendiri (ESE), pelan perniagaan yang berdaya maju (VBP), dan prestasi PKS di bahagian barat-laut Nigeria. Walaupun hubungan tersebut telah menjana minat ilmiah yang ketara, namun tidak banyak kajian yang dijalankan dalam kalangan PKS di Nigeria. Data telah dikumpulkan daripada PKS yang beroperasi di bahagian barat laut Nigeria dengan menggunakan reka bentuk kajian keratan renta. Unit analisis dalam kajian ini adalah organisasi, iaitu PKS di Nigeria dan pemilik atau pengurus PKS yang merupakan peserta kajian. Kajian ini menggunakan teknik persampelan berkelompok dan data dikumpulkan secara rawak dengan menggunakan kaedah drop off dan pengumpulan. Sebanyak 559 borang soal selidik telah diedarkan dengan menggunakan reka bentuk kajian keratan renta. Selepas melalui proses tapisan, sebanyak 354 soal selidik dianggap lengkap dan sesuai digunakan untuk dianalisis dengan menggunakan Smart PLS 2.0. Dapatan kajian ini menunjukkan bahawa EAW dan VBP mempunyai hubungan signifikan langsung dengan prestasi PKS di Nigeria, tetapi ESE tidak menjadi peramal prestasi. Manakala tentang hubungan penyederhana, AF didapati menyederhanakan hubungan antara VBP dan prestasi PKS, tetapi tidak menyederhanakan hubungan antara EAW, ESE, dan prestasi PKS. Kajian ini menyumbang kepada literatur sedia ada tentang peranan AF dalam menyederhanakan hubungan antara sumber strategik dan prestasi PKS. Akhir sekali, implikasi kajian bagi teori dan amalan, batasan, kesimpulan dan hala tuju kajian pada masa akan datang turut dibincangkan.

Kata kunci: Kesedaran keusahawanan, keusahawanan efikasi kendiri, pelan perniagaan yang berdaya maju, akses kewangan, prestasi PKS
ACKNOWLEDGEMENTS

‘In the Name of Allah, Most gracious, Most Merciful’

Alhamdulillahi Rabbilalamin, I am very grateful to Almighty Allah for giving me the opportunity and determination to undertake this doctoral program. May the peace and blessing of Allah (SWT) be upon our beloved prophet Muhammad (PBUH), his household, companions and those who follow them in righteousness till the Day of Judgment. This thesis cannot be complete until acknowledgments are made to the key personalities by whose efforts and guidance it became an invaluable material. First, are my supervisors – Associate Professor Dr. Ooi Yeng Keat and Dr. Hazlinda Hassan who should be thanked for their patience, support, and courage, despite their tight schedules. I also acknowledge and deeply appreciate the observations and contribution of the chairman and reviewers during my PhD proposal defense in persons of Prof. Dr. Mohd Noor Mohd Shariff and Dr. Rosli Mohd Saad. Only Allah can reward them, my words are insufficient. Many thanks also go to the examiners during my Viva voce in persons of Prof. Dr. Hishamuddin Md Som and Prof. Dr. Mohd Noor Mohd Shariff.

I will also like to express my sincere appreciation to Prof. Dr. Rushami Zein Yousuf and Prof. Dr. Noor Azizi B Ismail for teaching me the rigors of research methodology and academic writing. My appreciation is not complete without acknowledging the kind assistance of some important people in this journey in one way or the other. In this regards, I would like to thank and appreciate the good support and prayers by people like M. J. Haruna and Dr. Kasimu Abubakar Lolo among others.

Lastly, but importantly I would also like to acknowledge the supports of my family; my beloved parents, my wife and children, my brothers, sisters, my friends for their sacrifices and my senior colleagues who in many ways contributed immensely to this work. May Allah (SWA) bless and have mercy on all of you.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>TITLE PAGE</td>
<td>i</td>
</tr>
<tr>
<td>CERTIFICATION OF THESIS WORK</td>
<td>iii</td>
</tr>
<tr>
<td>PERMISSION TO USE</td>
<td>v</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>vi</td>
</tr>
<tr>
<td>ABSTRAK</td>
<td>vii</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENTS</td>
<td>viii</td>
</tr>
<tr>
<td>TABLE OF CONTENTS</td>
<td>ix</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>xiii</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>xv</td>
</tr>
<tr>
<td>LIST OF ABBREVIATIONS</td>
<td>xvi</td>
</tr>
</tbody>
</table>

## CHAPTER ONE: INTRODUCTION

1.1 Background of the Study 1
1.2 Problem Statement 8
1.3 Research Questions 16
1.4 Research Objectives 16
1.5 Significance of the Study 17
1.6 Scope of the Study 20
1.7 Definition of Terms 21
1.8 Organisation of the Thesis 22

## CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction 24
2.2 Definition of SMEs 24
2.3 Development of SMEs in Nigeria 26
2.4 Nigerian government initiatives (policies and programmes) for promoting SMEs 29
2.5 SMEs’ Performance 31
   2.5.1 Main problems facing SMEs Performance in Nigeria 33
2.6 Concept of Entrepreneurial Awareness (EAW) 35
2.7 Entrepreneurial Awareness and Performance 37
2.8 Concept of Entrepreneurial Self-efficacy (ESE) 40
2.9 Entrepreneurial Self-efficacy and Performance 42
2.10 Concept of Viable Business Plan (VBP) 46
2.11 Viable Business Plan and Performance 50
2.12 Access to Finance as a Moderator 53
2.13 Underpinning Theories 58
  2.13.1 Resource Based View (RBV) 58
  2.13.2 Pecking Order Theory (POT) 62
2.14 Research Framework 65
2.15 Hypothesis Development 65
  2.15.1 Entrepreneurial Awareness and Performance 65
  2.15.2 Entrepreneurial Self-efficacy and Performance 66
  2.15.3 Viable Business Plan and Performance 66
  2.15.4 Access to Finance as Moderator 67
2.16 Summary 69

CHAPTER THREE: METHODOLOGY 77
3.1 Introduction 77
3.2 Research Paradigm 77
3.3 Research Design 80
3.4 Operationalisation and Measurement of Variables 81
  3.4.1 SMEs’ Performance 82
  3.4.2 Entrepreneurial awareness 84
  3.4.3 Entrepreneurial Self-efficacy 85
  3.4.4 Viable Business Plan 86
  3.4.5 Access to Finance 88
3.5 Control Variables 89
3.6 Data Collection 89
  3.6.1 Population 90
    3.6.1.1 Power Analysis and Sampling Size 90
    3.6.1.2 Sampling Method 96
    3.6.1.3 Unit of Analysis 98
3.7 Data Collection Procedures and Strategy 99
  3.7.1 Questionnaire Design 100
3.8 Reliability and Validity Testing of Measures 101
  3.8.1 Pilot/Preliminary Test 102
3.8.2 Results of the Pilot Study
   3.8.2.1 Validity Test 103
   3.8.2.2 Reliability Test 104
3.9 Data Analysis Techniques
   3.9.1 Component-based SEM (PLS) vs. Covariance-based SEM 106
   3.9.1 Model Analysis with PLS 108
3.10 Chapter Summary 110

CHAPTER FOUR: ANALYSIS AND FINDINGS 112
4.1 Introduction 112
4.2 Response Rate 112
4.3 Test for Non-response Bias 114
4.4 Common Method Bias 116
4.5 Data Screening and Preliminary Analysis
   4.5.1 Missing Value Analysis 118
   4.5.2 Assessment of Outliers 120
   4.5.3 Normality Test 121
   4.5.4 Multicollinearity Test 122
4.6 Demographic Profile of Respondents 125
4.7 Descriptive Statistics of Latent Constructs 128
4.8 Assessment of PLS-SEM Path Model Results
   4.8.1 Assessment of Measurement Model
      4.8.1.1 Individual Item Reliability 133
      4.8.1.2 Internal Consistency Reliability 133
      4.8.1.3 Convergent Validity 136
      4.8.1.4 Discriminant Validity 136
   4.8.2 Assessment of the Structural Model
      4.8.2.1 Hypotheses Testing for Direct Relationships 140
      4.8.2.2 Coefficient of Determination (R^2) 145
      4.8.2.3 Assessment of Effect Size (f^2) 146
      4.8.2.4 Assessment of Predictive Relevance (Q^2) 148
      4.8.2.5 Testing the Moderating Effect 151
      4.8.2.6 Determining the Strength of the Moderating Effects 156
4.9 Summary of Findings 157
4.10 Summary of the Chapter 158
CHAPTER FIVE: DISCUSSION, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction 160
5.2 Recapitulation of the Study’s Findings 160
5.3 Discussion 162
  5.3.1 Entrepreneurial Awareness and Performance of SMEs in Nigeria 162
  5.3.2 Entrepreneurial Self-efficacy and Performance of SMEs in Nigeria 163
  5.3.3 Viable Business Plan and Performance of SMEs in Nigeria 164
  5.3.4 Moderating Effect of Access to Finance 165
  5.3.5 Moderating Role of Access to Finance on the Significant Relationship between EAW and Performance of SMEs in Nigeria 166
  5.3.6 Moderating Role of Access to Finance on the Significant Relationship between ESE and Performance of SMEs in Nigeria 168
  5.3.7 Moderating Role of Access to Finance on the Significant Relationship between VBP and Performance of SMEs in Nigeria 169
5.4 Implications of the Study 171
  5.4.1 Theoretical Implications 171
  5.4.2 Managerial and Policy Implications 174
  5.4.3 Methodological Implications 177
5.5 Limitations of the study 178
5.5 Suggestions for Future Research 180
5.6 Conclusion 181
References 183
Appendices 217
# LIST OF TABLES

| Table 1.1 | Summary of SMEs and their contribution to GDP | 3 |
| Table 2.1 | Definitions and Classification of SME(s) | 26 |
| Table 2.2 | Various Scheme, Programmes, Policies and Institutions for the promotion of SMEs | 29 |
| Table 2.3 | Summary of some of the reviewed literature | 70 |
| Table 3.1 | Positivist and Interpretivist approach to research | 78 |
| Table 3.2 | Measurement of Variables | 82 |
| Table 3.3 | Measurement of SMEs Performance | 84 |
| Table 3.4 | Measurement of Entrepreneurial awareness | 85 |
| Table 3.5 | Measurement of Entrepreneurial Self-efficacy | 86 |
| Table 3.6 | Measurement of Viable Business Plan | 87 |
| Table 3.7 | Measurement of Access to finance | 88 |
| Table 3.8 | Population of the study | 90 |
| Table 3.9 | Sample Frame | 98 |
| Table 3.10 | Summary of Questionnaire Design | 100 |
| Table 3.11 | Reliability Result | 104 |
| Table 4.1 | Response Rate of the Questionnaires | 113 |
| Table 4.2 | Results of Independent-Samples T-test for Non-Response Bias | 115 |
| Table 4.3 | Total and Percentage of Missing Values | 120 |
| Table 4.4 | Multicollinearity Test: Correlation Matrix (n=354) | 124 |
| Table 4.5 | Tolerance and Variance Inflation Factors (VIF) | 125 |
| Table 4.6 | Demographic Profile of Respondents: Frequency Distribution (n=354) | 126 |
| Table 4.7 | Descriptive Statistics of Latent Constructs | 129 |
| Table 4.8 | Loadings, Composite Reliability and Average Variance Extracted | 135 |
| Table 4.9 | Measurement Model: Discriminant Validity (Fornell-Larcker Criterion) | 137 |
| Table 4.10 | Measurement Model: Discriminant Validity (Cross Loadings) | 139 |
| Table 4.11 | Results of Hypotheses Testing (Direct Relationships) | 144 |
| Table 4.12 | Coefficient of Determination: R-Squared | 146 |
| Table 4.13 | Assessment of the Effect Size: F-Square | 147 |
| Table 4.14 | Predictive Relevance (Q²) | 149 |
| Table 4.15 | Moderation hypothesis | 155 |
| Table 4.16 | Strength of the Moderating Effects | 157 |
# LIST OF FIGURES

| Figure 1.1 | SMEs Contribution to GDP | 4 |
| Figure 2.1 | Map of Nigeria showing the six geo-political zones | 27 |
| Figure 2.2 | Map of Nigeria showing states consist in the geo-political zones | 27 |
| Figure 2.3 | Research Framework | 65 |
| Figure 3.1 | G*Power Analysis | 93 |
| Figure 4.1 | A Two-Step Process of PLS Path Model Assessment | 131 |
| Figure 4.2 | Measurement Model | 132 |
| Figure 4.3 | PLS Algorithm (Direct Relationships) | 142 |
| Figure 4.4 | Bootstrapping (Direct Relationships) | 143 |
| Figure 4.5 | Predictive Relevance ($Q^2$) | 150 |
| Figure 4.6 | PLS-SEM Algorithm Interactions | 153 |
| Figure 4.7 | PLS-SEM Bootstrapping Interactions | 154 |
| Figure 4.8 | Interaction effect of access to finance on viable business plan and SMEs performance | 156 |
# LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AF</td>
<td>Access to Finance</td>
</tr>
<tr>
<td>AVE</td>
<td>Average Variance Extracted</td>
</tr>
<tr>
<td>BSC</td>
<td>Balanced Scorecard</td>
</tr>
<tr>
<td>CBN</td>
<td>Central Bank of Nigeria</td>
</tr>
<tr>
<td>CMV</td>
<td>Common Method Variance</td>
</tr>
<tr>
<td>CR</td>
<td>Composite Reliability</td>
</tr>
<tr>
<td>EAW</td>
<td>Entrepreneurial Awareness</td>
</tr>
<tr>
<td>ESE</td>
<td>Entrepreneurial Self-efficacy</td>
</tr>
<tr>
<td>F²</td>
<td>Effect Size</td>
</tr>
<tr>
<td>FCT</td>
<td>Federal Capital Territory</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GoF</td>
<td>Goodness-of-Fit</td>
</tr>
<tr>
<td>INT</td>
<td>Interest Rate</td>
</tr>
<tr>
<td>MSMEs</td>
<td>Micro Small and Medium Enterprises</td>
</tr>
<tr>
<td>NBS</td>
<td>National Bureau of Statistics</td>
</tr>
<tr>
<td>NPC</td>
<td>National Population Commission</td>
</tr>
<tr>
<td>PLS</td>
<td>Partial Least Squares</td>
</tr>
<tr>
<td>POT</td>
<td>Pecking Order Theory</td>
</tr>
<tr>
<td>Q²</td>
<td>Construct cross validated Redundancy</td>
</tr>
<tr>
<td>R²</td>
<td>R-squared values</td>
</tr>
<tr>
<td>RBV</td>
<td>Resource Based View</td>
</tr>
<tr>
<td>SEM</td>
<td>Structural Equation Modelling</td>
</tr>
<tr>
<td>SmartPLS</td>
<td>SmartPLS Statistical Package</td>
</tr>
<tr>
<td>SMEDAN</td>
<td>Small and Medium Enterprises Development Agency of Nigeria</td>
</tr>
<tr>
<td>SMEs</td>
<td>Small and Medium Enterprises</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for Social Science</td>
</tr>
<tr>
<td>Sta.</td>
<td>Statistics</td>
</tr>
<tr>
<td>Std.</td>
<td>Standard Deviation</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Full Form</td>
</tr>
<tr>
<td>--------------</td>
<td>-----------</td>
</tr>
<tr>
<td>UNIDO</td>
<td>United Nation Industrial Development organization</td>
</tr>
<tr>
<td>US</td>
<td>United State of America</td>
</tr>
<tr>
<td>UUM</td>
<td>Universiti Utara Malaysia</td>
</tr>
<tr>
<td>VBP</td>
<td>Viable Business Plan</td>
</tr>
<tr>
<td>VIF</td>
<td>Variance Inflation Factor</td>
</tr>
<tr>
<td>VRIN</td>
<td>Valuable, Rare, Inimitable and Non-substitutable</td>
</tr>
</tbody>
</table>
CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Small and medium enterprises (SMEs) have been extensively recognised as a catalyst supporting economic development. They assume a crucial role in the advancement of any country’s economy (Babajide, 2011). Therefore, the SME sector serves as an instrument for economic recovery and is among the important areas of economic proliferation in both developed and developing countries (Herath & Mahmood, 2013, 2014; Oduyoye, Adebola, & Binuyo, 2013). SMEs constitute the greater part of business enterprises, are responsible for most job creation and are considered to be the major driving force and contributor to economic growth in most economies (Akingunola, 2011). Thus, the impact of SMEs on the growth and development of any country’s economy cannot be over emphasised (Aminu & Shariff, 2014).

Nowadays, job creation is one of the areas of global attention, and it is an issue of serious concern that encourages and facilitates SME development around the globe (Oduyoye et al., 2013). Most of countries worldwide use the instrumentality of SMEs to combat unemployment and alleviate poverty, as well as to increase their Gross Domestic Product (GDP) (Babajide, 2011). Considering the potential and prospects of SMEs, there is an urgent need to improve the performance of the SME sector (Lawson, 2012).
The contents of the thesis is for internal user only
References


183


184


gendered perspective on the impact of ESE and community entrepreneurial


schools of thought within industrial organization economics: do we have a new

Conway, J. M., & Lance, C. E. (2010). What reviewers should expect from authors

five approaches.* Sage.


Cumberland, D. M., Meek, W. R., & Germain, R. (2015). Entrepreneurial Self-
Efficacy And Firm Performance In Challenging Environments: Evidence From


Davood, G., & Morteza, M. (2012). Knowledge management capabilities and SMEs

efficacy with protégé career success. *Journal of Vocational Behavior, 64*(1), 72–91.

Delmar, F. F., & Shane, S. (2003). Does business planning facilitate the development


Fornell, C., & Larcker, D. F. (1981). Structural equation models with unobservable variables and measurement error: Algebra and statistics. *Journal of Marketing Research, 382*–388.


UNIDO. (2007). Corruption prevention to foster small and medium-size enterprise development providing anti-corruption assistance to small businesses in the developing world. *United Nations Industrial Development Organization, 1.*


Appendices

Appendix A: Research Questionnaire

Othman Yeop Abdullah
Graduate School of Business,
Universiti Utara, Malaysia,
06010 Sintok, Kedah, Malaysia
Phone: (+604)
E-mail: oyagsb@uum.edu.my

Dear Respondent,

ACADEMIC RESEARCH QUESTIONNAIRE
I am a PhD student in the above mentioned university, currently conducting a research on titled “The relationship between entrepreneurial awareness, entrepreneurial self-efficacy, viable business plan and SMEs performance: The moderating role of access to finance”. I appreciate it if you would assist me by providing objective and sincere answers to all the questions as there is no right or wrong answers. All information provided will be treated as private and confidential. It will be solely be used for academic purposes.

Thanks,

Yours sincerely,

Kabir Shamsudeen
PhD. Research Candidate,
Universiti Utara Malaysia (UUM),
06010 Sintok, Kedah, Malaysia
Tel: (+234) 8069797233/ +601116241300
E-mail: deenkt@yahoo.com
Please circle (O) the number that accurately indicates your organizational degree of agreement on how planning become a vital tool in forming a concrete ideas about the desired future of its business activities. Using the likert scale where 1 = Strongly disagree; 2 = Disagree; 3 = Somewhat disagree; 4 = Neither agree or disagree (Neutral); 5 = Somewhat agree; 6 = Agree; 7 = Strongly agree, below:

<table>
<thead>
<tr>
<th>Statements</th>
<th>SD</th>
<th>D</th>
<th>SWD</th>
<th>N</th>
<th>SWA</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 Our enterprise prepares a written sales forecast.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>02 Our enterprise prepares a written staffing forecast.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>03 Our enterprise prepares annual written cash requirement forecast.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>04 Our enterprise prepares a written capital expenditure forecast.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>05 Our enterprise analyses the strength of its competitors and prepare a written identification of strategies and measurable goals over a foreseeable future.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>06 Our enterprise prepares a written plan that provides satisfied information requested by external financiers.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>07 Our enterprise prepares a written plan for public relation purpose to satisfy information requested by customers, prospective investors and employment candidates.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>08 Our enterprise monitors its progress in comparison with its plans frequently.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>09 Our enterprise incorporates its major goals and objectives spelled out in its plans into its employee performance appraisal system.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>10 Our enterprise prepares a plan for defined and anticipated products that customers buy in sufficient quantities that attract a return on investment.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>11 Our enterprise prepares a plan on the anticipated cost of producing and selling its defined products.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>12 Our enterprise has a written statement of Vision.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>13 Our enterprise has a written statement of mission.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>14 Our enterprise developed a plan that is consistent with the strength and weakness.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>15 Our enterprise review and evaluate its business plan frequently.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>
SECTION 2
Please circle (O) the number that accurately indicates your organizational level of awareness on entrepreneurial opportunity for your organizational success. Using the likert scale, where 1 = Strongly disagree; 2 = Disagree; 3 = Somewhat disagree; 4 = Neither agree or disagree (Neutral); 5 = Somewhat agree; 6 = Agree; 7 = Strongly agree, below:

<table>
<thead>
<tr>
<th>Statements</th>
<th>SD</th>
<th>D</th>
<th>SWD</th>
<th>N</th>
<th>SWA</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 Our enterprise is aware of the existence of available entrepreneurial opportunities.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>02 Our enterprise is aware of the procedure of accessing available entrepreneurial opportunities.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>03 Our enterprise is aware of the nature of benefit to be derived from the available entrepreneurial opportunities.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>04 Our enterprise is aware of the extent of the benefits to be derived from available entrepreneurial opportunities.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>05 Our enterprise is aware of the types of the business activities that can take advantage of the available entrepreneurial opportunities.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>

SECTION 3
Please circle (O) the number that accurately indicates your organizational ability to exploit the existence entrepreneurial opportunities for organizational success. Using the likert scale, where 1 = Strongly disagree; 2 = Disagree; 3 = Somewhat disagree; 4 = Neither agree or disagree (Neutral); 5 = Somewhat agree; 6 = Agree; 7 = Strongly agree, below:

<table>
<thead>
<tr>
<th>Statements</th>
<th>SD</th>
<th>D</th>
<th>SWD</th>
<th>N</th>
<th>SWA</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 Our enterprise has the ability to solve a particular problem.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>02 Our enterprise has the ability to manage its financial resources.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>03 Our enterprise has the ability to create business opportunity.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>04 Our enterprise has the ability to influence its customers.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>05 Our enterprise has the ability to maintain a positive outlook despite setbacks and negative feedback from competitors.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>06 Our enterprise has the ability to make a critical decision relating to its operations.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>
SECTION 4

Please circle (O) the number that accurately indicates your organizational degree of agreement with the possibility to obtain financial resources with minimal financial barriers. Using the likert scale where 1 = Strongly disagree; 2 = Disagree; 3 = Somewhat disagree; 4 = Neither agree or disagree (Neutral); 5 = Somewhat agree; 6 = Agree; 7 = Strongly agree, below:

<table>
<thead>
<tr>
<th>Statements</th>
<th>SD</th>
<th>D</th>
<th>SWD</th>
<th>N</th>
<th>SWA</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>01  Our enterprise is financed with personal money.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>02  Our enterprise is financed with funds generated from retained earnings.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>03  Our enterprise is financed with loans from friend and family.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>04  Our enterprise has the collateral security required for external financing.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>05  Our enterprise paid the interest rates charged on external financing.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>06  Our enterprise source it finance from lease financing.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>07  Our enterprise uses the trade credit facilities from suppliers to finance my business.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>08  Our enterprise has sufficient financial information.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>

SECTION 5

Please circle (O) the number that accurately indicates your company’s performance. Using the likert scale, where 1 = Strongly disagree; 2 = Disagree; 3 = Somewhat disagree; 4 = Neither agree or disagree (Neutral); 5 = Somewhat agree; 6 = Agree; 7 = Strongly agree, below:

<table>
<thead>
<tr>
<th>Statements</th>
<th>SD</th>
<th>D</th>
<th>SWD</th>
<th>N</th>
<th>SWA</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>01  Compared to last three years, our product reaches a wider market.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>02  Compared to last three years, our business increases product sales.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>03  Compared to last three years, our business’s profit has increased</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>04  Compared to last three years, the level of complaints from customers decreased.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>05  Compared to last three years, the number of our employees has increased</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>06  Compared to last three years, the number of our customers has increase</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>
### Section 6: Demographic Information

Please tick (✓) the most appropriate option that BEST describe your enterprise.

1. Gender
   - 1) Male
   - 2) Female

2. Highest education Qualification
   - 1) Primary Certificate
   - 2) S S C E
   - 3) ND/ NCE
   - 4) HND/ Degree
   - 5) PGD/ Master
   - 6) PhD

3. What is the main line of business in your enterprise?
   - 1) Agriculture, Hunting, Forestry and Fishing
   - 2) Manufacturing
   - 3) Wholesale and Retail Trade
   - 4) Hotels and Restaurants
   - 5) Other (Please specify)__________________________

4. Type of your business
   - 1) Sole proprietorship
   - 2) Partnership
   - 3) Limited liability
   - 4) Joint Venture

5. Your position in this organization:
   - 1) Owner
   - 2) Manager
   - 3) Owner/Manager

6. How many full time employees do you have?
   - 1) 10-49
   - 2) 50-199

7. Location of main business
   - 1) Kano
   - 2) Kaduna
   - 3) Sokoto
8. How many years has your enterprise been in existence?
   1) Less than 5 years
   2) 5-10 years
   3) 11-15 years
   4) More than 15 years

9. What is your company’s estimated total assets excluding land and building?
   1) Minimum of N5m
   2) Between N5m to less than N50m
   3) Between N50 to less than N500m
   4) Between N500m and above
### Appendix B: Common Method Variance

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigenvalues</th>
<th>Extraction Sums of Squared Loadings</th>
<th>Rotation Sums of Squared Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>% of Variance</td>
<td>Cumulative %</td>
</tr>
<tr>
<td>1</td>
<td>9</td>
<td>9.87</td>
<td>24.69%</td>
</tr>
<tr>
<td>2</td>
<td>7</td>
<td>5.03</td>
<td>12.58%</td>
</tr>
<tr>
<td>3</td>
<td>0</td>
<td>1.84</td>
<td>4.60%</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>1.72</td>
<td>4.30%</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>1.44</td>
<td>3.61%</td>
</tr>
<tr>
<td>6</td>
<td>5</td>
<td>1.40</td>
<td>3.49%</td>
</tr>
<tr>
<td>7</td>
<td>0</td>
<td>1.18</td>
<td>2.95%</td>
</tr>
<tr>
<td>8</td>
<td>1</td>
<td>1.04</td>
<td>2.61%</td>
</tr>
<tr>
<td>9</td>
<td>4</td>
<td>0.93</td>
<td>2.33</td>
</tr>
<tr>
<td>10</td>
<td>.90</td>
<td>.90</td>
<td>.90</td>
</tr>
<tr>
<td>11</td>
<td>.79</td>
<td>.79</td>
<td>.79</td>
</tr>
<tr>
<td>12</td>
<td>.73</td>
<td>.73</td>
<td>.73</td>
</tr>
<tr>
<td>13</td>
<td>.72</td>
<td>.72</td>
<td>.72</td>
</tr>
<tr>
<td>14</td>
<td>.69</td>
<td>.69</td>
<td>.69</td>
</tr>
<tr>
<td>15</td>
<td>.63</td>
<td>.63</td>
<td>.63</td>
</tr>
<tr>
<td>16</td>
<td>.62</td>
<td>.62</td>
<td>.62</td>
</tr>
<tr>
<td>17</td>
<td>.59</td>
<td>.59</td>
<td>.59</td>
</tr>
<tr>
<td>18</td>
<td>.53</td>
<td>.53</td>
<td>.53</td>
</tr>
<tr>
<td>19</td>
<td>.49</td>
<td>.49</td>
<td>.49</td>
</tr>
<tr>
<td>20</td>
<td>.48</td>
<td>.48</td>
<td>.48</td>
</tr>
<tr>
<td>21</td>
<td>.46</td>
<td>.46</td>
<td>.46</td>
</tr>
<tr>
<td>22</td>
<td>.43</td>
<td>.43</td>
<td>.43</td>
</tr>
<tr>
<td>23</td>
<td>.41</td>
<td>.41</td>
<td>.41</td>
</tr>
<tr>
<td>25</td>
<td>.36</td>
<td>.36</td>
<td>.36</td>
</tr>
<tr>
<td>26</td>
<td>.36</td>
<td>.36</td>
<td>.36</td>
</tr>
<tr>
<td>27</td>
<td>.34</td>
<td>.34</td>
<td>.34</td>
</tr>
<tr>
<td>28</td>
<td>.33</td>
<td>.33</td>
<td>.33</td>
</tr>
<tr>
<td>29</td>
<td>.30</td>
<td>.30</td>
<td>.30</td>
</tr>
<tr>
<td>30</td>
<td>.29</td>
<td>.29</td>
<td>.29</td>
</tr>
<tr>
<td>31</td>
<td>.28</td>
<td>.28</td>
<td>.28</td>
</tr>
<tr>
<td>32</td>
<td>.25</td>
<td>.25</td>
<td>.25</td>
</tr>
<tr>
<td>33</td>
<td>.24</td>
<td>.24</td>
<td>.24</td>
</tr>
<tr>
<td>34</td>
<td>.23</td>
<td>.23</td>
<td>.23</td>
</tr>
<tr>
<td>35</td>
<td>.22</td>
<td>.22</td>
<td>.22</td>
</tr>
<tr>
<td>36</td>
<td>.21</td>
<td>.21</td>
<td>.21</td>
</tr>
</tbody>
</table>
Appendix B Cont..

<p>| | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8    | .193| .481| 99.208|     |     |     |     |
39   | .165| .413| 99.621|     |     |     |     |
40   | .152| .379| 100.000|     |     |     |     |

Extraction Method: Principal Component Analysis.

Appendix C: Missing Value

<table>
<thead>
<tr>
<th>Result Variable</th>
<th>N of Replaced Missing Values</th>
<th>Case Number of Non-Missing Values</th>
<th>N of Valid Cases</th>
<th>Creating Function</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First</td>
<td>Last</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 VBP2</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>2 VBP3</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>3 VBP4_1</td>
<td>3</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>4 VBP5</td>
<td>3</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>5 VBP8</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>6 VBP10</td>
<td>2</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>7 VBP11</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>8 VBP12</td>
<td>3</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>9 VBP13</td>
<td>3</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>10 VBP15</td>
<td>2</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>11 EAW5</td>
<td>4</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>12 ESE1</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>13 ESE4</td>
<td>5</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>14 ESE5</td>
<td>4</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>15 AF1</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>16 AF3</td>
<td>2</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>17 AF4</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>18 AF5</td>
<td>3</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>19 AF6</td>
<td>4</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>20 AF7</td>
<td>5</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>21 PER1</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>22 PER2</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>23 PER3</td>
<td>4</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>24 PER6</td>
<td>1</td>
<td>1</td>
<td>369</td>
<td>369</td>
</tr>
</tbody>
</table>
Appendix D: Normality Test

Histogram

Dependent Variable: PER

Mean = 2.84E-15
Std. Dev. = 0.394
N = 354
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: PER
<table>
<thead>
<tr>
<th>Statistic</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Skewness</th>
<th>Kurtosis</th>
</tr>
</thead>
<tbody>
<tr>
<td>VBP</td>
<td>354</td>
<td>1.00</td>
<td>7.00</td>
<td>4.9151</td>
<td>1.54874</td>
<td>-1.146</td>
<td>.166</td>
</tr>
<tr>
<td>EAW</td>
<td>354</td>
<td>1.00</td>
<td>7.00</td>
<td>5.2946</td>
<td>1.18672</td>
<td>-1.729</td>
<td>3.091</td>
</tr>
<tr>
<td>ESE</td>
<td>354</td>
<td>1.00</td>
<td>7.00</td>
<td>5.3108</td>
<td>1.11038</td>
<td>-1.598</td>
<td>2.907</td>
</tr>
<tr>
<td>AF</td>
<td>354</td>
<td>1.00</td>
<td>7.00</td>
<td>5.1600</td>
<td>1.06569</td>
<td>-1.322</td>
<td>3.416</td>
</tr>
<tr>
<td>PER</td>
<td>354</td>
<td>1.00</td>
<td>7.00</td>
<td>5.3875</td>
<td>1.03068</td>
<td>-1.803</td>
<td>4.539</td>
</tr>
<tr>
<td>Valid N</td>
<td>354</td>
<td>1.00</td>
<td>7.00</td>
<td>5.3875</td>
<td>1.03068</td>
<td>-1.803</td>
<td>4.539</td>
</tr>
</tbody>
</table>
Appendix E: Number of small and medium enterprises in Nigeria by state

<table>
<thead>
<tr>
<th>State</th>
<th>Small</th>
<th>Percentage</th>
<th>Medium</th>
<th>Percentage</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td></td>
<td>Number</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ABIA</td>
<td>1,769</td>
<td>97.78</td>
<td>40</td>
<td>2</td>
<td>1,809</td>
</tr>
<tr>
<td>AKWA-IBOM</td>
<td>898</td>
<td>82</td>
<td>-</td>
<td>-</td>
<td>1,092</td>
</tr>
<tr>
<td>ANAMBRA</td>
<td>1,620</td>
<td>93</td>
<td>117</td>
<td>7</td>
<td>1,737</td>
</tr>
<tr>
<td>BAUCHI</td>
<td>2,039</td>
<td>99</td>
<td>27</td>
<td>1</td>
<td>2,066</td>
</tr>
<tr>
<td>BAYELSA</td>
<td>354</td>
<td>83</td>
<td>72</td>
<td>17</td>
<td>426</td>
</tr>
<tr>
<td>BENUE</td>
<td>1,146</td>
<td>98</td>
<td>22</td>
<td>2</td>
<td>1,167</td>
</tr>
<tr>
<td>CROSS RIVER</td>
<td>1,126</td>
<td>87</td>
<td>168</td>
<td>13</td>
<td>1,294</td>
</tr>
<tr>
<td>DELTA</td>
<td>1,444</td>
<td>100</td>
<td>-</td>
<td>-</td>
<td>1,444</td>
</tr>
<tr>
<td>EBONYI</td>
<td>1,206</td>
<td>100</td>
<td>4</td>
<td>0</td>
<td>1,210</td>
</tr>
<tr>
<td>EDO</td>
<td>1,879</td>
<td>94</td>
<td>118</td>
<td>6</td>
<td>1,997</td>
</tr>
<tr>
<td>EKITI</td>
<td>903</td>
<td>88</td>
<td>126</td>
<td>12</td>
<td>1,030</td>
</tr>
<tr>
<td>ENUGU</td>
<td>812</td>
<td>89</td>
<td>99</td>
<td>11</td>
<td>911</td>
</tr>
<tr>
<td>GOMBE</td>
<td>1,043</td>
<td>94</td>
<td>65</td>
<td>6</td>
<td>1,108</td>
</tr>
<tr>
<td>IMO</td>
<td>1,259</td>
<td>90</td>
<td>135</td>
<td>10</td>
<td>1,394</td>
</tr>
<tr>
<td>JIGAWA</td>
<td>1,022</td>
<td>93</td>
<td>75</td>
<td>7</td>
<td>1,097</td>
</tr>
<tr>
<td>KADUNA</td>
<td>2,712</td>
<td>97</td>
<td>170</td>
<td>3</td>
<td>2,882</td>
</tr>
<tr>
<td>KANO</td>
<td>7,790</td>
<td>97</td>
<td>496</td>
<td>3</td>
<td>8,286</td>
</tr>
<tr>
<td>KATSINA</td>
<td>1,256</td>
<td>93</td>
<td>99</td>
<td>7</td>
<td>1,355</td>
</tr>
<tr>
<td>KEBBI</td>
<td>898</td>
<td>91</td>
<td>91</td>
<td>9</td>
<td>989</td>
</tr>
<tr>
<td>KOGI</td>
<td>827</td>
<td>98</td>
<td>17</td>
<td>2</td>
<td>844</td>
</tr>
<tr>
<td>KWARA</td>
<td>164</td>
<td>73</td>
<td>62</td>
<td>27</td>
<td>226</td>
</tr>
<tr>
<td>LAGOS</td>
<td>11,044</td>
<td>96</td>
<td>519</td>
<td>4</td>
<td>11,663</td>
</tr>
<tr>
<td>NASARAWA</td>
<td>1,098</td>
<td>98</td>
<td>22</td>
<td>2</td>
<td>1,120</td>
</tr>
<tr>
<td>NIGER</td>
<td>1,258</td>
<td>93</td>
<td>100</td>
<td>7</td>
<td>1,357</td>
</tr>
<tr>
<td>Ogun</td>
<td>1,690</td>
<td>94</td>
<td>104</td>
<td>6</td>
<td>1,794</td>
</tr>
<tr>
<td>ONDO</td>
<td>1,805</td>
<td>90</td>
<td>194</td>
<td>10</td>
<td>1,999</td>
</tr>
<tr>
<td>OSUN</td>
<td>2,247</td>
<td>99</td>
<td>25</td>
<td>1</td>
<td>2,273</td>
</tr>
<tr>
<td>OYO</td>
<td>7,468</td>
<td>95</td>
<td>519</td>
<td>5</td>
<td>7,987</td>
</tr>
<tr>
<td>PLATEAU</td>
<td>2,070</td>
<td>95</td>
<td>110</td>
<td>5</td>
<td>2,180</td>
</tr>
<tr>
<td>RIVERS</td>
<td>2,981</td>
<td>99</td>
<td>41</td>
<td>1</td>
<td>3,022</td>
</tr>
<tr>
<td>SOKOTO</td>
<td>631</td>
<td>75</td>
<td>210</td>
<td>25</td>
<td>841</td>
</tr>
<tr>
<td>TARABA</td>
<td>891</td>
<td>93</td>
<td>69</td>
<td>7</td>
<td>960</td>
</tr>
<tr>
<td>ZAMFARA</td>
<td>577</td>
<td>95</td>
<td>16</td>
<td>5</td>
<td>593</td>
</tr>
<tr>
<td>FCT</td>
<td>2,244</td>
<td>83</td>
<td>446</td>
<td>17</td>
<td>2,690</td>
</tr>
<tr>
<td>Total</td>
<td>68,168</td>
<td>94</td>
<td>4,670</td>
<td>6</td>
<td>72,839</td>
</tr>
</tbody>
</table>