



Quality Assurance in Service Delivery of Small and Medium Business Enterprises

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Abstract

Entrepreneurs are business people who take risks by making investments and turning risky ventures into profitable ones. There are large-scale and small-scale entrepreneurs that serve different segments of consumers. Lagos is one of the thirty six states of Nigeria with a population of over five million people. It has about ten industrial estates housing entrepreneurs in manufacturing and industrial establishments. Small business entrepreneurs constitute over 70% of total business in Lagos and they engage in transportation, retail trade, cottage industries and service delivery. Although small businesses appear dis-advantaged with small capital-outlay, semi-skilled labour and medium-sized technology, yet they compete favorably with big businesses. The competitive environment demands sustained improvement in quality of business plans, produced goods and available services. The curriculum of entrepreneurship education should include management and record-keeping. This will instill total quality concept in business plans to ensure maintenance and comparison of standards. Standards are means of maintaining quality assurance in production, marketing and service delivery. Quality assurance convinces banks to grant loans and the government to give incentives. It motivates consumers to repeat purchase and assures entrepreneurs of profitability.

Key words: *Entrepreneurship, quality assurance and profitability*

INTRODUCTION

Nigerian practiced traditional or vocational education before the arrival of British colonial masters in 1472. Skill acquisition, character formation and societal norms leading to self-sufficiency were their objective. According to Osuala (1993) their entrepreneurial activities served the needs of the society. Significant part of the eight Millennium



Development Goals (MDGs) identified by 147 leaders from 189 countries in September 2000, can be achieved through entrepreneurship.

The Millennium Declaration has objective of halving by the year 2015, the number of people who live on less than one dollar a day and also finding solution to hunger, poverty, disease, gender in-equality; making development a reality and freeing entire human race from want, among others. Despite Nigerian potentials, it has earned poor rating in implementation of MDGs, and the poor rating can be reversed through entrepreneurship education. This paper focuses on how small and medium business enterprises (SMBEs) can improve their performance and contribute to economic and national development through quality assurance. With population of over 150 million people, and available rich human and material resources, Nigeria has no cause to be poor or rated among poor nations in assessing achievements of MDGs.

Nigeria's economy supports production of seed crops such as cocoa, coffee, beans, rice, and groundnuts. There are opportunities for commercial cultivation of forest trees and lumbering for export to earn foreign exchange. Nigeria has comparative advantage over many countries in production of palm oil, palm kernel, rubber, coffee, cocoa, oranges, cashew nuts, coconuts, etc. Her climatic condition is favourable for commercial production of cassava – major raw material for starch used in textile industries. The savanna tropical vegetation grows trees of citrus family (oranges, lemon; lime, pine apples, cashew, and grape). There are rich natural resources in oil and gas, drilling, pipe-line construction, storage, distribution and marketing. Nigeria is accessible to visiting entrepreneurs by land air and sea. Her location near Atlantic Ocean and presence of long rivers (Niger, Benue, Ogun, Imo, Kaduna, Katsina) traversing the length and breadth of 36 states are sources which support entrepreneurship in fisheries, water transportation, irrigation, boat constructing; repairs and all-season farming.

In mineral sector, there are about 33 solid mineral commodities occurring in about 450 locations nationwide awaiting exploitation by local and foreign entrepreneurs. Nigerian practices free enterprise making it possible for govern-private participation in entrepreneurship and sharing of profits.

Regrettably, the 2010 Global Monitoring Report of United Nations Education, Scientific and Cultural Organization (UNESCO), stated that 92 percent of Nigerian population of about 150 million people survive on less than 2 dollar a day while about 71 per cent survive on less than 1 dollar a day is great cause for worry. This report suggests under-utilization or mis-management of resources and can be reversed through quality



production of goods and services by small and medium enterprises to meet the aspiration of Nigerian, being one of World major economies by the year 2020.

CONCEPT OF ENTREPRENEURSHIP

Entrepreneurship has been included in curriculum of tertiary institutions since 2005, to address the causes of “more human and material resources and less economic development”. It is utility education which empowers school leavers and un-employed people to acquire marketable skills to function effectively in the world of work as wealth creators and managers of wealth. Entrepreneurship is a motivating force for initiating business ideas, mobilizing human, financial and physical resources for establishing or expanding enterprises. Lemo (2013), regretted poor assessment by MDG as “developing countries with slow progress in wealth creation”.

This agrees with observations of Governor Okorochoa of Imo State who stated during inauguration of Imo State government Advanced Professional Studies in Technology (ICAPS), that the problem of un-employed graduates has degenerated from “Case of lack of job openings for un-employed graduates” to “A case of lack of employable graduates for limited job openings” – Nigerian Compass Newspaper. Ihekwoaba (2011) viewed the problem from management perspective, and concluded that Nigeria’s huge resources are assets in disguise and are not productive until they have been put to economic use by skilled human resource of entrepreneurs. Rightly, the National Policy on Education (2004), recognizes education as “investment; instrument par excellence, for effecting national development. The vigorous expansion of educational facilities in vocational and technical institutions would assist the youths acquire marketable skills required in the 21st technological age.

Both individuals and the governments all over the world are making investment - “planting today in order to reap tomorrow”. Entrepreneurship is not restricted to sex or race. In a study conducted by Ewing Marion foundation, (2011), it was found that 64.7% of Nigerian entrepreneurs are males while 35.3% are females; also, the percentage of firms with more than \$1 million revenue is 6.3% for males and 1.8% for females. Binks and Vale (1990) described the entrepreneur as “instigator of entrepreneurial events as long as they occur”, but Tijani-Alawiye (2004) described the activity of entrepreneurship as the process of increasing the supply of entrepreneurs or adding to the stock of existing SMBEs. In like manner, Acs and Szerb (2007) agree that entrepreneurship revolves around the realization of existence of opportunities. In the reasoning of Thornton (1999), it is “demand and supply perspectives of entrepreneurship discourse”. Ihekwoaba (2011)



traced the skills needed for effective entrepreneurship practice and emphasized accepting challenges, persistence, and entrepreneurial spirit.

The word “entrepreneur” was first used by the military, to describe a military officer who successfully led risky expedition. The concept was introduced into business in 18th century by Richard Cantillon, a French economist who identified the entrepreneur as risk bearer. Early economists classified the entrepreneur alongside factors of production (land, labor and capital) but the works of Schumpeter (1934) described the entrepreneur as bearer of risk of uncertainty, and innovator.

Perceptions about small businesses

The term “Small and medium business” is used to describe growing businesses with small start-up capital, limited scope of operation, small share of the market and use of local technology in production. Micro business enterprises, at growth stage metamorphose into small and medium businesses. Ihekwoaba (2007) observed that the term “Small and medium businesses” (SMBs) is used inter-changeably in six or more ways: (“Small scale business enterprise (SSBE); Small business unit (SBU); Small and growing business enterprise (SGBE), Small business enterprise (SBE); Small business venture (SBV), Small and medium business enterprise (SMBE), or Micro, small and medium business enterprises (MMSBEs”). National Council on Industries (NCI), in 2011, defined micro, small and medium enterprises in two parts:

- a) **Micro/Cottage Industry:** “An industry with a labour size of not more than 10 workers or total cost of not more than ₦1.50 million, including working capital but excluding land”
- b) **Small Scale Industry:** An industry with labour size of 11 – 100 workers or a total cost of not more than ₦50 million including working capital but excluding cost of land”.

To reduce ambiguity, the European Commission avoided written definition, but drew table explaining characteristics of micro, small and medium enterprises (MSMEs).



Fig. 1: Definition of SSMBEs by European Union: Source: European Commission Staff Working Document on micro, small and medium enterprises.

SME Definition				
Enterprise category	Cellings			
	Staff headcount (number of persons expressed in annual work units)	Turnover	Or	Balance sheet total
Medium-sized	<250	≤£50 million		≤£43 million
Small	<50	≤£10 million		≤£10 million
Micro	<10	≤£2 million		≤£2 million

<http://ec.europa.eu/enterprise-policy/sme-definition/sme-user-guide.pdf>

Problem of definition of small businesses

The definition complexities experienced in SMBEs prompted the National Council on Industries to define micro, small and medium businesses in two parts. Similarly, the European Union, its Member States; European Investment Bank (EIB) and European Investment Fund (EIF) adopted graphic and explanatory notes, instead of one-sentence-definition. The reasons are not far-fetched. The varied definitions by scholars and development agencies arise because of varied perceptions of scholars, economies, changing rate of inflation and the monetary systems. What constitutes a small business in America or Europe may not qualify for same in developing countries like Nigeria, where the exchange rate is ₦160 to \$1 and ₦220 to £1. Another un-settled concept is function of robots (technology) used in production and processing, which is fast replacing “persons/workers” mentioned in existing definitions. The question may be asked: how many machines are substitutes or equal to “persons/workers”? It must be noted that most developing countries use combination of primitive technology and in addition, receive antiquated technology, which often break down because they had been dumped before export by developed countries. In spite of multiplicity of definitions, one common objective for establishing small-scale businesses is to provide self-employment, produce quality goods and render improved services at affordable cost.

Strategies for growing medium and small business enterprises (MSBEs)

Small and medium businesses enterprise would witness development by adopting competitive and marketing strategies as: “maintaining quality and lowering price” to penetrate the market or “increasing price and maintaining quality” when market stabilizes.



David Lester (2010) traced success story of 21 SMBEs and concluded that though they changed strategies, yet they maintained quality. Speaking to “Thisday Newspaper”, Lemo, Deputy Governor, Central Bank of Nigeria, stated that timely and adequate funding accelerates growth of SMEs. Hersey, Blanchard and Johnson, (1998), attributed development to productivity, effectiveness and control of in-efficiency. The following factors promote growth: **First**, matching business objectives with taste of consumers, (Quality Assurance); this is “consumer is the king strategy”; **Second**, consumers evaluate quality of products or services according to their tastes; this is “market segmentation strategy”. **Third**, Cost dictates what is to be produced, the quantity and quality – “demand-cost strategy”. **Fourth**, the larger society evaluates quality based on norms and taboos – “business social responsibility strategy”. These strategies are summarized under: “Strength, Weakness, Opportunity and Threats” (SOWT), management tool for managing and growing SMBEs.

“SWOT-TABLE” SHOWING CHANGING (Strengths, Weaknesses, Opportunities and Threats” of two enterprises at different time horizons.

Fig. 2: SWOT table of small and medium business enterprises. Source: Designed for this study.

CATEGORY OF ENTERPRISE	Strengths (Perceived capacities)	Weaknesses (Perceived odds)	Opportunities (Perceived assets)	Threats (Perceived negative trends)
Enterprise at time “A”	Cheap access to raw material	Restricted market	Personal savings	Low consumer education
Enterprise at time “B”	Monopolist supplier in local environment	Lack of awareness by local consumers	Affinity of Patronage tied to custom	Limited market
Enterprise at time “C”	Cheap local labor	Scarcity of skilled labor	Employment of child labor	Law on child labour
Enterprise at time “D”	Large orders for supply	Use of primitive technology	Access to loan but at high interest rate	Payment of multiple interests/taxes

‘SWOT-TABLE’ AS COMPETITIVE STRATEGY

Above table is technique designed for this study in assessing the advantages and dis-disadvantages which affect an enterprise at different periods. The entries under the columns are imaginary variables, usually found in local environment of SMBEs. They can be modified by proprietors of SMBEs to suit real life situations. “Opportunities” are events which favour an enterprise, such as: easy access to capital, enjoyment of



monopoly status or cheap access to raw materials. “Weaknesses” on the other hand are odds, inhibiting business or proprietor’s progress, and they include: hostile local government bye-laws, un-safe business environment; un-ethical competitive strategies, and human weakness on part of proprietor. What constitutes “strength” to an enterprise/entrepreneur may be the “weakness” of another enterprise/entrepreneur and what the entrepreneur considers its “opportunity” at one time may also pose “threat” to other businesses. Two competitive strategies are hereby recommended:

- a) **Law of comparative cost** – Cost of wages, rent, raw materials, etc are not constant. Proprietors should produce goods or render services when and where they have low cost-advantage over their competitors.
- b) **Law of comparative advantage** – Small business entrepreneurs have comparative advantage when compared with big businesses in producing goods regarded as necessities and for small-scale consumers in the rural areas and neighborhood customers. Whereas big businesses have definite time of opening and closing, and prices of goods and services, SMBEs have flexible prices and period of attending to customers on public holidays and late into the night.

Reasons for owning small business

Most decisions about small businesses is influenced by the simple ownership structure, devoid of complicated hierarchy and bureaucracy that allows the proprietor to be his own master. Organizational behaviorists stated that people behave according to the motive they want to achieve. This is supported by Hersey, Blanchard and Johnson (1998). Adejumo (2001) traced the history of indigenous entrepreneurship in Nigeria, and concluded that family businesses are usually inherited and not established. Brockhaus (1987) listed common motives for starting business as: independence, opportunities, financial reward; job dis-satisfaction; un-employment and building of legacy for on-coming generation. The President, National Association for cashew production, Tola Faseru, speaking in the Nation Newspaper, Monday, 15, 2012, reported impending 300,000 jobs in cashew subsector – good news for young entrepreneurs with little or no start-up capital. In strict economic sense, choice of business unit is influenced by decision on “what one can do best” instead of “doing what others are doing best”. Recently, generous loans, incentives and tax holidays by state and federal governments have attracted more small-scale entrepreneurs.

In a major development, Nigeria President, Musa Yar’Adua, signed a proclamation, in 2009, granting amnesty to militant and jobless youths in the oil rich Niger Delta region,



for them to acquire skills and get employment. According to Lemo, (2013), more than 5,000 youths have been trained. To support the initiative, government created “Niger Delta Amnesty Training programme” to train the youths at various institutes in Ghana, South Africa, the Philippines, Russia, Ukraine, and India and at other local and foreign skill acquisition centres. Government agencies - National Directorate of Employment (NDE), involved in wealth creation - has disbursed loan of N2.8 million naira to four un-employed graduates under “Enterprise Creation Fund (ECF) for Small scale Enterprises” in Cross Rivers State - *Businessday*, 14th February, 2012. To enhance acquisition and technological skills, a Federal government agency (Petroleum Technology Development Fund “PTDF”), conducts research and training for Nigerian graduates, professionals, technicians and craftsmen in engineering and geo-sciences, with highly sub-subsidized funds. In matter of accessing loans, the 873 micro Finance banks (MFBs) in the country, employing more than 12,000 Nigerians grant soft loans to SMBEs. The “Youth Enterprise with Innovation in Nigeria” (YouWIN) organizes annual Business Plan Competition (BPC) for aspiring youth entrepreneurs. The programme is expected to provide a one-time Equity Grant of ~~N1 million~~ ~~N10 million~~ to 1,200 selected aspiring entrepreneurs to start/expand their business concepts and mitigate start-up risks; and to further generate about 80,000 – 110,000 new jobs within three years.

Ihekwoaba, (2005), recommended that for public selection of prospective entrepreneurs to be effective, tests must be based on variables that related to activities such as: (lifting), demonstration of entrepreneurship spirit in psychomotor domain; (expression of desire for profit), affectionate domain and (stating objectives or vision), in cognitive domain.

Ownership of SMBEs is not limited to the un-employed and school leavers, but civil servants who operate part-time businesses to supplement wages. The dividends of Pension Reform Act (2004), witnessed high rate of voluntary retirement because of access to lump-sum gratuity to start small businesses. Some “retired” but not “tired” workers operate micro businesses, not because of motivation for revenue, but for purpose of socialization or to kill boredom. Apart from personal decisions by individuals, close friends and relations motivate job seekers to start and own SMBEs. This strategy removes life of dependency and empowers job-seekers to get self-employable and live a life of independence. Above all, growing government incentives, easier access to start-up capitals and tax holidays have accelerated decisions by the youths to own small business.



Contributions of Co-operative societies as small and medium business enterprise

Co-operative Society is a group of people who contribute money and combine skills to achieve common objectives. Co-operatives are democratic institutions where members receive dividends accruing from investments and also have time to practice their regular occupations. People of like-mind can form co-operative society and make financial contributions according to their abilities. The Constitution of Federal Republic of Nigeria (1979) and Co-operative Societies Decree 90, of (1993), placed Co-operative Societies under concurrent list where both federal and thirty six state governments can legislate. According to Owolabi (1999), formal co-operative society was formed in Lagos state, by early Europeans, at the end First World War in order to get scarce commodities at control prices. The number has risen from 1,261 in 2006 to over 3,000 in 2011. The astronomical increase is due to Government liberal policies, tax holidays, direct financial assistance and subsidized farm inputs.

Co-operatives societies purchase essential commodities at reduced price from government warehouses and resell to their members at moderate prices. Joining a co-operative society is means of making savings, obtaining loans and acquiring entrepreneurial skills preparatory to retirement or full-scale entrepreneurial practice. They reduce accommodation problems by purchasing parcels of land in bulk and re-allocate same to members at reduced cost and living as neighbors to continue co-operating. Financial members of co-operatives receive loans twice their amount of savings, at interest rates similar to micro finance banks but below commercial bank rates. They create awareness of entrepreneurial opportunities in the locality by organizing training sessions, and educating their members on entrepreneurial strategies and spirit; financial and human resource management. Some co-operative societies operate as limited liability companies, eg, “Co-Operative Multi-Purpose Thrift and Credit Society Ltd”. Co-operative Societies contribute to grass root development by ensuring food security, employment and rapid industrialization of rural villages, similar to Millennium Development Goals.

Problems encountered by SMBEs

1. Inadequate infrastructural facilities such as lack of access road to production sites, portable water and epileptic supply of electricity resulting to extra cost of running generators.
2. Reluctance by banks and financial institutions to grant credit, owing to poor documentation of transactions, project proposals and collateral securities.



3. Labeling of “made-in-Nigeria goods” as “made in Italy, Japan or Taiwan” – inferiority complex.
4. Multiple taxes from government and revenue agencies resulting to increased cost of doing business and depletion of profit margin;
5. Bribery and corruption by government officials, which impede transparency and productivity.
6. Poor orientation of young entrepreneurs who cannot distinguish qualities of paid and self-employment; dishonest proprietors who divert bank and government loans to un-approved sectors.

Importance of entrepreneurship education

National Policy on Education (2004), stated that “education is an investment” for achieving national objectives. Katz (2003) reported that 1600 Higher Education Institutions offered 2200 courses in entrepreneurship worldwide. According to (Kao and Stevenson (1984), entrepreneurship programmes further strengthened after 1980s. Vesper and Gartner, (1997) suggested that entrepreneurship training assists job seekers to acquire skills, imbibe occupational habits and behaviors needed in management and production in enterprises. Business education promotes speed and efficiency in calculation of cost of goods/services; trade and cash discounts as well as percentages and ratios. Education adds value to the personality of an individual by the way he talks, acts, dresses and behaves. Banks and financial institutions prefer to do business with proprietors who can understand business concepts such feasibility study, break-even point, gestation period and marketing concepts. Entrepreneurship in present era requires knowledge of computer, internet and modern communication systems, dominated by the great “Es): e-business, e-commerce, e-mail and e-banking. Successful entrepreneurship demands knowledge in “e-this and that”.

Evaluation of tertiary education curriculum in entrepreneurship shows that wide gap exists between theory and practice. This is attributable partly to lack or inadequate supply of equipments by government/proprietors and partly to poor orientation of students. Many teachers concentrate on theory and concepts of entrepreneurship and neglect exposure of students to practice of entrepreneurship. Faulty curriculum, produces graduates with job-and-certificate mis-match, as recently reported by Federal of Statistics reported that 71% of Nigerian youths are un-employed. Again, mis-placed value of education and paper qualifications by the society militates against entrepreneurship. According to Industrial Training Fund (2000), only technical and technology-based



institutions are allowed to send students for the Mandatory Supervised Industrial Work Experience scheme (SIWES). This policy is dis-advantageous to students in arts and social sciences who study entrepreneurship – Ihekwoaba, (2003).

Total Quality Management (TQM) and small and medium business enterprises

Quality is the range within which a product or service satisfies the need of a consumer. SMBEs can withstand competition by producing quality goods and rendering quality services. Quality control is the process of ensuring production of standard goods or rendering efficient services from point of production to consumption. Total Quality Management (TQM) concept is associated with the works of Walter Shewhart, a physicist at AT&T Bell laboratories and Deming Edwards, a statistician who were among the pioneers of TQM. Marshal and Kenneth (1991) defined Total Quality management as “creating an organizational culture committed to continuous improvement of skills, teamwork, processes; product, service quality and customer satisfaction.

Companies in Japan applied the concept after World War II and the dividends give rise to creating the most coveted industrial “Deming Prize” for companies that practice TQM. According to Burton and Thkur (1995), quality means error-free, totally reliable product or service.

Local Chamber of Commerce protects cottage industries from unfair competition from big businesses and unfavorable government policies. Likewise, Parliament makes laws to ensure quality entrepreneurship practice - Standard Organization of Nigeria Act, 1971, Money Laundering Prohibition Act 2004 and Nigerian Industrial Standard. Laws which protect the consumer are: Weights and Measures Act; Food and Drug Act, Price Control Act and Companies and Allied Matters Act (1990). It should be noted that while producers maintain quality, consumers judge quality. In this case, quality means different things to different people. The needs of consumers in the twenty first century era are changing as consumers like to match quality with value of their money and derive the highest possible satisfaction for parting with their money. The Consumers’ Protection council and other NGO’s are economic watchdogs that can bark and bite when production standards decline.

Total Quality Management is not partial or temporary quality. It is evaluation technique for determining the level of skill of workers, acceptance level of products and quality of service offered to consumers. It is a holistic instead of fragmented means of ensuring value-chain in every stage of production, storage, transportation and service delivery.



Quality of goods and services of SMBEs can be evaluated by vocal expressions at point of purchase or by body language of consumers after purchase. Smell of palatable familiar dish, attracts brand customers prompting swallowing of saliva even before the food is served. Conversely, dirty environment provokes, holding of breath, closing of the nose or involuntary spitting. For a product or service to possess “quality”, it must be wholesome in all aspects and the proprietor must receive approval from supervisory agencies, such as National Agency for Food and Drug Administration, Standard Organization of Nigeria or Nigerian Industrial Standards.

For products to possess “quality”, they must satisfy the taste of consumers, by being attractive to the eye, portable in design and affordable in cost. Adulterated goods, mis-leading weights and measure and expired products lack any measure of quality. Nigerian enterprises witnessed low production between 1970-1980, prompting government to introduce “National Productivity Centre” and “National Productivity Merit Award” to improve quality of goods and services. At international level, world watch-dogs that set standards and evaluate quality are: Transparency International, UNESCO, MDGs, etc. The dividends of TQM, if applied to SMBEs, can lead to greater share of the market, higher productivity and profitability. The flowing diagram, designed for this purpose, is a flow chart for quality entrepreneurship practice for SMBEs. The process starts from determination of economic needs of the society and gathers inputs that guarantee qualitative entrepreneurship practice.

MODEL OF QUALITY ASSURANCE IN ENTREPRENEURSHIP PRACTICE

Fig. 3: Model of Quality Assurance. Source: Designed for this study





Prospects of small and medium business

The federal and state governments have taken positive steps to encourage SMBEs through the following programmes:

1. **Timely revision of national Policies on Education:** First edition was published in 1977: revised in 1981, 1988 and 2004 in line with Global trends and MDGs; also the “6-3-3-4 system” has been replaced by “Basic Education”, in 2012, with emphasis on early child and entrepreneurship education.
2. **Increase in number of Vocational and technology universities:** There are more facilities for entrepreneurship education because of Federal government policy to establish a technical school or Polytechnic in each of the 36 states and at least one university of science and technology in each of the six geo-political zones.
3. **Introduction of entrepreneurial programmes by state and federal governments:** “Small and medium industries Equity Investment Scheme” (SMIEIS); Export-Import bank to support import and export; Development Fiancé Fund by Central Bank of Nigeria for the benefit of women entrepreneurs; and approval of 930 Micro Finance Banks by Central Bank of Nigeria.
4. **Establishment of research centers:** (Industrial Training Fund for industrial research and development); Small and Medium Enterprises Apex Loan Scheme; National Poverty Eradication Programme; etc.
5. **Passing of motivating laws/policies that promote entrepreneurship:** Money laundering law (2004); Public Procurement Act (2007); Physical responsibility act (2004); Policy of incorporation of “Local content” in food, beverages etc; Trade Marks Act, (2004); Patents and designs Act (2004).
6. Nigerian’s democracy, diversity in culture, rich human and materials resources, population of 160 million people, coupled with desire to succeed by government and citizenry support entrepreneurship. Nigerian/s aspiration to become one of world developed economies by 2020 is feasible.



CONCLUSION

1. The prospect of entrepreneurship in Nigeria is high because of adequate human, material and mineral resources.
2. There are motivating government policies and programmes to support SMBEs
3. Entrepreneurial education is advantage to practicing and prospective entrepreneurs;
4. Entrepreneurship is not a casual activity but generation of quality ideas and bringing innovation through strategy.
5. The huge population of 150 Nigerians living in six geo-political zones and across the 36 states structure can harness their natural resources and add value to the society, through entrepreneurship.
6. The difference between “successful and un-successful entrepreneurs” and “developed and un-developed countries” is quality of their products, services and business ethics.

RECOMMENDATIONS

1. The efforts of all tiers of government to sustain entrepreneurship, especially funding and infrastructural development should be sustained and improved.
2. Ownership of SMBEs is means of living a useful life, earning a living and aspiring to big business.
3. The youths and un-employed people should embrace entrepreneurship education as a means of acquiring marketable skills to function in paid or self employment.
4. Entrepreneurial spirit which generates business ideas and co-operation among entrepreneurs is essential for production of high quality goods and rendition of superior services.
5. Developed countries of the world such as Japan, practice functional education in entrepreneurship hence they are manufacturers and exporters; under-developed and developing countries who neglect entrepreneurship education would be consumers and importers.



6. Teaching and practice of entrepreneurship is means of addressing prevailing cases of armed robbery, youth militancy, terrorism, pipe-line vandalization, ritual killing, kidnapping and payment of ransom.
7. Total Quality Management concept should apply to SMBEs; it encourages healthy competition, quality production variety of goods and service delivery at affordable costs.

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