

Evaluating the level of Entrepreneurship Competencies that affect Competitive Scope, Organizational Capability and Performances of SMEs in Adamawa State.

¹Habu Jingi Umar, ¹Halilu Hamman and ²Musa Lawal Salihu

¹Department of Office Technology and Management, Federal Polytechnic, Mubi Adamawa State Nigeria.

²Department of Business Administration and Management, Federal Polytechnic, Mubi Adamawa State Nigeria.

Email: habujingiu@gmail.com

Tel: +2347038190287

ABSTRACT

Entrepreneurship is a way of thinking, reasoning and acting that is opportunity-based, holistic in approach and leadership balanced. Entrepreneurship results in the creation, enhancement, realization and renewal of value not just for the owners, but for participants and stakeholders. The major objective of this research was to examine the level of the entrepreneurship competencies that affect the competitive scope and organizational capability, as well as the performance of SMEs and also to identify roles of the competitive scope and organisational capability in relationship to entrepreneurs' competencies and SME performance. The results indicated that competence has no significant effect on small and medium enterprise performance. Also it was found that organizing competence has no significant effect on small and medium enterprise performance. In conclusion, entrepreneurial competencies play an important role in enhancing firm performance, having both direct and indirect effects on firm performance. The research study recommends that enhancement of discussion on entrepreneurial opportunity competence is needed so as to improve the comparison among entrepreneurs and production relationships among enterprises within the industrial structure

Keywords: Entrepreneurship, competencies, SMEs, competitive scope and organization.

INTRODUCTION

All known human societies have always created the veritable conditions for the existence of entrepreneurs [1]. The entrepreneurs in turn exploit the available opportunities in the society or their environmental domain, to create or develop new products or services, thus adding value to society while equally maximizing benefits or profits [2]. The impact of the activities of the entrepreneurs or small and medium enterprises (SME) on the socio-political/economic life of Nigeria is quite obvious [3]. In Nigeria, the small and medium enterprises sub-sector has been expanding, especially since the mid-1980s, following the prolonged recession in the economy which forced many large enterprises to lay off large proportion of their work-force. The sector accounts for 70 percent of industrial employment [4]. Also the agricultural sector, which largely

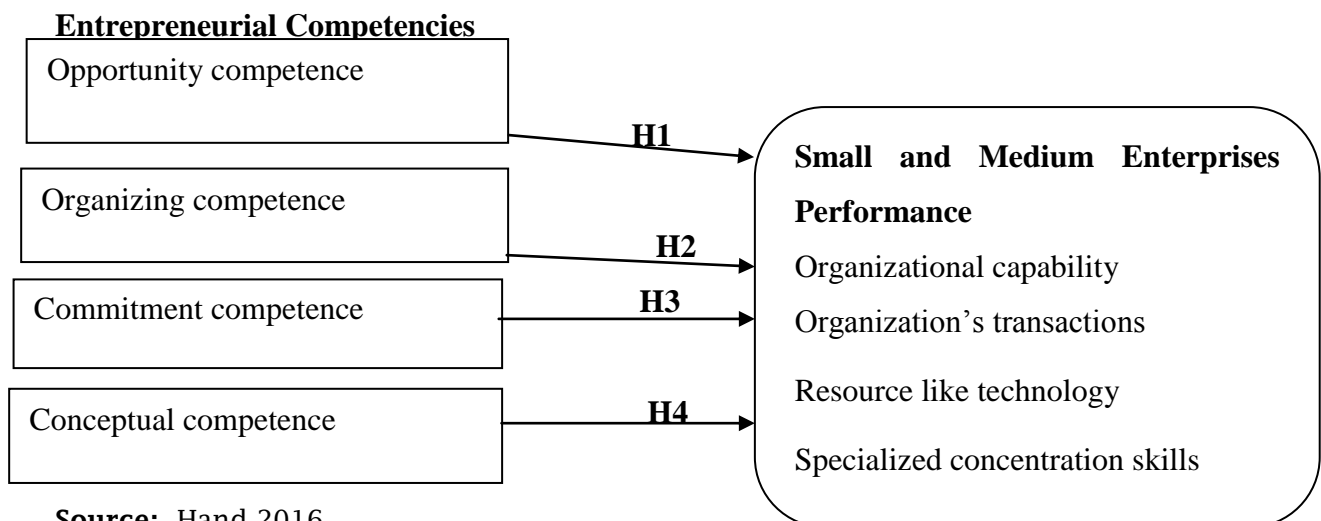
consists of SMEs, employs over 60 percent of the nation work-force [5]. It is in recognition of the strategic role of the entrepreneurs in national development, that the federal, states, local governments, and even some corporate institutions are continuously creating the enabling environment to enhance entrepreneurship [6]. The Central Bank of Nigeria (CBN) established Small and Medium Enterprises Equity Investment Scheme (SMEEIS) on 19th June 2001 to liberalize access to funds through all the commercial banks [7]. The SMEEIS, in addition to providing finance, also requires banks to identify and package viable industries with Nigerian entrepreneurs [8].

Entrepreneurship is a way of thinking, reasoning and acting that is opportunity-based, holistic in approach and leadership balanced. Entrepreneurship results in the creation,

enhancement, realization and renewal of value not just for the owners, but for participants and stakeholders [9, 10, 11, 12], also view entrepreneurship as the willingness and ability of an individual to seek out investment opportunities in an environment and be able to establish and run an enterprise successfully based on the identified opportunity. Entrepreneurship therefore may focus on retail sales, provides a service or manufacture product [13]. Thus, it can be rightly stated that an individual who sets up, organizes, manages, install, services, design, diagnose fault and repair refrigeration and air-conditioning equipment is an

income generating activity [14]. Individual who acquires the knowledge and skill needed for the above activities can be self-employed [15].

Entrepreneurial competency is defined as the individual characteristics including attitude and behavior, which allow the entrepreneur to achieve business success [16, 17, 18]. According to [19], entrepreneurial competencies are a set of higher-level characteristics involving personality traits, skills and knowledge. They can be viewed as the total ability of the entrepreneur to perform his role successfully.



Source: Hand 2016

Figure 1: Modified conceptual framework [20].

Objectives of the Research

Research Questions

This study attempts to find answers to the following questions:

- How does the level of the entrepreneurs' competencies affect the competitive scope and organizational capability, as well as the performance of SMEs?
- What are the roles of competitive scope and organisational capability in relationship to entrepreneurs' competencies and SME performance?

Objectives of the Research

The major objective of this work is to examine the effects of entrepreneurship competencies on small and medium enterprises performance. The specific objectives are:

- I. To examine the level of the entrepreneurship

competencies that affects the competitive scope and organizational capability, as well as the performance of SMEs.

- II. To identify roles of the competitive scope and organisational capability in relationship to entrepreneurs' competencies and SME performance.

Statement of Hypotheses

- H.1. Entrepreneurial competence is positively related to SME performance
- H.2. Entrepreneurial competence is positively related to the competitive scope
- H.3. Entrepreneurial competence is positively related to organizational capability.

MATERIALS AND METHODS

Research Design

This study employs a survey research design. The study utilizes the survey research design as it is suitable for allowing the respondent to express their

feelings about the effect of entrepreneurial competencies on small and medium enterprises in Adamawa State.

Population of the Study**Table 1: Population for the study**

S/NO	Name of Government	Local Small enterprise	Medium enterprise	Population Size
1	Mubi North	95	45	140
2	Gombi	80	60	140
3	Yola North	75	65	140
4	Numan	100	40	140
5	Ganye	110	30	140
	Total	460	240	700

Sample size for study

The sample of the study is drawn from the population using stratified and convenience sampling techniques. A total of 248 enterprises is the sample size used for the study.

Sampling Techniques

Sampling technique adopted for this study both stratified and convenience sampling techniques. The study questionnaires were administered to the respondents with the small scale businessmen and women in Adamawa state central zone.

Source of Data

Primary source of data collection is used in carrying out this research. The use of questionnaire was employed to gather necessary and relevant data from the respondents. This method is used in order to minimize the problems associated with data collection and to ensure that the results from this are visible and bias free as expected. The questions are designed to sample the views of the respondents on the effect of entrepreneurial competencies on performance of small and medium enterprises.

Instrument for Data Collection

The instrument used for data collection is a structured questionnaire. The questionnaires consist of two (2) sections. Section 'A' measures demographic characteristics with items such as age, gender and educational level, section 'B' consists of 25 items that deals with investigating the effect of entrepreneurial competence on small and medium performance.

For the purpose of conducting this research, the researcher has chosen five point likert scales from "Strongly disagree" (1) to "Strongly agree" (5) for all the tested constructs. To obtain the cooperation of the respondents, the nature and purpose of the research are made known to the respondents and anonymity is assured. The respondents are promised access to the study if they so desired.

Validity of the Instruments

According to [20], validation is an effective method for content and face validation of research instrument. Consequently, the questionnaire was screened by three (3) experts or professionals made up of the Supervisor, two professionals (experts) from both Federal Polytechnic, Mubi and Adamawa State University Mubi. The appropriateness, comprehensiveness and clarity of the items are observed to make sure they are on line to test what is expected of testing.

Reliability of the Instrument

To get reliable and factual items for test, [21] suggests that internal check in the form of logical test in the questionnaire should be included. Reliability of test items indicates how result can be obtained almost repeatedly using several tests. The research items are structured in a manner to give a reliable result in respect to the study environment. Therefore, cronbach's alpha is used to test the reliability of the question items.

Methods of Data Analysis

Data collected was analysed using descriptive and inferential statistics. Descriptive statistics (frequency and percentage) is used to analysis section A of research instrument which deals with the demographic data and the inferential statistic (linear regression analysis) is used to analyze section ‘B’ of the research instrument which consist of items on independent and dependent variables. The variables are fitted into Regression model below;

Multiple Regression

Multiple regression analysis is an extension of bivariate regression analysis which allows for the simultaneous investigation of the effect of two or more independent variables on a single interval- scaled dependent variable. Thus, a continuous, interval-scaled dependent variable is required in

A sample size of 248 respondents is targeted for this study. With 248 respondents participating in the study, the response rate is 95% which is satisfactory to represent the views of the whole population.

Gender of the respondent

According to the findings illustrated in table 2, male entrepreneurs make up

multiple regression, as it is bivariate regression. Interval scaling is also a requirement for the independent variables.

Model specification

The specification of a model is based on the available information relevant to the objectives of the study in question. Here, the predictor entrepreneurial competence and the dependent variable is Small and Medium enterprises performance. The model is stated as; $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e_i$

- Y = small and medium enterprises competencies
- α = constant
- β_1 (opportunity competence)
- β_2 (organizing competence)
- β_3 (commitment competence)
- β_4 (conceptual competence)
- e_i = error term

RESULTS

66.5 % of the respondents while female entrepreneurs make up 33.5%. This indicates that although male entrepreneurs have the highest percentage. Therefore, males form a significant proportion of all respondents.

Table 2: Gender of respondents

	Frequency	Percentage (%)
Male	165	66.5
Female	83	33.5
Total	248	100.0

Source: Field Survey, 2020

The age of respondent

The study also seeks to establish the average age of all the participants in the study. The average age of respondents have indirect impacts on the other factors that determine entrepreneur’s performance. The findings indicate that the greatest proportion of respondents

is aged between 38-47 years and above these constitute a total of approximately 46.4% for respondent’s population, 29.8% for age 48 years and above, and 57 followed by age between 28-37 years with 23 % and the less is 18-27 years, having the less percentage which is 2% as illustrated in table 3.

Table 3: Age of Respondents

	Frequency	Percentage (%)
18-27 years	2	0.8
28-37 years	57	23.0
38-47 years	115	46.4
48 years and above	74	29.8
Total	248	100.0

Source: Field survey, 2020

Level of Education

Respondent's average level of education is one of the factors that have been identified in the literature as affecting the respondents. This study establishes that a significant majority of the respondents are degree holders which

constitute 52% followed by respondents with NCE/ND with 34.3%, respondents with other qualification constitute 9.3% each and the rest is those with primary/secondary certificate constitute only 4.4% of the respondents as shown in table 4.

Table 4: Educational level of respondents

	Frequency	Percentage (%)
Primary/school certificate	11	4.4
ND/NCE	85	34.3
Degree	129	52.0
other qualification	23	9.3
Total	248	100.0

Source: Field Survey, 2020

Respondents Years in Business

Respondent's average years in business are one of the factors that have been identified in the literature. This study establishes that a significant majority of the respondents are those in business

for 5 years and above with 46.4 %, followed by those in business for 4 years with 32.3% and 3 years with 19.4% and the less are those in business for 2 years with 2% as shown in table 5.

Table 5: Respondents Years in Business

	Frequency	Percentage (%)
2 years	5	2.0
3 years	48	19.4
4 years	80	32.3
5 years and above	115	46.4
Total	248	100.0

Source: Field Survey, 2020

Reliability Analysis

Reliability analysis allows examination of the properties of measurement scales and the variables making them up. The reliability analysis procedure calculates a number of commonly used measures of scale reliability and provides information on the relationship between individual variables in the scale. This study carries out a reliability analysis to

establish the reliability of the independent variables in the study. As indicated in table 6, a Cronbach's Alpha value of the variables are as follow; opportunity competencies = 0.839, organizing competencies = 0.796, commitment competencies =0.813, conceptual competencies =0.804, and small and medium enterprises=0.782, The Variable-Total statistics in table 5,

reveals that each of the variables had a measure of over 0.6 and small and medium enterprise variable has the list Cronbach Alpha value of 0.782 and the

highest isopportunity competencies with cronbach alpha value of 0,839 that means that all of them are reliable

Table 6: Reliability of result

S/N	Variables	Number of items	Cronbach alpha
1	Opportunity competencies	5	0.839
2	Organizing competencies	5	0.796
3	Commitment competencies	5	0.813
4	Conceptual competencies	5	0.804
5	Small and Medium enterprise performance	5	0.782

Source; Filed Survey, 2020

Inferential Analysis

Inferential statistics are used to infer things about the population at large from information taken from a small sample of that population. Inferential statistics are important in social sciences research as it typically studies a sample and yet it is to reach conclusions about the larger populations from which the sample drawn. Inferential statistics helps to make generalization from the situation not studied.

Regression Analysis Assumptions and Normality Test

The assumptions of multiple regression (MR) that are known as primary concern in the research include:autocolleration,

linearity, homoscedasticity, normality, and collinearity. This section specifically defines each assumption.

Autocolleration Assumption

The Durbin Watson test for autocolleration is carried out to test if there is any violation in the assumption. From the results, it shows that there is no autocolleration within the residuals of the specified model of the regression. The acceptance critical criterion of Durbin Watson is between 1.5 and 2.5. For this study, it can be assumed that the value is within the range of critical criterion that is 2.161 as shown in table 9 below, which indicates that there is no violation of autocolloration in this study.

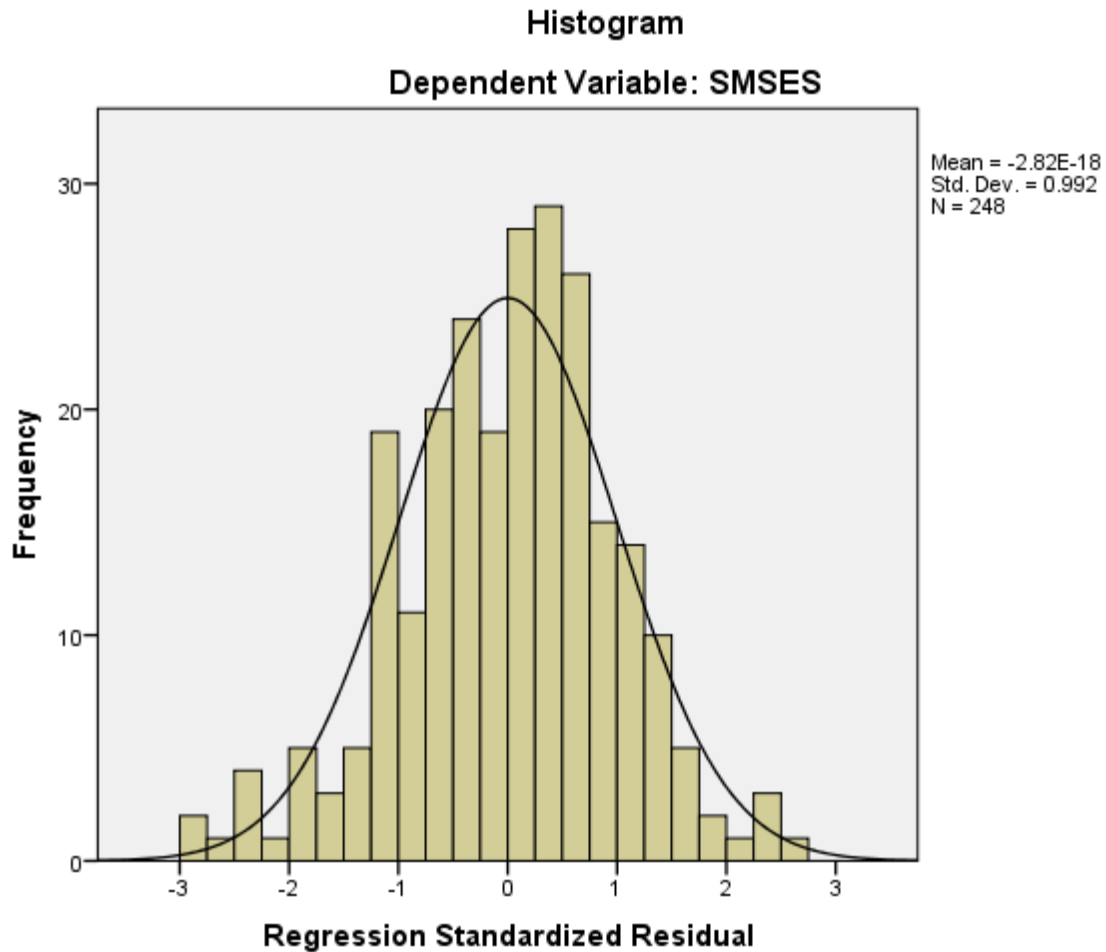


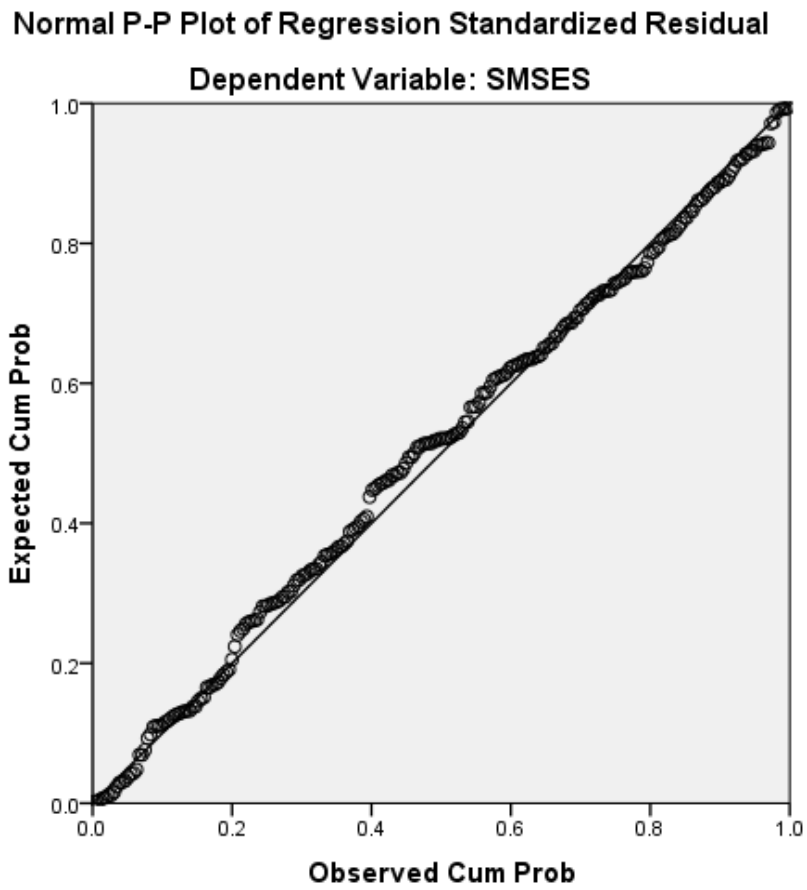
Figure 2: Histogramme

Linearity assumption

Multiple regression can accurately estimate the relationship between dependent and independent variables when the relationship is linear in nature [22]. The chance of non-linear relationships is high in the social sciences, therefore it is essential to examine analyses for linearity. If the relationship between the dependent and independent variables is not linear, the results of the regression analysis will under- or over- estimate the true

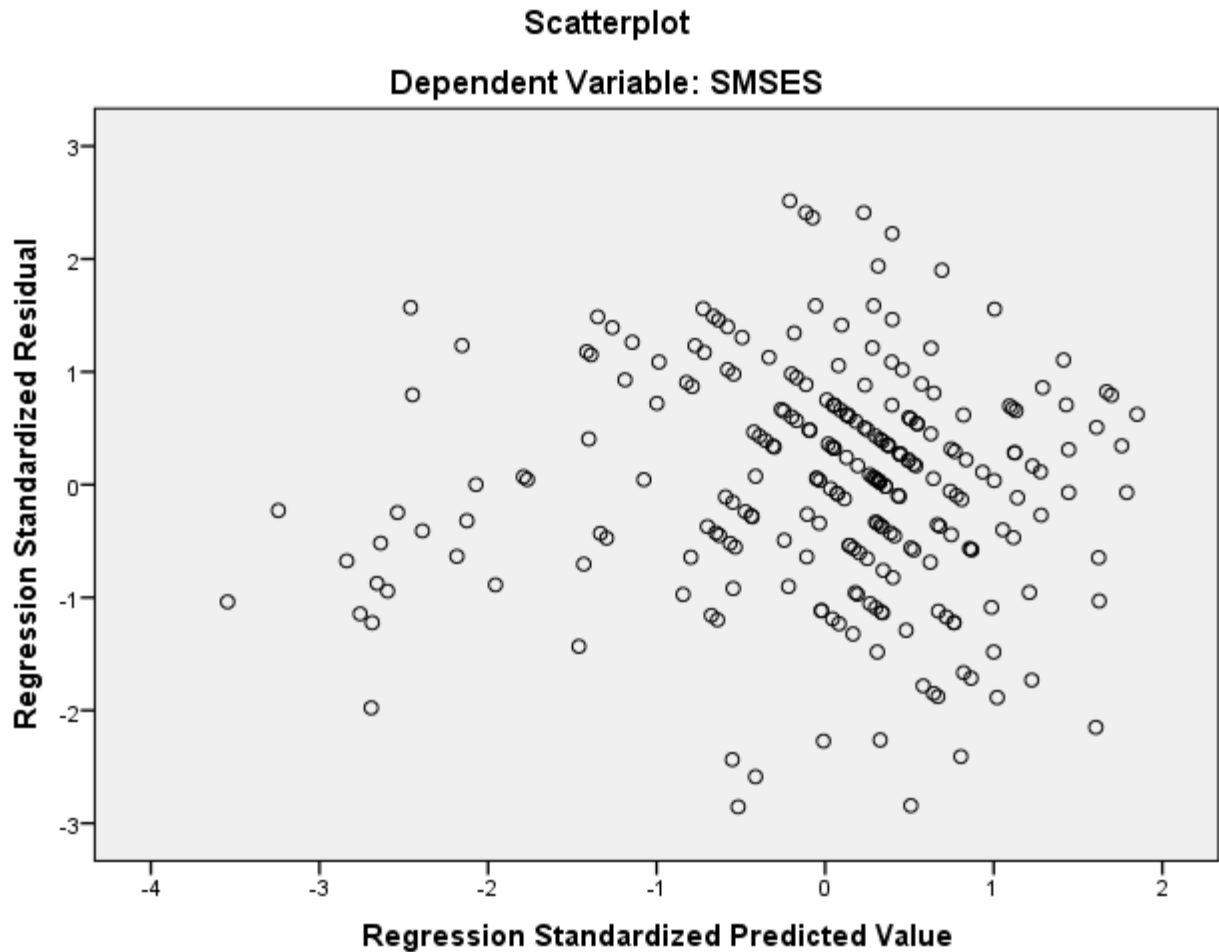
relationship and increase the risk of errors.

If linearity is violated all the estimates of the regression including regression coefficients, standard errors, and tests of statistical significance may be biased [15]. When bias occurs it is likely that it does not reproduce the true population values. Violation of this assumption threatens the meaning of the parameters estimated in the analysis [16]. It can be seen from figure 2 below that the variables have linear relationship.



Source: Field survey, 2020

Figure 3: Normal P-P plot.



Source: Field survey, 2020
Figure 4: Scatterplot.

Homoscedasticity assumption

Homoscedasticity means the relationship under investigation is the same with the entire range of the dependent variable. Lack of homoscedasticity is shown by higher errors (residuals) for some portion of range compare to others when homoscedasticity assumption is met, residuals will form a patternless cloud of dots. Lack of homoscedasticity is easily seen in standardized scatter plot. The scatter plot of the standardized predicted dependent variable against standardized residuals. In figure 3 below, service quality is used to predict customer loyalty and the standardized predicted and the residual values are saved. The plot is largely cloudy indicating (homoscedasticity). This shows that there is no violation of homoscedasticity which can lead to the problem of heteroscedasticity

Multicollinearity Assumption

Multicollinearity is a high degree of correlation (linear dependency) among several independent variables. It commonly occurs when a large number of independent variables are incorporated in a regression model. It is because some of them may measure the same concepts or phenomena. Only existence of multicollinearity is not a violation of the Ordinary Least Squares regression (OLS) assumption. However, a perfect multicollinearity violates the assumption that X matrix is full ranked, making OLS impossible. When a model is not fully ranked, that is, the inverse of X cannot be defined, there can be an infinite number of least squares solutions.

Symptoms of multicollinearity may be observed in situations:

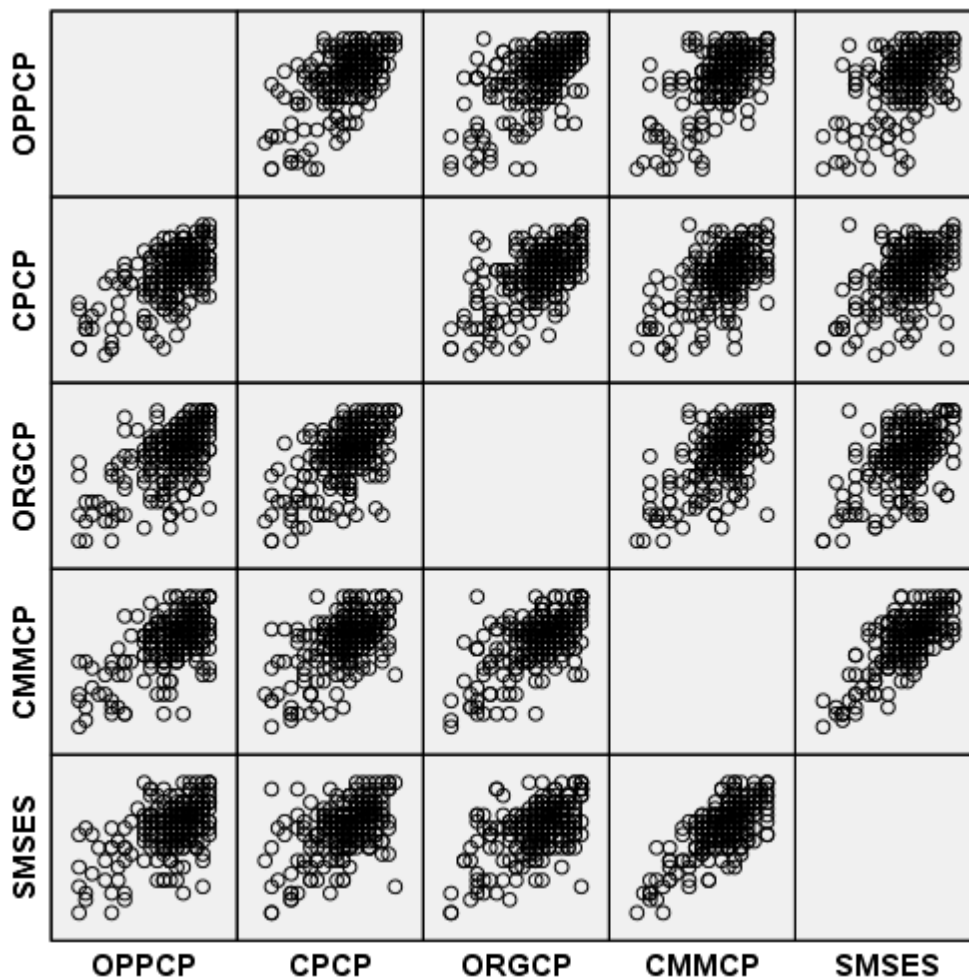
- i. Small changes in the data produce wide swings in the parameter estimates;

- ii. Coefficients may have very high standard errors and low significance levels even though they are jointly significant and the R for the regression is quite high;
- iii. Coefficients may have the “wrong” sign or implausible magnitude . A judgement can be made by checking related statistics, such as tolerance value or variance inflation factor (VIF), Eigenvalue, and condition number. The VIF acceptance range is between 1 and 10 in this study, the VIF in table 10 below is 2.643. It shows that regression is not

violated and there is no problem of multicollinearity. The rule of thumb for a large VIF value is ten .

Normality Assumption

Regression assumes that variables have normal distributions. Non-normally distributed variables (highly skewed or kurtotic variables, or variables with substantial outliers) can distort relationships and significance tests. There are several pieces of information that are useful to the researcher in testing this assumption: visual inspection of data plots, histogram and P-P plots give researchers information about normality. As shown in figures 4 and 5 below:



Source: Field survey, 2020

Figure 5:Scat Matrix.

Multiple Regression

The researcher conducted a multiple regression analysis so as to test relationship among variables. The research applies the statistical package

for social sciences (SPSS) to code, enter and compute the measurements of the multiple regressions for the study. Table 6 provides the summary of the regression model applied in this study.

Coefficient of determination explains the extent to which changes in dependent variable can be explained by the change in the independent variables or the percentage of the variation in the dependent variable (small and medium enterprise) that is explained by all the three independent variables (opportunity, organizing, commitment and conceptual competencies).

According to the regression model applied in this study on table 7, R Square is 0.553 and adjusted R square is 0.545, implying that the independent variables studied explain 55.3% of the entrepreneurial competencies. This

implies that the other variables not studied in this research contribute 44.7% of the variability in small and medium enterprises performance. The Durbin-Watson $d = 1.747$ is between the two critical values of $1.5 < d < 2.5$, therefore, it assumes that there is no first order autocorrelation in the data. The ANOVA report or F statistics on table 8, indicates that the overall significance of the regression model applied in this study indicates that, $p < 0.05$ (Sig. = 0.00) and therefore our model is significant. The F value is 75.039 and the significant level is 0.000.

Table 7: Model Summary^b

Model 1	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
	0.743 ^a	0.553	0.545	2.62826	1.901

a. Predictors: (Constant), CMMCP, CPCP, ORGCP, OPPCP

b. Dependent Variable: SMEP

Source: Field survey, 2020

Table 8: ANOVA^a

Model1	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2073.417	4	518.354	75.039	0.000 ^b
Residual	1678.583	243	6.908		
Total	3752.000	247			

a. Dependent Variable: SMEP

b. Predictors: (Constant), CMMCP, CPCP, ORGCP, OPPCP

Source: Field survey, 2020

Table 9 shows the coefficient of the variables which indicated that opportunity competence has $\beta = 0.044$, $t = 0.730$, $P = 0.44$, this shows that opportunity competence has no significant effect on small and medium enterprises performance, null hypothesis accepted. The second variable is conceptual competence which has the $\beta = 0.094$, $t = 1.572$, $P = 0.11$. This indicates that conceptual

competence has no significant on small and medium enterprises performance, so the null hypothesis is accepted and reject the alternate hypothesis. Organizing competence has $\beta = 0.101$, $t = 1.685$, $P = 0.095$ and this shows that their organizing competence has no significant effect on small and medium enterprises performance, therefore, accept the null hypothesis.

Table 9: Coefficients^a

Model 1	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	3.708	0.884		4.197	0.000		
OPPCP	0.039	0.054	0.044	0.730	0.466	0.500	2.001
CPCP	0.089	0.056	0.094	1.572	0.117	0.515	1.941
ORGCP	0.090	0.053	0.101	1.685	0.093	0.509	1.964
CMMCP	0.568	0.058	0.586	9.752	0.000	0.510	1.959

a. Dependent Variable: SMEP
Source: Field survey, 2020

Note:- OPPCP= Opportunity Competence, CPCP= Conceptual Competence, ORGCP= Organizing Competence, CMMCP= Commitment Competence and SMSES= Small and Medium Enterprises Performance.

Major Findings

There are three hypotheses that have been derived in this research study namely:

1. H_{01} -Opportunity Competence has no significant effect on small and medium enterprise performance. This hypothesis is supported because the calculated value is

greater than $P > 0.005$ significance level.

2. H_{02} - Organizing Competence has no significant effect on small and medium enterprise performance. This hypothesis is supported because the calculated value is greater than $P > 0.005$ significance level.
3. H_{03} - Commitment Competence has no significant effect on small and medium enterprise performance. This hypothesis is supported because the calculated value is greater than $P > 0.005$.

DISCUSSION

The findings of this study reveals that majority of the respondents are males which consist of 66.5%. The age categories of respondents show that majority of the respondents falls within the age group of 38-47 years and above, these groups have 46.4%. Education level of respondents indicates that secondary school and degree holders are the majority of entrepreneurs with degree is 52%. The respondent is categorized based on their years in business and the result indicates that majority of the respondents are in business for 5 years and above with 46.4%. Reliability result indicates that opportunity competence has the highest Cronbachs Alpha value of 0.839 while the less is small and medium enterprise performance with reliability value of 0.782 and this indicates that the variables are significant for the study.

This study combines three independent variables into one regression, to see the overall effect on small and medium enterprise performance. The result shows three hypothesized effect; three are not significant ($p > 0.05$). The model

summary result of regression analysis indicates the R square of 0.553 and the ANOVA test or the F test indicate 75.039 which shows that the data are significant for the purpose. The coefficient result of the three independent variables is as follows;

Hypotheses 1:- Opportunity Competence has no significant effect on small and medium enterprise performance. The regression results do not support this hypothesis since the calculated value is less than $P < 0.05$. This finding is consistent with studies of [1], in a survey found that the beneficiaries in Small and Medium Enterprises (SMEs) scheme recorded significant increases in employment in their enterprises, following the injection of SMEs funds. In Nigeria, small and medium enterprises are known to have contributed significantly to economic development, job creation and sustainable livelihood [14]. [22], notes that the small firms make both social and economic contributions to our development process.

Hypotheses 2: - Organizing Competence has no significant effect on small and medium enterprise performance. The regression results support this hypothesis because the calculated value is less than the $P < 0.05$. This finding is consistent with study of [1, 2, 3], who assessed determinant of small and Medium Enterprises (SMEs) Performance in Ekiti State. Survey method is used for the study while purposive sampling technique was adopted and regression analysis via Statistical Package for Social Science (SPSS) version 20 is used to analyse the data. Findings show that funds, managerial skills, government policy, education and facilities are significant related with performance at 5% significantly level.

Hypotheses 3: - Commitment Competence has no significant effect on small and medium enterprise performance. This study is counter studied by [6, 7, 8] who examined the impact of owner/managers entrepreneurial competencies on Entrepreneurial Orientation (EO) of team manufacturing firms in Sri Lanka and the relationship between background characteristics of owner/managers and entrepreneurial competencies. The finding is in line with the findings of [8, 9, 23]. Their findings show that funds, managerial skills, government policy, education and facilities are significant related with performance at 5% significantly level. By ranking, funds are considered most significant followed by education, government policy, managerial skill and facilities. The conclusion drawn from the studies is that for business to continue achieving its expected performance, all determinants must be readily available to complement each other.

The broad objective of this study is to examine the effect of entrepreneurial competencies on small and medium enterprise performance in Adamawa state. The study reviews related literature under the following headings; conceptual issues, theoretical framework and empirical studies. The overall conclusion is that

In conclusion, this study contributes to research on entrepreneurship by revealing that: entrepreneurial

entrepreneurial competencies had the potential to positively influence small and medium enterprise performance in Adamawa state, however, business environment are yet to be fully utilized to the advantage of the entrepreneurs in the study area. Entrepreneurial competencies have the potential to positively and significantly affect performance of entrepreneurship and yet have only been marginally adopted by the entrepreneurs in the study area. Descriptive research design was used in the study of 248 entrepreneurs as the sample size. Questionnaire was used to gather information from the entrepreneurs. The reliability of variables used was above 0.6 which is reliable as the sample size revealed that although the socio cultural factor have the capability to positively influence performance of entrepreneurship, they had not fully understood the advantage of the entrepreneurship in Adamawa state. Therefore, entrepreneurs should study the culture of the operating environment in order to increase performance. From findings of the study, it is evident that legal factor had the potential to positively and significantly affect performance of entrepreneurship performance and yet had only been marginally adopted by the entrepreneurs. Accordingly, entrepreneurs businesses should follow appropriate legal rule such as financial, marketing and entrepreneurial skills. The effect of entrepreneurial competencies on small and medium enterprise performance of entrepreneurs was not significant especially on production output despite being moderately rated among the entrepreneurs. The finding on organizing competence indicates insignificant effect on small and medium enterprise. Commitment competence has positive effect on small and medium enterprise and finally, conceptual competence has significant effect on small and medium enterprise. This study concludes that the overall entrepreneurial competence affect small performance.

CONCLUSION

competencies play an important role in enhancing firm performance, having both direct and indirect effects on firm

performance; although competitive scope is not significantly related to business growth, it is a strong predictor of other performance dimensions (efficiency and relative performance). These findings contribute to a better understanding of entrepreneurial competencies and their impact on firm performance.

Recommendations

Based on the findings of the study, the following recommendations are hereby advanced.

1. The discussion with regard to entrepreneurial opportunity competencies needs to be enhanced in order to improve the comparison among entrepreneurs as well as to include in the future analyses measures of the importance of entrepreneurship business in terms of value added while maintaining the focus on

the actor's ability to cooperate and the production relationships among enterprises within the industrial structure.

2. With regard to entrepreneurial organizing competence, to enhance firm level could explore the inclusion of these improved variables into firm level datasets in order to enable the organization to be organized properly.

Suggestion for Further Study

Further study can be done in another different geographical location. It can also be done on large scale business. Future study can be done on all the entrepreneurial competencies in regard to small and medium enterprise. Further study can be done on all the 21 Local Government Areas of Adamawa State. Further study should involve the use of SME to analyze data for the study.

REFERENCES

1. Allu, E. F (2006). *Work Competencies Needed by Technical College Metalwork Graduates for Entrance into Private Enterprises unpublished First Degree Thesis. Department of Vocational and Technology Education. Federal University of Technology Minna.*
2. Alos, A. (2004). Industrialization and Entrepreneurship: Strategies and Lesson. *A Conference paper at the world Conference on SMEs Abuja. July 2004.*
3. Aminu, A. A. (2009). *Entrepreneurship Theory and Practice.* Maiduguri. Campaq Publishers Limited.
4. Anyakoha, E. U. (1997). *Vocational and Technical Education and Power Development.* Nsukka, Nigeria. MVA & NTV Publishers.
5. Baum, J. R. (1995). The relation of traits, competencies, motivation, strategy, and structure to venture growth. *Frontiers of Entrepreneurship Research.*
6. Baum, J. R., Locke, E. A., and Smith, K. G. (2001). A multidimensional model of venture growth. *Academy of Management Journal*, 44(2), 292-303.
7. Bruederl, J., Preisendoerfer, P., and Ziegler, R. (1992). Survival chances of newly founded business organizations. *American Sociological Review*, 57: 227-242.
8. Buckley, P. J. (1988). Measures of International Competitiveness: A Critical Survey. *Journal of Marketing Management*, 4(2), 175-200.
9. Central Bank of Nigeria (2005). *Micro-finance Policy Regulatory and Supervisory Framework for Nigeria.* ISBN 978-175-156-8.
10. Chandler, G. N. and Hanks, S. H. (1994). Market attractiveness, resource-based capabilities, venture strategy, and venture performance. *Journal of Business Venturing*, 9(4), 331-349.
11. Datol, I. G; Danwanzam, E; Nyapson, C. G; Padung, L, L; Udo, M. P; Bentu, S and Okwoi, R. O, (2004). *Fundamentals of Vocational - Technical Education and Entrepreneurship for Schools and Colleges.* Jos. Crest Publishers Ltd.
12. Davidsson, P. (1991). Continued entrepreneurship: ability, need, and opportunity as determinants of small firm growth. *Journal of Business Venturing*, 6(6), 405-429.
13. Frese, M., Krauss, S., and Friedrich, S. (1999). Micro-business in Zimbabwe. In M. Frese (Eds.) *Psychological*

- approaches to micro-enterprises in Africa. Greenwood.
14. Garrigos-Simon, F.J., Marques, D.P and Narangajavana, Y. (2005). "Competitive Strategies and Performance in Spanish Hospitality Firms", *International Journal of Contemporary Hospitality Management*.17(1), 22-38.
 15. Gartner, W. B. and Starr, J. A. (1993).The nature of entrepreneurial work.In: S. Birleyand L.C. MacMillan (eds.), *Entrepreneurship Research: Global Perspective. Amsterdam: North-Holland*, 35-67.
 16. Gartner, W. B. and Starr, J. A. (1993).The nature of entrepreneurial work. In: S. Birleyand L.C. MacMillan (eds.), *Entrepreneurship Research: Global Perspective. Amsterdam: North-Holland*, 35-67.
 17. José, S. (2012).The influence of entrepreneurial competencies on small firm performance.*RevistaLatino Americana de PsicologíaVolumen* 44 (2),165-177.
 18. Kanter, R.M. (1983). *The change masters*. New York: Simon and Schuster.
 19. Man, T. W. Y. and Lau, T. (2005). *Entrepreneurial Competencies*.In Han M. O (2016).Determinants of SMES' Performance: the case of Kyaing Tong, Eastern Shan State, Myanmar .Assumption University, Graduate School of Business.
 20. McClelland, D.C. (1961), *Management Competencies in Small Firms*. *J. Manaage. Dev*, 13: 23-26.
 21. Murphy, G. B. and Callaway, S. K. (2004).Doing well and happy about it?Explaining variance in entrepreneurs'stated satisfaction with performance. *New England Journal of Entrepreneurship*, 7, 15-26.
 22. Ogundele, O. J. K. and Oni, J. O. (1995). The controversial dimension of organizational effectiveness: with specific reference to a sample of SME in Nigeria. In A. T. Ojo (ed.) *Management of small and medium enterprises in Nigeria*,pp. 22-29. Ikeja: Pumark Nigeria Ltd.
 23. Osborne W. (2002). *Educational Research Planning Conducting and Evaluating Quantitative & Qualitative REsearchy* (4th Edition) Peason Education, INc. Boston.