ROLE OF ENTREPRENEURIAL CHARACTERISTICS OF MICRO AND SMALL ENTERPRISE OWNERS IN POVERTY REDUCTION IN NIGERIA

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Role of Entrepreneurial Characteristics of Micro and Small Enterprise Owners in Poverty Reduction in Nigeria

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DECLARATION

This thesis is my original work and has not been submitted for a degree in any other university.

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This thesis has been submitted for examination with our approval as University Supervisors.

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DEDICATION

This thesis is dedicated to my late parents, Adagwom Dabo Dauda Azi and Mama Jummai Dabo for their wisdom of sending me to school, and also my wife Sarah and my children, Ayisa, Izang, Agwom, Isha and Jennifer.

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LIST OF ACRONYMS AND ABBREVIATIONS

ADB   African Development Bank

ANOVA   Analysis of Variance

CAPPA   Community Action Programme for Poverty Alleviation

CBN   Central Bank of Nigeria

DFRRI   Directorate of Food, Roads and Rural Infrastructure

EU   European Union

FEAP   Family Economic Advancement Programme

FSP   Family Support Programme

GDP   Gross Domestic Product

GR   Green Revolution

MDGs   Millennium Development Goals

MSEs   Micro and Small Enterprises

MSMEs   Micro, Small and Medium Scale Enterprises

MSMEDF   Micro, Small and Medium Enterprise Development Fund

NACB   Nigerian Agricultural Cooperative and Rural Development Bank

NAPEP   National Poverty Eradication Programme

NBS   National Bureau of Statistics

NDE   National Directorate of Employment

NEDEP   National Enterprise Development Programme

NEEDS	National Economic Empowerment and Development Strategy
NERFUND	National Economic Reconstruction Fund
NEXIM	Nigeria Export and Import Bank
OECD	Organization of Economic Cooperation Development
OFN	Operation Feed the Nation
OLS	Ordinary Least Squares
RBT	Resource Based Theory
RBV	Resource Based View
SMEDAN	Small and Medium Enterprises Development Agency
SMEs	Small and Medium Scale Enterprises
SPSS	Statistical Package for Social Sciences
SURE-P	Subsidy Reinvestment Programme
UK	United Kingdom
UNDP	United Nation Development Programme
UNIDO	United Nation Industrial Development Organization
UNCTAD	United Nation Conference on Trade and Development
US	United States
USA	United State of America
USD	United State Dollar

DEFINITION OF TERMS

Absolute Poverty   Refers to subsistence poverty guided in the area of subsistence, where the basic condition that must be met in order to sustain a physically healthy existence, where individuals lack basic needs of food, shelter and clothing (Garuba, 2010).

Creativity   Means a combination of novelty and appropriateness and has been associated with problem solving behaviors that allow people to cope- up with turbulent environments (Berglund & Wennberg, 2006). Similarly, Okpara (2007) posited that creativity is marked by the ability to create bring into existence, to invent into a new form, to produce through imaginative skill, to make or bring something into existence.

Currency Exchange Rate   Exchange rate of the naira (Nigerian currency) to the

US dollar at the time of this study was $1 to N503 naira (Exchange Rate, 2021).

Entrepreneur   This refers to someone who undertakes innovations, finance and displays business in an effort to transform innovations into economic goods (Shane & Vankataraman, 2010).

Entrepreneurship   Is the formation of a new firm that uses innovation to enter existing market (or to create new ones) and grow by making new demands, while taking market share away from previously existing business (Stefanonic, Ljubodrag Sloboda, 2011). Similarly, Diyoke (2014) defined entrepreneurship as the dynamic process of creating

incremental wealth. The wealth is increased by individuals who assume the major risks in terms of equity, time and career commitment or provide value for some products or unique, but value must be infused by the entrepreneur receiving the necessary skill and resources.

Entrepreneurial Characteristics Refers to the qualities that help entrepreneurs achieves their goals. These involve the ability to take risk of starting any new venture which involves some amount of risk. According to Salamzadeh, Farjadiah, Amirabadi and Modarressi (2014) entrepreneurial characterics are traits of an entrepreneur which include among others: open-mindedness; need for achievement; pragmatism; tolerance of ambiquity; visionary; challenge taking and risk taking.

Entrepreneurial Mindset This refers to a state of mind whereby individuals are interested in the pursuit of opportunities with their available resources with a goal of creating value for themselves and others through creativity and innovation (Meyer, 2019).

Entrepreneurial Skill This refers to skills required to successful start a business venture, they are necessary to entrepreneurs as it enables them to establish, finance and develop an enterprise. According to Hisrich and Peters (2002) entrepreneurial skill is the ability to create something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks, and receiving the resulting rewards of monetary and personal satisfaction and dependence. Contributing, Olagunju (2004) opined that entrepreneurial skill is the ability

which an individual exploit ideas and create an enterprise (either small or big) not only for his personal gain which therefore help in lifting many out of poverty.

Innovation

According to Gamal, Salah and Elrayyes (2011) innovation is the introduction of a new product, service or process through a certain business model into the market place either by utilization or by commercialization. Contributing, Hau, Kabia and Arkady (2015) defined innovation as a process that requires turning ideas into reality and capturing value from them and involves four stages such as; search, select, implementation capture and incremental.

Micro Enterprise

Refers to an enterprise with not more than N5 million ($9,940.36) including working capital but excluding cost of land and buildings and a labour size of less than 10 workers (SMEDAN National Policy on MSMEs, 2019).

Persistence

This involves the continuation of effortful action despite failures, impediments or threats either real or imagined (Gineno, Folta, Cooper & Woo, 1997). The entrepreneur keep moving on try, try again through persistence. Persistence therefore means multiple attempts toward a particular course of action (MSE establishment).

Poverty

Is a multidimensional phenomenon influence by a wide range of factors which include: peoples' lack access to income earning and productive resources and to essential services. Poverty is a deadly socio-economic phenomenon that manifest in peoples' ability to acquire the basic

necessities of life such as (food, clothing and shelter) needed for decent living (Odion, 2009).

Poverty Reduction   Refers to efforts aimed at reducing the magnitude of poverty, such as access to basic income, basic needs like food, water, shelter, basic education, health service that can raise the standard of living (Ekwuruke, 2015). This refers to a set of measures both economical and humanitarian that is intended to permanently lift people out of poverty. It is also known as poverty alleviation aims at improving the quality of life (The Borgen Project, 2013).

Pro activeness   This refers to active attempts made by entrepreneurially minded individuals to effect changes in their environment and such changes are positive they identify opportunities that can create meaningful changes in the people and the environment (Hu, Wang, Zhang & Bin, 2018).

Relative Poverty   Can be describe as circumstances in which people cannot afford to actively participate in the society and benefit from the activities and experiences that most people take for granted. Relative poverty means poverty defined in comparism to other people's standard in the economy or a condition where household income is a certain percentage below median incomes (Chatterjee, 2011).

Resourcefulness   This refers to using one's sense of thinking to solve problems and challenges. Using initiative in difficult situations and invent or increase new products. According to Meifi (2017) resourcefulness refers to personality trait that enables individuals to seek solutions with the

available resources at their disposal. Being resourceful enables individuals to create and innovate through imagination and that makes new products available and more income generated and alleviating poverty.

Risk Taking

This are actions taking by entrepreneurs with an intend of achieving some set goals such as establishing a business with a goal of gaining income and alleviating poverty, but the outcome could be undesirable (Mohammed & Obeleagu – Nzelibe, 2014). Risk taking involves the determination and courage to make resources available for starting an enterprise that has uncertain outcomes (Scheepers, 2008).

Role

This are expected behaviuor, assumed pattern usually determined by individuals' ability. For this study, Heflo (2015) opined that role could be the way one is involved in an activity in the economy, using the skills and initiative acquired for the purpose of achieving set goals. This study will measure the contribution of entrepreneurs in making goods and services available and the income they generate and their living standard.

Self – efficacy/confidence

This refers to one's belief in his ability to perform a task. Bandura (1997) opined that self – efficacy is the belief we have in our own abilities, such as the ability to meet challenges and complete a task successfully. Self - efficacy drives persistence, prudence, and goal orientation among entrepreneurs and ignites them to start a business with the confidence of succeeding.

Skills Acquisition   This refers to the ability to learn or acquire skills, develop the ability of doing something very well. For the purpose of this study, it refers to ability of entrepreneurs to learn or acquire skills and establish an enterprise that will produce new products or add value to old products that will generate income and lift them out of poverty. According to Adeyemo (2009) skills refers to an ability and capacity acquired through deliberate, systematic and sustained effort to smoothly and adaptively carry out some activities or job function. Similarly, skills acquisition is the training acquired that can enable individuals to carry a particular task or function (Anyaebu, 2015).

Small Enterprise   Is an enterprise with capital employed of over N5 million to less than N50 million ($99,403.58) including working capital but excluding cost of land and buildings and a labour size of 10 – 49 workers (SMEDAN National Policy on MSMEs, 2019).

ABSTRACT

Micro and small enterprises (MSEs) provide employment in most of the countries in the world, in both formal and informal sectors. It is therefore, important that the enterprise owners are effective in providing goods and services to contribute to the economic development of their respective countries. Entrepreneurial characteristics of entrepreneurs contribute to poverty reduction in both developed and developing nations of the world. Developed countries of the world are able to achieve development due to the successful roles played by entrepreneurial characteristics of micro and small enterprise owners. However, in Nigeria it is not clear the role that entrepreneurial characteristics of micro and small enterprise owners play in poverty reduction. Most of the studies have focused on the MSE roles, challenges, prospects and poverty reduction. Studies have hardly been carried on entrepreneurial characteristics of MSE owners in poverty reduction in Plateau State. In addition, most of the studies on Nigeria have been on SMEs and not on entrepreneurial characteristics of MSE owners, which constitute a large number of enterprises. This study, therefore, sought to fill this knowledge gap. It sought to establish entrepreneurial role of creativity, innovation, skills acquisition and risk taking among micro and small enterprise owners in poverty reduction in Nigeria. The study adopted a descriptive survey method to collect data to address this problem. The study population comprised 3120 MSEs registered with the Ministry of Commerce and Industry, Plateau State, Nigeria. The sample size comprised 342 respondents. A semi - structured questionnaire with both closed and open ended questions was administered. Cronbach's Alpha Test was used to test the reliability of the instrument. The study used descriptive and inferential statistics in analyzing the data. The study findings revealed that creativity enables entrepreneurial MSE owners think of new ideas of bringing new products into existence. The findings also revealed that innovation among MSE owners transform new ideas into reality thus bringing new products into the market. The findings further revealed that skill acquisition and risk taking among MSE owners result in the production of innovative products and establishment of new ventures which produce innovative products, make sales, generate income. These create wealth, which plays a significant role in poverty reduction in Nigeria. The study concludes that creativity leads to new ideas of bringing new products into existence. The study further concludes that skills acquisition, innovation and risk taking among entrepreneurial MSE owners help them to have well planned vision, and handle crisis management. These ensure the establishment of enterprises, which leads to employment generation and poverty reduction in Nigeria. The study recommends that entrepreneurial MSE owners need to play creative roles, as creativity leads to initiation of new ideas of producing new products or adding value to existing ones. The study further recommends that entrepreneurial MSE owners should be innovative in transforming new ideas into reality through making available new products in the market thus leading to a variety of products in the market. Entrepreneurial micro and small enterprise owners need to acquire skills and have more knowledge, well planned vision for the enterprise, as skills acquisition enables entrepreneurs to adapt to changes in technology and better handling of management crisis.

CHAPTER ONE

INTRODUCTION

1.1   Background of the Study

The catalytic role of entrepreneurial characteristics of being visionary driven, passionate, with self-confidence about their products and the persistence among micro and small enterprise [MSEs] owners have led to viable economic development, job creation and poverty reduction in all countries of the world. Micro and small enterprises are recognized as spring board for sustainable economic development. Geremewe (2018) opine that apart from the MSEs contribution to the per capita income and output, the owners do create employment opportunities and reduce poverty. Entrepreneurial characteristics roles of micro and small enterprise owners play important roles in job creation, income generation and have boosted many economies.

Globally micro and small enterprise (MSE) owners are recognized as agents of growth and the engine room of most modern economies, and have contributed to wealth creation and poverty reduction. According to Taiwo, Falohun and Agwu (2016) in United Kingdom (UK) MSE sector is well developed and provides 54.1 per cent of employment and contributing over 50 per cent of the country's annual GDP. There are 3.7 million SMEs in UK representing one enterprise for every ten people of working age. A similar scenario is also found in the USA.

According to a report by Enterprise Research (2018) 57.4 million of America's 115 million workers are employed with companies with fewer than 500 employees in 2001. That 12,328,094 worked at businesses with fewer than ten employees; 20,602,632 at businesses with fewer than twenty employees; 40,973,082 at businesses with fewer than one hundred employees; and 57,383,449 at businesses with fewer than five hundred employees. According to Guillamon (1996) cited in Taiwo *et al* (2016) USA and UK, authorities initiated strategic financial and

counseling programmes to support MSE owners and that a hub and majority of world economies rely on entrepreneurial micro and small enterprise owners since they account for substantial amount of GDP, employment and poverty reduction. Contributing, Tambunan (2019) posit that developed countries of the world were able to achieved development due to the entrepreneurial characteristics role played by micro and small enterprise owners in reducing poverty.

Regionally, the United Nations UN (2018) reported that in China MSE account for 60 per cent of industrial output, 55 per cent of GDP and 75 per cent of employment. Indian government formulated a policy in 1999 to support small scale industries and also provided a supportive market condition and developed exports capability for small scale industries among others to support MSE owners to generate income and be alleviated from poverty. According to OECD (2017) SMEs contribute a larger share of manufactured export in more industrialized Asian economies 56 per cent in Chinese Taipei and more than 40 per cent in China. Contributing, Osetemehin, Jegede, Akinlabi and Olajide (2012); Omonigho (2017) opine that the Asian economies of Japan, Hong Kong, the Republic of Korea, Singapore, Indonesia were able to achieve growth in their economies due to policies they formulated in favor of developing MSEs, some of the policies were building human capital, limiting price distortions, absorbing foreign technology and creating effective and secured financial system.

According to the ILO (2018b) cited in White (2018) entrepreneurial characteristics among micro and small enterprise owners contribute to GDP, export earnings and creates wider employment opportunity to economies of South Korea, Malaysia, Japan, Zambia and India many other countries. Malaysia and Thailand nations which were poorer than Nigeria in the 1960s managed to double there per capita income and dramatically reduce poverty due to emphasis they placed on developing three major areas that relate to MSEs among which are: education and health; industrialization and international competitiveness; and close partnership between government and the private sector (Nigeria Vision 2020, 2009).

In a similar report, Kombo, Justus, Murumba and Edwin (2011) stress that in Kenya micro and small scale entrepreneurs who include agriculture and rural businesses have contributed greatly to the growth of Kenyan economy. The sector contributes to the national objective of creating employment opportunities, training entrepreneurs, generating income and providing a source of livelihood for the majority thus reducing poverty.

In Nigeria, the government has initiated numerous programmes and policies with the aim of encouraging and supporting MSE owners. The government implemented economic programmes which focus on switching from capital intensive and large scale industrial projects, import substitution strategies to small and medium scale enterprises development which have better prospects for developing the domestic economy and providing the required goods and services needed and generating income thus lifting people out of poverty (Oni & Daniya, 2012). Micro and small enterprise owners are increasingly seen playing the roles of job creation as a large number of Nigerian are currently engaged in the sector and are generating income and accumulating wealth and many have been alleviated from poverty. Buttressing this fact, UNIDO, Nigeria (2012) posit that MSEs has the propensity to drive the economy as data available reveals that there are currently over 17 million MSEs employing over 31 million Nigerians. Similarly, Mohammed and Obeleagu-Nzelibe (2014) reported that data from the Federal office of Statistics in Nigeria reveals that 97 per cent of the entire enterprises in the country are SMEs and they employed an average of 50 per cent of the working population as well as contributing to 50 per cent of the country industrial output.

In both developed and developing countries entrepreneurial characteristics among micro and small enterprise owners have received increased recognition. They serve as spring board for job creation, empowering the unemployed and alleviating poverty among the populace and also contribute to economic growth in a globalized economy. Entrepreneurial characteristics are used for developing enterprising people by inculcating attitude of self – reliance using appropriate learning process which results in poverty alleviation.

1.1.1 Poverty Alleviation in Nigeria

Poverty refers to the minimum level of income needed by an individual or a household to consume a given unit of goods and services so as not to be termed poor, however a large number of Nigerian's are poor. Anger (2010) posits that a larger population of Nigerians lives in poverty with insufficient income to cover minimum standards of food, water, shelter, medical care and school. Olaitan (2000) referred to absolute poverty as subsistence poverty guided in the area of subsistence, where the basic condition that must be met in order to sustain a physically healthy existence, where individuals lack basic needs of food, shelter and clothing. In a situation where household or a person's provision or requirement of goods and services is lower than that of others it is referred to as relative poverty (World Bank, 2006).

Nigeria a country blessed with enormous natural and human resources but yet remained poor, indicates that Nigeria have not given much attention to micro and small enterprises growth, in an effort to reduce poverty the MDGs was established and one of the eight Millennium Development Goals (MDGs) objective is the reduction of poverty through acquisition of physical and intellectual skills, which will enable individuals to be self – reliant, but yet the country remains backward (Anger, 2010). Nigeria, the most populous country in Africa, had implemented different schemes and programmes at different times aimed at improving macroeconomic management, liberating markets, trade and the business environment. Yet, it still falls short of the economic and social progress required to impact on the well - being of the average Nigerian given that over half of Nigeria's population lives on less than one dollar per day (Okeke & Eme, 2014). Contributing, Oba and Onuoha (2013) added that Nigeria's economy is associated with poverty and weak economic performance, gone are the days when employment was readily available for graduates based on qualification.

The economy of Nigeria has worsen in the past years such that the World Bank (2005) reported in Adebayo and Nassar (2014) that Nigeria is one of the poorest countries in the world and has highest rates of youth unemployment in sub – Saharan

Africa. Estimates suggest that some 35,000 children under five die each year due to lack of safe drinking water and sanitation. The education enrolment rates are low. In 2002, enrolment figures stood at 24.6 million for primary and 6.3 million for secondary education. This must have declined further with the insurgency in North eastern Nigeria. The quality of schooling is adversely affected by large class sizes, limited pupil – teacher contact, lack of teaching materials and equipment and lack of qualified teachers. The tertiary level faces greater challenges from poor funding, enrolment enlargement beyond the carrying capacity of facilities and hence low educational quality.

The situation in Nigeria degenerated such that National Bureau of Statistics (2012) reported that the country's poverty situation had gone worse by 2010 the number of people in poverty moved to 112.5 million and 69 per cent of the population lived below poverty line. According to UNDP (2010) from 1980 to 1996 the percentage of core poor rose from 6.2 per cent to 29.3 per cent, and declined to 22.0 per cent in 2004. According President Jim Young Kin of World bank Nigeria is one of the top five countries with largest number of poor. According to Mustapha (2019) The Brookings Institute reported and place Nigeria as the poverty headquarters of the world. The country's poverty level had overtaking that of India, 87 million Nigerians are living below poverty line. Omotola (2008) posit that poverty is higher in the rural areas than in urban areas. In 2004, the urban population with access to water was 67 per cent, while it was 31 per cent in the rural areas. In terms of sanitation services, 53 per cent of the urban population had access to sanitation services and 36 per cent in rural areas. This is worse than the situation in Cameroon, South Africa, Zambia and Zimbabwe (World Bank, 2008).

Worried by growing rate of poverty and its consequences, Nigerian government after the UN summit on MDGs, adopted the MDGs goals now Sustainable Develoment goals (SDGs) with goal 1 eradicating extreme poverty and hunger. This and other programmes targeted at achieving SDGs were contained in the NEEDS document (Anger, 2010). Even before this, successive government had instituted different poverty alleviation programmes and job creation schemes at various times among

which are: Operation Feed the Nation (OFN) in 1979, Green Revolution (GR) in 1980, the National Directorate of Employment (NDE) in 1986, the Directorate for Food, Roads and Rural Infrastructure (DFRRI) in 1987, the Family Support Programme (FSP) in 1994, Family Economic Advancement Programme (FEAP) in 1998, People's Bank in 1989, Community Banks in 1990, National Economic Empowerment and Development Strategy (NEEDS) in 2004, Community Action Programme for Poverty Alleviation (CAPPA) in 1996, and the National Poverty Eradication Programme (NAPEP) in 2006 (Federal Republic of Nigeria, 2011). The most recent introduced in 2012 by President Goodluck Ebele Jonathan is SURE – P (Subsidy Reinvestment Programme).

In spite of the efforts and measures put in place to alleviate poverty and create employment, not much has been achieved. No wonder Charles (2010) cited in Dabo, Gwom and Dakyap (2015) observes that all these policies turn out to be colossal waste as nothing was achieved. Buttressing this fact, Onwubiko and Okonkwo (2012) cited in Dabo, Dashol and Dakyap (2013) argues that these programmes had failed completely to galvanize national effort toward creation of credible job opportunities and reducing poverty for the millions of unemployed Nigerian youths due to non - implementation, corruption among officials responsible for the implementation, wrong target (that is wrong people are the ones benefiting and not the poor) and many others. According to National Bureau of Statistics NBS (2012) the unemployment rate increased from 11.9 per cent in 2005 to 23.9 per cent in 2011, while poverty incidence increased from 54.4 per cent in 2004 to 69.0 per cent in 2010. That shows that the rate of unemployment and poverty in Nigeria is on the increase and they are the most devastating economic challenges facing Nigeria.

1.1.2   Micro and Small Enterprises in Nigeria

According to Peterside (2003) cited in Kadiri (2012) entrepreneurial characteristics among micro and small enterprise owners play key roles, they serve as catalyst for employment generation, national growth, poverty reduction and economic development. Both formal and informal sectors of Nigeria's micro and small

enterprises employ over 60 per cent of the labour force. More than 70 to 80 per cent of daily necessities are not high technological products but basic materials produced with little or no automation most of these products were made available due to entrepreneurial caharacteristics role of micro and small enterprise owners and that has led to poverty reduction among owners.

Micro and small enterprises concept is a viable policy option that can reduce poverty while at the same time providing employment (Ebiringa, 2011). The entrepreneur is focus oriented and willing to think and bring up something new to face competitors and he/she will not like to see the failure of the enterprise. The importance of entrepreneurial characteristics among micro and small enterprise owners in both develoed and developing nations are well acknowledged in employment generation, wealth creation, economic growth and poverty reduction.

According to Adejumo (2009), small and medium scale enterprises activities are capable of making positive impacts on the economy of a nation and quality of life of the people. Micro and small enterprises are solution to poverty reduction and unemployment. Oba and Onuoha (2013) posit that micro and small business enterprises provides 70 per cent industrial employment and 60 per cent of agricultural sector employment, it only account for 10 – 15 per cent of total industrial output with a capacity utilization of a little over 30 per cent. The dearth of funds has hindered its performance in Nigeria, stressing that micro and small businesses have performed poorly in Nigeria.

Micro and small enterprises in Nigeria, according to Osetimehin, Jegede, Akinlabi and Olajide (2012) have performed below expectation. They are expected to performed vibrant roles through stimulation of growth and developing the economy. Considering the vital roles of SMEs in Nigeria, government in 1986 reduced its major role of being the driving force of the economy through the process of economic liberation as entrenched in the International Monetary Fund loan collected. Emphasis was shifted from large – scale productions to micro and small scale productions which have potentials of operating both in rural and urban areas. Hence,

increasing domestic linkages for rapid and sustainable industrial development. Attention was, therefore, shifted to the private sector to spearhead industrial development programmes. This was a move to increase the participation of MSEs in the economy aims at solving industrialist problems, poverty reduction and contributing in the nation's economy.

Oni and Daniya (2012) observed that for MSEs to be vibrant, Nigerian government had to formulate different policies and schemes aimed at developing micro and small enterprises with afocus on the achieving self – independence, employment creation, import substitution, effective and efficient utilization of local raw materials, contribution to economic development and poverty reduction.

Olutunla and Marshal (2008) opine that mandatory credit guideline for SMEs (1970); Small Industries Guarantee Scheme were among the numerous programmes introduced by successive governments in Nigeria to develop micro and small enterprises sub – sector and reduce poverty (1973); Rural Banking Scheme (1977); The World Bank Assisted SME 1 & 2 in 1985 and 1990; Second Tier Security Market (1965); Small and Medium Scale Enterprises Loan Scheme (1992); African Development Bank – Export Stimulation Loan Scheme (1988); Bank of Industry (2001); Nigerian Agricultural Cooperative and Rural Development Bank (a merger of NACB, Peoples Bank and Family Economic Advancement Programme in 2002); Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in 2004.

Buttressing this fact, Ojo (2006) and Ben – Caleb, Faboyede and Fakile (2013) opine that universally SMEs have been acknowledged as delivery mechanism for economic development and poverty alleviation. This global recognition and interest in entrepreneurial characteristics among MSEs owners is justified in the ability to generate employment, reduce income inequalities, mobilized domestic savings for investment, new business, economic balance through industrial dispersal and promotion of effectiveness of resource utilization thus reducing poverty.

1.2   Statement of the Problem

Micro and small enterprise owners play a vibrant role in the economic development in most developed countries. MSEs serve as facilitator for employment generation and poverty reduction (Owenvbiugie & Igbinedion, 2015). Entrepreneurial characteristics role of MSEs has the tendency to reduce poverty and drive an economy. However, the Nigerian situation is different, in spite of the important role of the MSEs in poverty alleviation, economic growth and development, the sector has performed dismal in Nigeria (Afolabi, 2015). SMEDAN (2014) reported that in Nigeria, only 15 per cent of newly established businesses survived the first five years.

Micro and small enterprises in Nigeria are confronted with several challenges that have hindered their growth among which are: access to funds, lack of entrepreneurial skills, poor infrastructural facilities, shortage of skill manpower, competition, access to market and lack of appropriate technology. These have led to poor performance of MSEs and thus increase in poverty among MSE owners and enterprise employees in Nigeria. Okeke and Eme (2014) reported that Nigeria is one among the top three countries of the world that have the largest population of poor people. A number of studies in Nigeria have examined the roles of MSEs in poverty reduction, however they focused on unemployment, increased poverty and slow economic growth rate (Ariyo, 2005; Agboli & Ukeagbu, 2006; Adejumo, 2009; Abimbola & Agboola, 2011; & Salami, 2013). These studies came with conflicting arguments on the relationship between entrepreneurial roles of MSEs and poverty reduction, with some arguing there is a relationship others arguing there is no relationship.

From available literature, most of the studies were carried in other states of Nigeria and hardly any on Plateau State and they focused on SMEs and not MSEs where a larger number of the people are engaged in (Adebayo & Nassar, 2013; Oba & Onuoha, 2013; Abdullahi, Tahir, Aliyu, & Abubakar, 2015). This study, therefore, sought to fill these knowledge gaps by establishing the role of entrepreneurial

characteristics among micro and small enterprise owners in poverty reduction in Nigeria.

1.3 Research Objectives

1.3.1 General Objective

The main objective of this research was to establish the role of entrepreneurial characteristics of micro and small enterprise owners in poverty reduction in Plateau State, Nigeria.

1.3.2 Specific Objectives

1. To determine the role of creativity among entrepreneurial micro and small enterprise owners in poverty reduction in Nigeria.
2. To establish the role of innovation among entrepreneurial micro and small enterprise owners in poverty reduction in Nigeria.
3. To examine the role of skills acquisition among entrepreneurial micro and small enterprise owners in poverty reduction in Nigeria.
4. To establish the role of risk taking among entrepreneurial micro and small enterprise owners in poverty reduction in Nigeria.

1.4 Research Hypotheses

The study formulated four null hypotheses to guide the study. The hypotheses were tested at 95% confidence interval (0.05 level of significance) to examine whether the independent variable roles of entrepreneurial micro and small enterprise owners influences the dependent variable poverty reduction. Based on the test results the study will draw conclusion either to accept the null hypotheses or otherwise.

H0$_1$: Creativity among entrepreneurial micro and small enterprise owners do not play a role in poverty reduction in Nigeria.

H0$_2$: Innovation among entrepreneurial micro and small enterprise owners do not play a role in poverty reduction in Nigeria.

H0₃: Skills acquisition among entrepreneurial micro and small enterprise owners does not lead to poverty reduction in Nigeria.

H0₄: Risk taking among entrepreneurial micro and small enterprise owners does not play a role in poverty reduction in Nigeria.

1.5 Justification of the Study

Most developing countries of the world have large number of poor people. In Nigeria, poverty has become a threat to socio economic development and unemployment is on the increase. Creativity, innovation, skills acquisition and risk taking entrepreneurial characteristics roles among micro and small enterprise owners will help in bringing new ideas, transforming those ideas into reality, thereby making available innovative goods which raises income for owners and reduces poverty among many Nigerians. The study therefore seeks to establish role of entrepreneurial characteristics among micro and small enterprise owners in poverty reduction in Nigeria. Entrepreneurial characteristics role of creativity, innovation, skills acquisition and risk taking of micro and small enterprise owners leads to enterprises expansion, creative and innovative entrepreneurs start as micro and expands their operation to medium and larger enterprises.

Micro and small enterprise entrepreneurs that are creative and innovative will always seek for new ideas and new ways of doing things thus giving room for more exploration and sourcing for more access to capital, information and innovativeness among others. According to Kadiri (2012) micro and small enterprise entrepreneurs start as small firms by entrepreneurially minded individuals and ends up in wealth creation and significant number of jobs creation thus impacting positively on the economy through poverty reduction.

The findings of this study will help:

Policy makers/Government: A study of this nature will assist government and policy makers in understanding and se the need to come up with policies that will

help the micro and small enterprise sector to become viable and produce products that will generate income and lift owners and employees out of poverty. The study will also help government in its planning through the provision of adequate infrastructural facilities that will facilitate the growth of micro and small enterprises in Nigeria. This will encourage many individuals and groups to imbibe entrepreneurial characteristics roles. Individuals and groups will seek to establish MSEs and will also seek for new ideas and transform those ideas into reality by producing innovative goods which will generate income for them create employment for them and others.

Business/Academic Researchers: This study is significant to business and academic as it is carried out from the Nigerian perspective and a developing economy. It may serve as a reference for other researchers in developing economies of Africa who may wish to carry further studies on entrepreneurial characteristics of MSE owners in poverty reduction. The findings of this study might also arouse the interest of many who might develop an interest in business and establish an enterprise that could help generate income and pull them and their employees out of poverty.

The Public/Local community: The general public and the local community which is made up of a larger number of unemployed who potential entrepreneurs could benefit from this study. This study will therefore enlighten the youth on the need to acquire skills and become skillful entrepreneurs. Such skills could help them establish entrepreneurial MSEs which help in creating employment, income creation and thus lifting them and employees out of poverty. The study will help in providing ideas that they can create employment for themselves and others.

1.6   Scope of the Study

The study sought to determine role of entrepreneurial characteristics of micro and small enterprise owners in poverty alleviation in Plateau State, Nigeria. Plateau State was selected for the study; it has witnessed an influx of people from across the

country. The mineral resources like tin, columbite, kaolin, gemstone, clay, barytes and cassiteriteis found in the state have contributed in attracting the influx of people into the state (Plateau State Government, 2016). The study focused on creativity, innovation, skill acquisition and risk taking characteristics roles of micro and small enterprise owners in poverty reduction and the enterprises were in the form of manufacturing, trading and services/others. Some of these entrepreneurial enterprises are in the area of: metal fabrication, block industry, carpentry, furniture making, printing, bottle water, auto mechanics, birds farming, sales, fruit juice, fast food eatery, restaurants, transportation, barbing, hairdressing saloon, entertainment and many others. The study focused on key individuals and managers who were responsible for daily operations, growth and expansion of the business and making key decisions as the main respondents.

1.7 Limitations of the Study

The study received minimal cooperation from some participants who preferred to keep some information confidential for their purposes, however majority of the respondents cooperated. Access to the target participants was experienced due to busy schedules. This limitation was overcome by the researcher who took time to explain the benefits and significance of the study to the various firm's owners. Accessibility to records was limited, thus limiting the availability of detailed information that can facilitate elaborate research.

Another limitation was non – sampling errors which are caused by other problem in data collection and processing which include: measurement (where respondents were not clear with a question). This was mitigated by the clarification of issues that were not easily understood by the respondents. Other challenges included inadequate responses to questions and unexpected occurences such as respondents leaving before completing the questionnaire. These challenges were mitigated through reminders and revisit to the respondents during survey period. To ensure high response rate, SMSs, emails and cellphone calls were frequently follow up. There

could be errors in the information provided which could lead to ultra – vires data. This was mitigated through clearing of data.

CHAPTER TWO

LITERATURE REVIEW

2.1   Introduction

This chapter reviews literature on micro and small enterprise sector entrepreneurship role of creativity, innovation, skills acquisition and risk taking in poverty reduction in Nigeria. The chapter discusses the conceptual framework of the research, theories of entrepreneurship in line with the explanatory variables of the study. The chapter reviews empirical literature relevant to the study as well as critique of the literature, the chapter identifies gaps in the empirical literature and ends with a brief summary.

2.2   Theoretical Review

A theory is a set of statements or principles devised to explain a group of facts or phenomena. Theories are analytical tools for understanding, explaining and making predictions about a given subject matter (Hawkings, 1996). Theories are also assumptions and auguments by other scholars or researchers about a behavior of a particular phenomenum based on their perception. There are several theories on entrepreneurial characteristics and poverty reduction. This study however focused on four theories that relates to the study. The theories are: Psychological/trait theory, Schumpeterian theory, Sociological theoryand Resource Based theory.

2.2.1 Psychological/Trait Theory

The theory was put forward by David McClelland a psychologist and emeritus Professor of Harvard who offers that entrepreneurs possess a need for achievement that drives their activity. Also Julian Rotter put forward a locust of control theory that people with a strong internal locus of control believe their actions can influence the world and research supports most entrepreneurs possesses the trait. According to the psychological/ trait theory, entrepreneurship gets a boost when society has sufficient supply of individuals with necessary psychological characteristics. Psychological theory of entrepreneurship focuses on the individual and the mental or

emotional elements that drive individuals entrepreneurially (Landstrom, 1998). The psychological characteristics of entrepreneurs are the need for achievement, foresight and ability to face challenges. These characteristics are developed during the upbringing of the individual and are geared toward achieving self – reliance and excellence. Coon (2004) defined personality traits as stable qualities that a person shows in most situations and that they are enduring inborn qualities or potentials of the individual that naturally make him an entrepreneur.

Some of the characteristics or behaviours associated with entrepreneurs are that they tend to be more opportunity driven, demonstrate high level of creativity and innovation, and show high level of management skills and business know-how. They have been found to be optimistic, emotionally resilient and have mental energy, they are hard workers, show intense commitment and perseverance, thrive on competitive desire to excel and win, tend to be dissatisfied with the status quo and desire improvement, entrepreneurs are transformational in nature, they are lifelong learners and use failure as a tool and springboard and maintain locus of control. Rotter (1996) refers to locus of control as an individual's perception about the underlying main cause of events in his life. The entrepreneur's success comes from his/her abilities and also from outside support. The outside support is the external locus of control while the individual effort is internal locus of control.

McClelland (1961) cited in Abdul Halim, Muda, and Mohd Amin (2011) explains the need for achievement that human beings need to succeed, accomplish, excel or achieve. The focus is personal traits, motives and incentives. This is the case for entrepreneurs who are driven by this need to achieve and excel. However the locus of control is correlated with variables such as risk taking, need for achievement, and tolerance for ambiguity. The entrepreneur believes in his or her capabilities to commence and complete things and events through his or her own actions. Since the entrepreneur has locus of control and believes in his capabilities he or she develops the concept of establishing an enterprise with the full confidence that the enterprise will succeed and generate income and be lifted out of poverty.

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According to Szpiro (1986) findings on risk taking strengthens earlier empirical studies which indicate that aversion to risk declines as wealth rise that is, one's net assets and value of future income. The role of creativity among micro and small enterprise owners in poverty reduction relates to the psychological theory of entrepreneurship. The individual in line with his need for achievement decides to think and seek for opportunities through initiating new ideas and take risk in transforming those creative ideas into reality, thus exhibiting the psychological theory of entrepreneurship that will bring innovative products into existence, and those products make sales and the income generated helps in reducing poverty among MSE owners. Therefore, entrepreneurial characteristics help MSE owners to develop the ability of thinking creatively of new ideas and taking risk of sinking resources to start up a business venture with a clear mindset of creating employment, generating income and reducing poverty among many.

The relevance of this theory to the study is that it helps in understanding what motivates the individuals to establish micro and small enterprises. Individual's perception of becoming self – independent drives them to start up enterprises and lift themselves out of poverty. The enterprises established would generate income for the owners thus lifting them out of poverty. Individuals in the society that have developed an entrepreneurial mindset explore entrepreneurial opportunities, they are resourceful and seek for new ideas on what product to produce or add value on old products.

2.2.2   Schumpeterian Theory

According to Desai (2009) the theory of entrepreneurship was first advocated by Joseph Schumpeter in 1934. Schumpeter posits that entrepreneurship is a catalyst that disrupts the stationary circular flow of the economy and thereby initiates and sustains the process of development. That it is an innovation to the entrepreneur when he introduces new products, develops new production methods, finds new markets and new sources of raw materials or introduces new organization in an

industry. Innovation is seen as the source of the entrepreneurial rewards with profit as a key indicator, Innovation was driven by intuition.

The theory was criticized as being only applicable to large scale business and that it disregarded creative imitation that adapts a product to a niche market in a better way than the original innovation. This is evident in many developing countries on products innovated by developed countries (Saleemi, 2009). In a similar submission to Schumpeter, Drucker (2007) avers that innovation is the real hub of entrepreneurship but not confined to large scale enterprises as suggested by Schumpeter, but it may occur in both large and small enterprises or in private or public organizations. Unlike Schumpeter, Drucker view entrepreneurship as a practice which has knowledge base, and the foundation of which lies in the concept and theory rather than in intuition.

This theory was challenged by the neo – Austrian school arguing that dis-equilibrium rather than equilibrium was the likely scenario for entrepreneurship. According to various economist of the Austrian school, a typical entrepreneur is the person who discovers opportunity at low prices and sells the same items at high prices because of inter – temporal and inter – spatial demands, that the entrepreneur is always alert to profitable exchange opportunities (making him arbitrage) and first to act when such opportunities, the entrepreneur therefore generate incomes and is lifted out of poverty. The entrepreneur becomes a speculator, always eager to utilize opinions about future of the market, distinguishing disequilibrium from equilibrium and seeking business operations with a promising profit and part of the profit earn is plough back to the business while the remaining part is used to cater for his/her basic needs thus poverty is reduced among MSE owners.

Despite the challenge of the Schumpeterian innovation theory, it's still an important entrepreneurial characteristic which aids micro and small enterprise owners to transform new ideas, opportunities and initiatives into reality. This characteristic provides innovative products in the market which make sales, generate income and reduce poverty among owners and managers. The entrepreneur seeks for innovation

through creative destruction and does not believe in a stationary equilibrium. Unlike the economist, when equilibrium sets in, the entrepreneur distorts such equilibrium with innovation through the introduction of new products. To the entrepreneur the profit comes last. The role of innovation among micro and small enterprise owners in poverty reduction in Nigeria relates to the Schumpeterian theory of entrepreneurship.

The theory is applicable to this study because it explains how innovation as entrepreneurial characteristics can be employed by micro and small enterprise owners who seek to transform new ideas into reality and ensures the production of innovative products which are sold in the market, revenue is generated and poverty is reduced among MSE owners and mangers. These entrepreneurs are optimistic of success therefore they establish micro and small enterprises which create new products for the society make sales and generate income and lift them out of poverty. It gives an understanding of entrepreneurship and explains why some countries are doing better than others.

2.2.3   Sociological Theory

Max Weber (1864 – 1920) was among the early proponents of the sociological theory, who held social cultures as a driving force of entrepreneurship. The entrepreneur becomes a role performer in conformity with the role expectations of the society and such expectations based on religious beliefs, taboos and customs. This theory emphasize that entrepreneurship is likely to get a boost in a particular social culture. Social sanctions, cultural values, and role expectation are responsible for emergence of entrepreneurship. The values of a society are important determinant of attitudes and role expectations. Individuals are culturally influenced in the perception of opportunity and seek to acquire skills and in turn react differently according to cultural value which is considered to be an opportunity for entrepreneurship behavior thus leading to poverty reduction.

The main critiqued about the theory is that it emphasizes more on individual's social background and not the individual drive. Hence Desai (2009) observe that

entrepreneurship model may be successful in one culture and may not succeed in another culture, meaning a setback in the development of the theory. Contributing, Drucker (2007) posit that the foundation of entrepreneurship lies in concept and theory. This implies that entrepreneurship can be taught to people of different backgrounds thus ruling out the barriers of culture. This imply that entrepreneurial characteristic of skill acquisition can be acquired through training which equips learners with the skills needed to start up business ventures that can produce innovative products which make sales, income generated and thus leading to poverty reduction. Burnett (2000) however argues that the supply of entrepreneurship is dependent on both individual level factors and general economic factors and not sociological backgrounds or traits as stand - alone factors.

According to Drucker (2007) and McClelland entrepreneurial skills can be taught. Stakeholders and policy makers can influence the level of entrepreneurship in their country by formulating policies that can reform the market so as to encourage entrepreneurship. The role of skills acquisition among micro and small enterprise owners in poverty reduction in Nigeria can be fitted in the sociological theory of entrepreneurship. Micro and small enterprise owners that are entrepreneurial seek for new knowledge, hence acquire new skills that can help them produce innovative and qualitative products that can withstand competition, that can be saleable to generate more income and reduce poverty.

According to Dollinger (2008), a good theory is to practice because it enables its user to be efficient. Efficiency for the entrepreneur means recognizing that information is helpful and knowing where it can be obtained and then use the theory to translate the raw information into usable data and process the data into categories and variables and determine how these variables are related, the causal relationship and direction. Entrepreneurship theory continues to struggle with the development of a modern theory (Alvarez, 2005). The struggle centred on opportunity or individual entrepreneur. Many entrepreneurs failed to succeed hence, Aldrich and Martinez (2001) argue that understanding how and why some entrepreneurs succeed remains a major challenge for entrepreneurship research.

Murphy (2011) observes that most entrepreneurship theory relies on conceptual foundations from a mix of other areas, which does not promote a consistent literature that builds on itself. He therefore articulates a conceptual foundation for entrepreneurial discovery theory, with a shift from uni dimensional to multidimensional logic. The shifts allows for flexibility in conceptualization across theoretic streams. Murphy therefore observed that resource based theory (RBT) also referred as resource base view (RBV) articulated by Barney is an evolutionary multidimensional theory in that it views entrepreneurship in terms of individual, the environment and constraint in it, as well as outcomes of the processes. RBT consolidates into one theory the context, processes and outcomes of entrepreneurship.

The Sociological theory is uni – dimensional, the theory focuses on the person that is the entrepreneur and does not capture full context in which entrepreneurship theories is developed (Alvarez, 2005). As pointed by Aldrich and Martinez (2001), as intellectually stimulating as it may be to find out what motivates entrepreneurs and how they differ from ordinary mortals, the more critical question is how these individuals manage to create and sustain successful organization.   The sociological theory has been criticized for its concept of looking at the sociological background of the entrepreneurs as the main driver of entrepreneurial behavior no theory can be developed for universal application in all culture (Desai, 2009; Saleemi, 2009).

The Sociological theory is relevant to this study because it explains how the society contributes to the quality of entrepreneurs who acquire skills and establish micro and small enterprises in the society. Micro and small enterprise owners produce innovative goods that are needed by the society, meaning more income for the owners and mangers thus reducing poverty among them. The theory also explains why some particular ethnic groups in the Nigerian society are more entrepreneurially oriented than others. The theory, therefore, encourages other members of the society to imitate successful entrepreneurs.

2.2.4 Resource Based Theory

Penrose was first to establish the foundations of the resource base view (Roos & Roos, 1997). Penrose first provides a logical explanation to the growth rate of the firm through relationship among firms, resources, production capability and performance. Her concern was mainly efficient and innovative use of resources. Similarly Powell (2007) observes that the capability of a firm to compete favourably is based on its resources and competences; that is a resource base view. That firms are seen as being homogenous and competition is seen as occurring in the market. Each enterprise is a collection of unique resources and capabilities that provides the basis for its strategy and the primary source of its returns. Barney posited that the competitive advantage of a firm could be determined on the basis of whether the resources possessed by the firm had the attributes valuables, inimitable and non – substitutable as applied under a strategy that maximized strengths of the firm. Also important is the ability of firms utilizing against threats and weaknesses from both internal and external forces of the environment. Therefore entrepreneurs need to take calculative risk through sinking of resources in the enterprise.

The main criticism raised against RBV is that it apparently reflects a unique feature, that sustainable competitive advantage is achieved through an environment where competition does not exist. According to RBV characteristics, rival firms may not perform at a level that could be identified as competition, since they do not posse the needed resources to perform at a level that will create threat and competition (Chatain, 2010). The critics argue that entry barriers such as barriers to imitation would give an edge advantage to the former firms which will not allow the imitating firms to reach a level of performance to the former.

The resource base theory has been assessed as a robust and rigorous line of inquiry that actually captures entrepreneurship in its multidimensional perspectives, context, processes and outcomes (Murphy, 2011). The resource base theory by Penrose (1959) cited in Asikhia (2016) note that wealth could be created through firms' growth, and this is possible only through risk taking among micro and small

enterprise owners who sunk funds to establish new ventures that will embark on the production of innovative goods that make sales, generate income and reduce poverty. Alvarez and Busenitz (2001) opine that the RBV include cognitive abilities of individual entrepreneurs. Hence they considered individual – specific resources required to facilitate the recognition of new opportunities and assembling of resources for the venture. Gassmann and Keupp (2007) affirm that SMEs mostly achieve competitive advantage through experimental knowledge in line with the knowledge based view and outgrowth of the RBV. Such knowledge can be used to identify entrepreneurial opportunities, develop creative or novel internal solutions or external offerings.

The knowledge based view theory is also a good conceptual analytical framework for entrepreneurial characteristics of micro and small enterprise owners and poverty reduction since it focuses on both resources context and outcomes. The theory stresses the importance of financial, social and human resources. The theory integrates context, processes and outcomes of entrepreneurship in one theory. The Research Base Theory can be used as a theory in all the explanatory variables of the research but for the purpose of this study emphasis is on resources committed in micro and small enterprise sector in poverty reduction through calculative risk taking role.

The Resource Based Theory is applicable to this study as it helps micro and small enterprise owners in determining how to efficiently and innovatively use resources to produce goods that will make sales, generate income and reduce poverty in the economy. It also help in explaining that that enterprise owners are self – confidence and not afraid of failure, even though they are prudence in allocation of resources to produce goods and services that will make sales generate income and lift many out of poverty. The theory helps the policy makers in coming out with policies to encourage more entrepreneurs to expand their enterprises in society.

2.3   Conceptual Framework

Conceptual framework is a graphical representation of the study represented by the variables. According to Young (2009), conceptual framework is a diagrammatical representative showing the relationship between dependent and independent variable. In this study the dependent variable is poverty reduction while entrepreneurial characteristics role of creativity, innovation, skills acquisition and risk taking among micro and small enterprises were examined to determine their influence on poverty reduction in Nigeria. Conceptual framework also provides the initial framework for analysis on the basis of the expected relationship between the variables. The relationship of the variables is shown in Figure 2.1

Creativity among MSE owners
• Entrepreneurial mindset
• Resourcefulness
• Pro activeness

Innovation among MSE owners
• Persistence
• Action oriented
• Passion

Skills Acquisition among MSE owners
• Entrepreneurial skills
• Managerial skills
• Level of education

Risk Taking among MSE owners
• Self-efficacy/confidence
• Optimistic
• Prudence

Poverty Reduction
• Access to income
• Access to health services
• Access to basic amenities, water, food, sanitation, and shelter

Independent Variables   **Dependent Variable**

Figure 2.1 Conceptual Framework

2.3.1   Creativity

Creativity is the ability to create, bring into existence, to invent into a new form to produce through imaginative skill, to make or bring something new. According to Forrester Study (2018) creativity is the act of turning new and imaginative ideas into reality. Creativity is characterized by the ability to perceive the world in new ways, it involves thinking and producing. Entrepreneurial characteristic role of creativity among micro and small enterprise owners leads to income generation and poverty

reduction for the owners. Micro and small enterprise owners produced goods and render services and receive payment on those activities, such payments are income to the entrepreneur. Income generated from micro and small enterprise sector are used for the production of new products or adding value to existing products thus generating more income and improving the standard of living of the entrepreneur and the employees. Entrepreneurial micro and small enterprise owners create jobs, and reduce poverty among the citizenry through income and wealth creation. The role of entrepreneurs in thinking of new ideas and new products make the enterprise to realize profit margin. According to Bowale and Akuilo (2012) entrepreneurial micro and small enterprises raises income to the owners and employees and alleviates them from poverty. Okpara (2007) opines that the income generated is made possible through the ability to or otherwise bring into existence something new, or new method or device by means of creativity.

Micro and small enterprise sector play key role in distribution by ensuring long term social stability through alleviating export redistribution pressure and by reducing economic disparities between urban and rural areas thus reducing poverty (UNCTAD, 2009). According to SMEDAN (2014) SMEs in Nigeria does not only provide employment and income for the majority of the country's citizens, it is also recognized and considered as breeders for domestic entrepreneurial capabilities for private sector development and poverty reduction.

Papadaki and Chami (2002) opine that the Austrian school posited that individuals who have certain characteristics associated with productivity are more likely to become entrepreneurs than those who have fewer. An individual chooses to create a new business so as to maximize his expected utility. This utility is a function of entrepreneurial activity or wage income and the attitudes that affect the utility that the person derives from entrepreneurial activity includes one's taste for work, effort, risk, independence and working close with customers among others. The rate of income generated depends on the individual's ability to make profit, through possession of managerial abilities to raise capital, and ability to perceive new market opportunities and to innovate.

Schumpeter (2001) cited in Osunde (2014) posit that capital and output growth in an economy depends significantly on entrepreneurs. The quality of performance of entrepreneurs determines whether capital would grow rapidly or slowly and whether the growth involves innovation where new products and production techniques are developed. The difference in economic growth rates and poverty rates of countries of the world is largely due to the quality of entrepreneurs in the countries. The factors of production will remain idle without entrepreneurs. The entrepreneur is therefore an important agent of growth, innovations and technical progress. According to Osunde (2014) the development and utilization of entrepreneur's technical and commercial skills create growth potentials among micro and small enterprise owners, ensures the availability of innovative goods that are needed by the people, generate income and reduces poverty. Oba and Onuoha (2013) stressed that the poor performance of MSE owners in Nigeria has added to the high level of poverty, unemployment and low standard of living.

Creativity characteristics among MSE owners lead to initiation of new ideas and opportunities. Creativity links this study because micro and small enterprise owners in Nigeria live in dire situations where they consistently faced resources constrained and are driven to solve problems. These make them create ways that can fundamentally change their daily lives and reducing poverty. Accoeding to Stein (2018) creativity that immanate from people who live in extreme poverty has the potential to instate meaningful and large – scale change that can improve the lives of many.

2.3.2   Innovation

Innovation is the process of converting an idea into a marketable product or service. According to Fadaee (2014) innovation is keyed in entrepreneurial process. Innovation is specific action of entrepreneurship, it is a means by which the entrepreneur creates or increases wealth of resources so as to generate income and reduce poverty. The works of innovation leads to wealth creation and poverty reduction among microand small enterprise owners and managers. Wealth could be

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referred to increases in the assets of entrepreneurs on a periodic (annual) basis. It could be return on equity which means return on capital invested in the asset. Return on equity focuses on just the equity component of the investment. It relates to the earnings left over for equity investors after debt service costs have been facto red on the equity invested in the asset. The creation of wealth from individual entrepreneurs' perspective requires savings, investments and entrepreneur's ability to sacrifice present consumption for the sake of bettering the future.

Cardon and Kirk (2013) posit that entrepreneurs play innovative role through being persistence as it is key element in entrepreneurship process of founding and growing enterprises despite obstacles and challenges faced. Persistence ensures the production of innovative products which flourish the market make sales, generating income and alleviating micro and small enterprise owners/mangers out of poverty. Individuals that possess entrepreneurial mindset of being persistence in what they do have self – efficacy, and will take the courage of establishing new business venture and also take risk and commence the production of new products that will generate income and reduce poverty. They believe in their capabilities to succeed and come out with a positive outcome. According to Ben – Caleb, Faboyede and Fakila (2013) micro and small enterprise owners are key drivers of economic growth, they start as small firms by entrepreneurially minded individuals, it culminates in wealth creation and creates significant number of jobs, the products produced are sold and income is generated thus leading to poverty reduction among owners/managers and the genral populace.

Hisrich, Peters and Shepherd (2008) posit that the role of MSMEs and entrepreneurship in economic growth and development involves more than just increasing per capita output and income; it involves initiating and constituting change in the structure of business and society. The change is accompanied by growth and increased output which allows more wealth to be divided by the various participants, hence leading to poverty reduction. Change and development is facilitated by innovation.

Micro and small enterprises are veritable vehicles for achieving macroeconomic objectives in terms of employment generation at low investment cost and the development of entrepreneurial capacities, indigenous technology, stemming rural – urban migration, local resources utilization and poverty alleviation. MSEs contribute to wealth creation and the GDP. According to Asikhia (2010) small businesses have the tendency of increasing individual productive capacity and create wealth when the products produced or services are sold from time to time, generating income and leading to poverty reduction. Wealth creation has to do with identification, finance and implementation of profitable investments through a continuous learning process (Wilkerson & Williams, 2011). To create wealth means to make something new or better and that is only possible with innovation and this involves thinking and engaging in research and development. At the individual level the entrepreneur is believed to be crucial element in decision making.

According to Pitelis and Vasilaros (2009) organizations that had capacity to create and grow wealth or its values are those changing social, demographic, technological, economic and political trends and forces bearing on their industry. Those that fail to keep do not always survive whereas firms that succeed provide superior returns for the investors, better jobs for their employees and best value for their customers. According to Asikhia (2016) wealth creation could be measured in terms of increase income, increase in physical assets, ability to meet family and other social responsibilities, investment in business, other private investments, product and service delivery expansion, increase in working capital and enhancement of intellectual capability, thereby generating income and reducing poverty for owners/mangers.

Innovation helps improve productivity, transform new ideas into reality and making available innovative products in the market. Innovation links this study since it opens doors for new opportunities of bringing new products into existence, thereby increasing incomes among MSE owners. Innovation therefore helps MSE owners to produce innovative produce, which make sales, income is generated and poverty reduced among MSE owners and others. According to Purcell (2019) innovation

helps MSEs grow and that the successful exploitation of new ideas brings new and improved products and services to the market which make sales, income generated and poverty reduced.

2.3.3 Skills Acquisition

Skills acquisition refers to the ability to learn or acquire new skill. Entrepreneurial skill is a process of learning a particular behavior for the purpose of business development. Entrepreneurial skill acquisition is a process whereby a person acquires or learns a particular skill or type of behaviour through training or education (Amadi, 2013; Chukwunenye & Igboke, 2011). Entrepreneurs acquire skills and knowledge of improving their business. Bosire and Nzaramba (2013) stress that the skills acquired by micro and small enterprise owners include: interpersonal skills, critical and creative thinking skills, practical skills and knowledge. Contributing, Al-Awlaqi, Aamer and Habtoor (2018) opine that micro and small enterprise owners need to acquire critical and creative thinking skills so that they can come up with fresh ideas and make good decisions about opportunities and potential projects that can generate income and reduce poverty among them and contribute to economic growth. According to Ekong and Ekong (2016) entrepreneurial skills acquired refers to individual's knowledge and ability to perform specific task successfully, entrepreneurial skills are therefore business skills which individuals requires to function effectively in the society and become independent or self – employed in order to improve their standard of living and for the society at large, thus many are alleviated from poverty through skills acquisition.

Adofu and Ochoja (2013) opine that individuals who acquire skills are able to afford basic necessities of life; they have access to education since they can pay for it, have access to clean water, afford health care services and are not classified to be poor. According to a study by ADB (2002) cited in Etuk, Etuk and Micheal (2014) micro and small enterprises accounted for a large portion of the total employment growth where different skills are taught. The skills acquired have made most Nigerians self – employed and self - sufficient.

In Morocco MSEs accounted for 46 per cent employment, in Bangladish 58 per cent, Ecuador 55 per cent, thus contributing to economic development and poverty reduction. According to EU report in Katua (2014), micro, small and medium sized enterprises are socially and economically important, since they represent 99 per cent of all enterprises in the EU. They provide around 90 million jobs and contribute to entrepreneurship and innovation. Bouazza (2015) posit that the International Labour Organization (ILO) and German Agency for International Cooperation GIZ, reported that two – thirds of all formal jobs in developing countries in Africa, Asia, and Latin America are provided by MSEs, meaning it is contributing in wealth creation and poverty reduction. Similarly, in the Netherlands, SMEs account for 98.8 per cent of all private sector companies, contribute 31.6 per cent to Gross Domestic Product (GDP), and employ 55 per cent of total work force. In Australia Small business, account for approximately 97 per cent of all private sectors business, and 51 per cent of private sector employment (Katua, 2014). In Italy, SMEs contribute USD 35 million in exports and absorbs 2.2 million of national labour (Indarti & Langenberg, 2008). In the same vain, Omar, Arokiasamy and Ismail (2009) opine that SMEs which dominate the world economies in terms of employment and number of companies, have their full potential unremarkably untapped but there is a general agreement among scholars and policy makers that the major advantage of the sector is its employment potential at low cost and poverty reduction among the populace.

Similarly, SMEDAN (2014) reported that the National Enterprise Development Programme (NEDEP) was established with the aimed of generating an estimated 5.0 million direct and indirect jobs between 2013 to 2015, and to also among others revitalize the rural economy through improvement in employment opportunities and alleviating poverty in the rural areas of Nigeria. These would be achieved through the establishment of sustainable MSMEs in the 774 Local Government Areas (LGAs) based on comparative and competitive advantage. Umobon and Ekong (2015) buttress the fact that more employment opportunities generally mean more credit in the economy and that as money changes hand through economic activities micro and small entrepreneurs will produce more goods with value addition to

generate more income. The government will also generate more revenue from the goods produced in form of taxes. Employment growth leads to expansion and improvement of government public service delivery role thereby leading to improved quality life and provision of more better infrastructure that are needed for the operation of MSEs. Martins and Takeuchi (2013) posit that productive employment aside poverty reduction promotes other important objectives such as social cohesion, citizen empowerment personal dignity and fulfillment.

Peterside (2003) cited in Kadir (2012) opine that SMEs in both formal and informal sectors in Nigeria employs over 60 per cent of the labour force. Similarly, Udechukwu (2003) states that MSEs are labour intensive, account for over half of the total share of employment in Nigeria in both formal and informal sectors. SMEs National Policy (2012) submits that a study of Nigeria's informal sector put the estimated number of non − agricultural micro enterprise at 6.49 million with a total employment of 8.97 million. It is dominated by wholesale and retail trade which accounts for about 49 per cent of employment; manufacturing accounts for 30 per cent. Other numerically significant sectors include repair vehicles 3.2 per cent, transport 2.9 per cent, hotels and restaurants 2.6 per cent and building and construction 1.8 per cent. Manufacturing is dominated by food processing 18.7 per cent textiles, clothing and leather goods 3.8 per cent, wood and furniture 3.3 per cent and metal products 1.1 per cent. Non - farm micro and small enterprises account for over 25 per cent total employment and 20 per cent GDP. Acknowledging the vital roles of MSEs NEDEP (2015) posit that not only do they provide employment and income for the bulk of the population, as well as the primary source of new jobs, they serve as critical breeding and nurturing grounds for domestic entrepreneurial capacities, technical skills, technological innovativeness and managerial competencies for private sector development and this have help in providing jobs, income and wealth to owners, managers and workers and have reduce poverty among them.

Skills acquisition help to create new avenues for wealth, skills acquired provides an eye opener to forecast business opportunities using appropriate skills. Skills

acquisition links this study, because it is only with skillful people that materials can be harnessed, manipulated and transformed into products. Skills acquisition further links this study as it will help in creating self – employment, diverse job opportunities and poverty reduction among many Nigerians. Skills acquisition is the key to poverty reduction, it empowers the people, it makes people to be self – reliant and boost the economy. Through skills acquisition small businesses are established and those businesses generate substantial of income which contributes to the Gross National Product (GNP) and reduce unemployment thus leading to poverty reduction. This is because employment opportunities bring about improvement in quality of lives, as income is generated from the activities and products produced thereby reducing poverty among many. According to Students Personal Development Hub SPDH (2020) for Nigeria to be economically self-reliant, people should embrace self-employment through skills acquisition, which will make them become self-employed, create job opportunities, wealth and reduce poverty.

2.3.4   Risk Taking

Risk taking is often used to describe the uncertainty that results from entrepreneurial behavior. Economic Times (2019) opine that risk measures the uncertainty that an investor is willing to take to realize a gain from an investment. Contributing, Genever (2020) posit that an optimistic risk taker will always look at failure as an opportunity to learn. According to Okpera (2007) risk taking entails a willingness to commit significant resources to opportunities having a reasonable chance of costly failure and willingness to break away from the tried-and-true path. Contributing Dess and Lumpkin (1996) cited in Taylor (2013) posit that risk taking as an entrepreneurial characteristic of micro and small enterprise owners involves engaging in calculated and manageable activities in order to obtain benefits in form of income and wealth rather than taking daring risks which are detrimental for enterprise performance. Rauch and Frase (2000) cited in Lammers, Willebrands and Hartog (2010) opine that risk attitude is often included in the analysis of enterprise success as one of the personality characteristics of the entrepreneur that will help him

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provide employment, generate income and reduce poverty. But, most Nigerian entrepreneurs do not really want to take risk.

Kozubikova, Dvorsky, Cepel and Balcerzak (2017) stresses that micro and small enterprise owners that take risk are independent thinkers, have self – confidence, develop mental strain resistance, flexible and have ability to for see the future and are sure of success. Thet produce innovative goods which are sold, income generated and poverty reduced. Contributing, Vesecky (2014) cited in Kozubikova *et al* (2017) opine that it is better to make hundred mistakes and succeed only once than stagnate the whole life thinking how to be successful. The entrepreneur, therefore have to be decisive and optimistic and be goal oriented. Micro and small enterprise owners/managers that take risk in creativity, innovation and skills acquisition stands the chance of succeeding and contributing to employment creation, economic growth and poverty reduction. According to Umobon and Ekong (2015) micro and small enterprises activities increases to the existing stock of resources and increasing a country's stock of output growth and these stock of goods are enjoyed by the society meaning there is a reduction in poverty. Entrepreneurial characteristics among micro and small enterprise owners serves as viable engine tools of employment creation, income generation and poverty reduction and develops an economy.

According to World Bank (2013) micro and small enterprises play intermediate role in the development of large scale enterprises. They reduce regional disparities through the creation of employment opportunities in the rural areas of the economy and mobilize local resources and supply raw materials to the large industries thus contributing to the GDP of an economy. Kadiri (2012) opine that SMEs activities lead to income generation to the entrepreneur and it also increases government revenue since taxes are paid on all economic activities in the nation.

Gujrati (2013) posit that micro and small enterprise owners do generate new ideas, employ additional workers with innovative thinking of how to produce new products and services. Entrepreneurial micro and small enterprise owners contribute in a country's economic growth through the production of innovative goods and services

and reduce poverty. The Neo-classical theory explained economic growth through accumulation of productive factors and by exogenous technological change, whereas mainstream economics did not show any substantial interest in the ultimate causes underlying long – term factor accumulation and technological development. Small businesses are presumed to be more flexible and therefore better able to adapt to changing market conditions. Because of the purported job creation role and innovative prowess of entrepreneurs and small businesses, it is thought that creating an environment encouraging to many small businesses may therefore be a better economic development strategy.

Adejumo (2009) buttress that economic growth could be viewed as an increase in the real value of goods and services produced in the economy from one year to the next and it also measured the rate of change in GDP and this is achievable through entrepreneurial characteristic of risk taking among micro and small enterprise owners. Risk taking role of entrepreneurial characteristics among micro and small enterprise owners leads to establishment of new ventures, production of innovative products that make sales, generate income, increase economic growth and reduce poverty among many. Micro and small enterprise owners that take calculative risk contribute to industrialization of nations through their participation in private driven economy and also help in poverty reduction. Entrepreneurs may also discover areas of socio – economic needs and take advantage of such to the benefit of the society. The Global Entrepreneurship Monitor (2008) cited in Asikhia (2016) argue that the national level of entrepreneurial activities has a statistically significant association with subsequent levels of economic growth. GEM further argued that there are no countries with high levels of entrepreneurship and low levels of economic growth. It was established that there is a positive link between high rates of entrepreneurship and economic growth among countries that are willing to take calculative risk. Wennekers and Thurik (1999) established a model, relating entrepreneurial activity to economic growth.

The model distinguishes between three levels of analysis, the individual level, the firm and the macro level. Entrepreneurial activity originates at the individual level

and is always traceable to a single person, the entrepreneur. Entrepreneurship is hence, induced by an individual's attitudes or motives, skills and psychological endowments. Entrepreneurial motives and actions are influenced by cultural and institutional factors, the business environment and macroeconomic conditions.

Entrepreneurship actually originates at the individual level, but realization is achieved at the firm level. Start - ups or innovations are vehicles for transforming personal entrepreneurial qualities and ambitions into actions. At the macro level of industries and national economies, the sum of entrepreneurial activities constitutes a mosaic of competing experiments, new ideas and initiatives. The competition leads to variety of change in market, that is, a selection of the most viable firms, their imitation and a displacement of obsolete firms. Entrepreneurial activity hence expands and transforms the productive potentials of national economy by inducing higher productivity and an expansion of new niches and industries. Entrepreneurs can learn from both their own and others' successes and failures, which enables them to improve their skills and adapt their attitudes (Carreer & Thurick, 2002). New enterprises will not only create jobs in the local community in which they are established, but through innovation may also have the potential to grow into rapid organizations that can provide perhaps hundreds of jobs and become the industry leaders of tomorrow, thus reducing poverty among many.

Risk taking links this study through enabling entrepreneurs to be resilence and withstand adverse events and develop opportunities that could help end poverty through risking of resources by establishing start-up enterprise that could start the production of innovative products. Risk taking links this study as it also enables MSE owners think and take risk of creativity and innovation, which is important in product and service differentiation. With risk taking fear of failure is ruled out and creative thinking initiated thus leading to production of innovative products which make sale and income generated thereby reducing poverty among MSEs owners and workers.

2.3.5   Measurement of Poverty Reduction

The multidimensional nature of poverty definition has made its measurement to become complex in categorizing the methods of measurement of poverty. Verrella (2020) buttresses that in Nigeria, an individual is considered poor when he has an availability of less than 137.4 thousand naira (361 US dollars) per year. According to Mahembe, Odhiambo and Robert (2019) there are three basic approaches to measuring prevalence of poverty. The first approach is the income or expenditure approach, which set the basic needs approach minimum standards. The second is the human capabilities approach, which defines poverty as the absence of basic human capabilities to function at a minimally acceptable level witin a society. The third is a hybrid approach which recognises that poverty is a multidimensional phenomenon, that it covers an array of aspect such as health, mortality, security, consumption and income poverty. Contributing, Philips (2000) posits that the first step of measuring poverty is the identification stage, and that monetary and non - monetary measures are being used in measuring poverty. The monetary measures are measured in terms of income and consumption, while the non – monetary measures people's access to the types of goods and activities deemed to be necessary to enjoy decent standard of living among other things.

The World Bank (2013) identified three measures of poverty namely: poverty line, poverty profile and poverty indicators. The poverty line refers to the minimum level of income needed by individual or a household to consume a given unit of goods and services so as not to be termed poor; it is country specific and for the purpose of this study, measurement of poverty are considered as: access to basic income, access to health care services, access to education, access to good water supply and sanitation and access to basic necessities of life such as food, clothes and shelter among others. The poverty profile according to Euvuowan (1997) cited in Ogbuabor *et al* (2013) is a snapshot of the poor which places poverty in the country's economic, institutional and social context starting with the definition and measurement of poverty based on one or more poverty lines and incorporates changes in the features and behaviuors of the poor overtime. Poverty indicators are basic indicators of social welfare that assist

in tracing poverty overtime as well as allow for inter – country comparisms; they include incomes indicator, social indicators and children development indicators (World Bank, 2013). The study shall focus on absolute poverty in which BBC (2012) asserts that is measured by number of people who can afford only the bare essentials of shelter, food and clothing. There are several measures of poverty reduction, however, the study adopted the following measures: access to income; access to health care services (though government may construct primary health centres and medical centres and equip them with the necessary facilities, in most developing countries, the services are not free). Those who access such services pay for the services rendered; therefore MSE owners need to generate income to access and enjoy such services and the last measure is access to basic amenities, such as water, food, sanitation and shelter among others.

2.4   Empirical Review

Creativity role among entrepreneurial micro and small enterprise owners had led to initiation of new ideas, new opportunities and the transformation of those ideas into reality have led to introduction of new products, which are sold in the market, income generated and poverty reduced. Dilike, Joseph and Ogbu (2017) carried a study on impact of entrepreneurship on poverty reduction using Industrial layout in coal camp Enugu State, Nigeria. A pre-test, self-designed, close ended questionnaire was used for data collection. The data was analyzed using Pearson correlation to examine the relationship between entrepreneurship (skill acquisition, entrepreneurship training, creativity and innovation) and poverty reduction (implying youth empowerment, job creation and wealth). The result revealed a positive significant relationship between the independent variables (skill acquisition, entrepreneurship training and creativity) and the dependent variables (youth empowerment, job creation and wealth) in industrial layout coal Camp Enugu State, Nigeria. The study recommends entrepreneurship training and development into the school curriculum at all levels to instill entrepreneurial drive, promote job creation, wealth creation and human capital development through entrepreneurial skill acquisition and training and thereby reducing poverty in the society. The study

focused on the SME sector and not the MSE sector and it was carried in south eastern Nigeria.

Entrepreneurial characteristic role of innovation among micro and small enterprise owners has led to transformation of new ideas into reality. This has led to the production of innovative goods which flourish the market, make sales thus raising income for owners/mangers and reducing poverty among them. Adebayo and Nassar (2014) conducted a study sample of 383 MSEs within Ibadan metropolis in Western Nigeria. The results show that individuals that establish micro and small businesses and imbibe the practice of innovation in their businesses were able to earn more than $1.25 dollar (N200.00 naira) per day. This has help in lifting them and others out of poverty as part of the income generated is reinvested to expand the enterprise and also employ more people thus alleviating many out of poverty. The study revealed that the impact of income generated by MSE owners could have been more pronounced but for some socio – economic, infrastructural and management challenges and that the income generated from has not led to poverty reduction in Nigeria. This study was carried in western Nigeria. Similarly Muritala, Awolaja and Bako (2012) carried a sample survey study of 200 SMEs from five local government of Ogun State, Nigeria. The result show that majority of the SMEs surveyed realizes profits of between N100000 and N1million naira per annum due to innovation. The income is made possible due to creativity and innovation roles of entrepreneurship in the enterprise and the income accrued from SMEs related works has lifted many Nigerians out of poverty and enables them meet their basic needs. This study was carried in western Nigeria and the focus was SMEs and not entrepreneurial characteristics among MSE owners and poverty reduction. Ogbuabor, Malaolu and Elias (2013) carried a study among burnt bricklayers in Benue state Nigeria, 200 burnt bricklayers were selected the result show that bricklaying business leads to job creation, income generation and poverty reduction among owners. Countries with high rate of small industrial enterprises have succeeded in making income distribution (both regionally and functionally) more equitable. These studies were carried in other states of Nigeria and emphasis was on small and medium enterprises

and not entrepreneurial characteristics among micro enterprise owners and poverty reduction.

Skills acquisitions have played vital roles among entrepreneurial MSEs owners and reduced poverty among many. A study was carried by Asikhia (2016) where 581 SMEs were sampled and using multiple regression and structural equation modeling the findings revealed that human resources effort of individuals in an enterprise results in wealth accumulation. Micro and small enterprises create employment and increases income among skillful and innovative entrepreneurs in an economy. Buttressing this fact, Singer (2006) avers that innovative business by micro and small enterprise owners leads to income generation and wealth creation thereby reducing poverty. The start – up of new ventures or the expansion of existing ones increases wealth creates new markets, thereby leading to increases in real productivity. Kuntz (1988) cited in Fadaee (2014) opine that innovation can be a new product, new service or new way of doing something, but creativity is the ability of creating new ideas and inventive thought.

Adofu and Akoji (2013) conducted a study on impact of entrepreneurial skill acquisition among SMEs in poverty reduction in Kogi State, Nigeria. The study used structured questionnaire to collect data from six Local Government Areas of the State. The findings show that lack of entrepreneurial skills among SME owners was responsible for high rate of poverty in Nigeria, that even if the funds are made available the youths do not possess the entrepreneurial skills to establish MSEs thus remaining poor, therefore establishing SMEs do not lead to poverty reduction. The findings further show those youths who benefitted from entrepreneurial skill acquisition in the six Local Government Areas of Kogi State and had established their businesses and could afford the basic necessities of life. A study carried by Bowale and Akinlo (2012) of a sample of 700 SMEs in Western Nigeria using systematic random sampling procedure, the result show a substantial increase of (133%) in number of SMEs owners that had grown in terms of employment generation from microenterprises to small scale and medium firms over the span of five years. The study revealed that the owners of the enterprises were willing to take

risk and had self – confidence of succeeding in business, they were focus oriented and that led to their success and the enterprises are producing goods which generates income for them thus lifting them out of poverty. Folorunso, Abodunde and Kareem (2015) sampled 70 respondents in Ibadan, Nigeria in different sectors through judgmental method and made an analysis based on the estimation of OLS. The result shows that SMEs development has significant impact on economic growth and development in term of poverty alleviation and employment generation. Sokoto and Abdullahi (2013) examine how entrepreneurial characteristics of SMEs contribute to poverty reduction in North Western Nigeria. A sample of 400 SMEs was selected in Sokoto and Zamfara States, the findings revealed that SMEs generate employment for many thus providing them with income thereby helping in reducing poverty among the people.

Most of the studies indicate that micro and small enterprise owners are basically concerned with employment creation, skills acquisition training and income generation, hardly was any study on role of entrepreneurial characteristics among micro and small enterprise owners in poverty reduction in Nigeria. Tambwe (2015) carried a sample survey study of 160 food vendors from Ilala District, Tanzania on impact of entrepreneurial characteristics on micro and enterprises performance and poverty reduction. The findings reveals that lack of entrepreneurial characteritics among micro and small enterprise owners leads to poor performance of micro and small enterprises and increase poverty in Ilala District. The study observed that most new business ventures die during their early stages of development due to absence of training. Contributing, Scarborough and Zimmer (2000) posit that managerial and financial problems are among factors for failure of micro and small enterprises as more than three out of five firms die within six years of establishment and most of the enterprises established had not led to poverty reduction.

Galeta (2013), carried a study on socio – economic contribution of entrepreneurial characteristics of micro and small enterprise owners in poverty reduction in Jimma city, Ethiopia, a survey sample of 82 MSEs were randomly sampled through stratification. The findings show that entrepreneurial characteristics of MSE owners

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improved the socio – economic well - being of citizen and reduce poverty in Jimma city through employment creation, income generation and develop entrepreneur's skills. A study by Akindele *et al* (2006) cited in Tambwe (2015) reveals that most new entrants into micro and small enterprise sector in Nigeria are retirees or people with little or no business experience. Most of them get involved in one form of business or the other and after few days the business collapsed due to lack of adequate experience and training, leading to more poverty among owners. They recommended that individuals need to acquire entrepreneurial skills that will help them succeed in business and be lifted out of poverty.

In a study conducted by Ofoegbu, Akanbi and Joseph (2013) on the effect of contextual factors in performance of small and medium enterprises in Nigeria, using Ilorin metropolis as a case study. Samples of 140 respondents were randomly selected from the entire SMEs in the State. The study used analysis of variance, Pearson correlation technique, the paired sample – t – test methodology and the logit regression method to analyze the findings. The result show that contextual factors have significant impact on SMEs and that SMEs impacted positively on poverty alleviation and contributes on economic growth and development thus alleviating poverty among many.

Chen and Elston (2013) investigated entrepreneurial characteristics among small business owners and poverty reduction in developing countries, specifically in Chinese restaurant industry. The study collects primary data from four cities across three provinces in China. The finding of descriptive analysis reveals that small entrepreneurs were autonomy seekers, family protectors or profit seekers. Most of them source for income from private sources instead of institutions and that entrepreneurial business was the main source of family income and a means of poverty reduction among families. Therefore there was need for small business entrepreneurs to be creative in thinking and seek to add value on what they produce so that they can generate more income and cater for the family needs and be lifted out of poverty.

Zacheus and Adepoju (2014) examine the impact of entrepreneurial characteristics of SMEs on poverty alleviation and economic growth in Ekiti State (2006 – 2013). A survey research design was adopted to obtain data from a sample of 150 respondents comprising of traders, artisans, production factories and other small and medium enterprises were selected using multi stage sampling method across 16 local government areas in the State. The findings show that there is a positive and significant relationship between entrepreneurial characteristics SMEs owners who bear the risk in production and reduce poverty reduction, generate employment and improvement in standard of living of people in Ekiti State. The result also reveals that most of the SMEs do not survive after five years of establishment due to lack of training, skills and initiative to take calculative risk and innovation. The study recommends that enterprise owners should be focus oriented and develop self – confidence in them and in thinking of new ideas and innovation as that would lead to production of innovative goods that will make sales and alleviate them from poverty.

2.5   Critique of Existing Literature

Studies on micro and small enterprise sector revealed that MSE owners contribute in employment creation and earn income. The income generated improves the standard of living of the population. Despite the large number of micro and small enterprises in Nigeria and their significant roles in generating income, job creation and economic development, couple with various studies by researchers on the vital roles of the sector, the poverty rate has been on the increase (SMEDAN, 2014). There are several studies on Micro and small enterprises in Nigeria, but they focused mostly on: small and medium enterprises and employment generation, performance and growth of micro and small enterprises. Some studies were on micro and small enterprises and economic development in Nigeria, others were micro and small enterprises problems and prospects and poverty reduction. The studies suggested that once these problems are addressed poverty would be reduced in Nigeria (Bowale & Akuilo, 2012; Adebayo & Nassar, 2014; and Muritala *et al,* 2012). Literature revealed that studies on MSEs in Nigeria were carried in other states of Nigeria, and hardly any in Plateau State. Most researchers claimed that those regions are centres of economic activities,

whereas that notion is not true as all states in Nigeria play key roles in economic development.

Micro and small enterprise owners in Nigeria can only generate income based on the profitability of the enterprise, it is necessary for MSE owners to possess managerial and entrepreneurial skills and be willing to adapt the concept of creative destruction. The quality of performance of the entrepreneur and ability to be creative and innovate determines the amount of capital that the enterprise will generate. The entrepreneur's technical and commercial skills increase entrepreneurial potentials and value and help in the growth of the enterprise. Risk taking by entrepreneurial micro and small enterprise owner's leads to wealth creation as entrepreneurs saved part of the profits obtained. However, this can only be possible based on the willingness of the entrepreneur to forsake present consumption for investment. The entrepreneur always seeks for innovation on how to come up with a new product or explore new markets, and the activity of the entrepreneur leads to economic growth only if the entrepreneur is willing to take calculative risk.

2.6   Research Gaps

Empirical review indicates that research on entrepreneurial characteristics roles of micro and small enterprise in poverty reduction in Nigeria has been carried out, but most of the studies dwell on roles of micro and small enterprises and employment creation; roles of micro and small enterprise owners and income generation and roles of MSEs in poverty reduction (Asikhia, 2010; Sokoto & Abdullahi, 2013; Adebayo P& Nassar, 2014; and Etuk *et al,* 2014). These studies however left some gaps which have been filled by this study. Most of the empirical studies reviewed were research studies in other countries of the world or studies carried in other states of Nigeria, and hardly any on Plateau State. There was need for similar study to be conducted in Plateau State. Also the studies focused on SMEs in Nigeria whereas the current study focused on entrepreneurial characteristics of MSE owners. Sokoto and Abdullahi (2013); Adebayo and Nassar (2014) were concerned with roles of MSEs on

employment creation and poverty reduction, but did not look at the entrepreneurial characteristics of MSE owners on poverty reduction.

The studies carried focused mostly on SME sector ignoring the MSE sector in which a large number of Nigerians are engaged in and the sector contributes in employment generation and poverty reduction. According to 2010 National MSMEs collaborative survey cited in Tom, Basil and Alfred (2016) there are 17,284,671 micro small and medium enterprises and micro forms 99.87% with a total employment of 32,414,884 in Nigeria. Empirical review revealed that most SMEs and MSEs owners lack entrepreneurial and managerial skills and most enterprises do not survive beyond five years of their establishment due to paucity of funds, poor infrastructure, multiple tax, lack of entrepreneurial skills among others.

This study, therefore sought to fill these pertinent gaps in literature through seeking to establish entrepreneurial characteristics roles of creativity, innovation, skills acquisition and risk taking of MSE owners in poverty reduction with particular focus on micro and small enterprises in Plateau State, Nigeria. This study will contribute to existing literature and provide empirical evidence on role of entrepreneurial characteristics of micro and small enterprise owners in poverty alleviation in Nigeria and fill the existing conceptual gaps.

2.7   Summary of Literature

In summary, four theories of entrepreneurship were used for the study, the psychological theory where the variable of creativity and risk taking among entrepreneurs forms the psychological trait of individuals. Schumpeterian theory talks of entrepreneurial innovation; Sociological theory emphasizes on the culture and explain situations where the entrepreneur learns some aspects and get himself/herself acquainted and that is the skills acquisition variable. In addition, the chapter discussed the Resource Base Theory emphasizing that it can accommodate all the variables since it has to do with resources and context, but again the risk taking in committing individual resources forms the resource base theory. The

chapter reviewed empirical literature on role of entrepreneurial characteristics of micro and small enterprise owners in poverty reduction based on the explanatory variables of creativity, innovation, skills acquisition and risk taking. Different literature studies were reviewed on micro and small enterprise and poverty reduction in Nigeria. Similarly, related literature has been reviewed on SME employment generation and poverty reduction in Nigeria. A conceptual framework has been developed from the literature review as well as a critique and study gap explained

CHAPTER THREE

RESEARCH METHODOLOGY

3.1   Introduction

The chapter presents the methodology adopted for the study. The chapter also covers research design, population size, data collection methods, sampling frame, sampling techniques, pilot test, validity and reliability of the instrument, and the data collection and analysis procedures.   The analytical techniques that were used to test the hypotheses are also presented.

3.2   Research Design

Research design is a blueprint which facilitates the smooth sailing of the various research operations, thereby making research as efficient as possible, hence yielding maximum information with minimal expenditure of effort, time and money (Kothari, 2007). The descriptive survey design was adopted for this study. A descriptive research design using both quantitative and qualitative survey to determine the relationship between the independent and dependent variables was used; it has maximum reliability and protection to reduce the possibility of personal bias. According to Mugenda and Mugenda (2003) descriptive research design determines and reports the way things are. Similarly, Creswell (2003) posits that a descriptive research design is used when the data are collected to describe persons, organizations, settings or phenomena. The research study adopted the descriptive survey design because it will help in describing key variables of the independent and the dependent variable. Entrepreneurial characteristics of creativity, innovation, skills acquisition, risk taking among micro and small enterprise owners were described and the role of those characteristics on reducing poverty among MSE owners in Nigeria were also explained. There was need to describe, explain and explore the variables of the research. Since this is a type of non – experimental research design for collecting and analyzing data in order to describe the problem in its current status, this method was appropriate due to its capacity to establish role of entrepreneurial micro and

small enterprise owners in poverty reduction. The study therefore sought to explain and establish the relationship that exists between entrepreneurial characteristics among micro and small enterprise owners and poverty reduction in Nigeria.

3.3   Research Philosophy

Research philosophy is a belief about the way in which data about a phenomenon should be collected, analyzed and used (Bajpai, 2011). It is a foundation of knowledge in which important prepositions and assumptions of a study or research are based upon. Cooper and Schindler (2011) identify two main research philosophies in social sciences: the positivism (scientific) and phenomenology (interpretivism). The positivism is directly associated with the idea of objectivism. According to this view, the researcher's beliefs have no value to influence the research study. The positivism philosophical approach relates with observations and experiments to collect numeric data while the interpretivism philosophical approach give importance to beliefs and value in given adequate justification for a research problem. Travers (2001) observes that positivism focus purely on facts gathered through direct observation of people behavior and experience and measured empirically using quantitative methods which include surveys and as well statistical analysis.

This study sought to establish some facts from the objectives of the research study. Hence the study adopted the positivism philosophical approach. The positivism is relevant to the study because it is facts that were reported. The researcher's role is limited to data collection and interpretation in an objective manner and the research findings are observable and quantifiable. The study used questionnaire, statistical tools and techniques that emphasize measurement, to establish roles of creativity, innovation, skills acquisition and risk taking among micro and small enterprise owners and poverty reduction. The study therefore used the deductive approach through the conduct of interview and observation of MSEs activities, to see specifically the innovative products they produced.

3.4   Target Population

Population refers to the entire people or group of things under study interest of the researcher and where the study was conducted. According to Sekaran (2010) population is an entire group of individuals or objects having common observable characteristic. The target population of the study composed of all MSEs in Plateau State Nigeria registered with Ministry of Commerce and Industry, Jos. The study targeted the registered MSEs because there are several other MSEs operating businesses in Plateau State, but not registered with the ministry of Commerce and Industry, and that would be difficult to get a list for the study. Report of 2018 on MSEs from Plateau State Ministry of Commerce shows that the MSEs are in the following category: manufacturing 420, trading 1630 and services/others 1070 (MoC&I, 2018); all totaling to 3120.

These MSEs are in the following forms of businesses, manufacturing includes: carpentry, bottle water, pure water, cosmetics, metal fabrication and furniture making among others, trading includes: poultry farming, sales, fruit juice, fast food eatery, marketing and rice farming among others while services includes: transportation, barbing, tailoring, hairdressing, proprietorship of schools and entertainment among others as shown in Table 3.1.

Table 3.1 Respondents' Sectors

Stratum	Target Population Enterprise	Percentage
Manufacturing	420	14
Trading	1630	52
Services/others	1070	34
Total	3120	100

Source: MoC&I, 2018

3.5   Sampling Frame

Sampling frame in research describes the list of all the population units from which the sample was selected (Cooper & Schinder, 2011). Sampling frame is a physical representation of the target population and comprises all units that are potential

members of a sample. It has the property that the researcher can identify every single element. The sampling frame was selected from the category of registered MSEs. The sampling frame comprised of 3120 micro and small enterprises in the 17 Local Government Areas of Plateau State registered with Ministry of Commerce and Industry, Plateau State. These registered MSEs are categorized in the following manner; manufacturing, trading and services/others (MoC&I, 2018). The lists of the registered MSEs from the 17 Local Government Areas of Plateau State was obtained from Department of Commerce and Trade, Ministry of Commerce and Industry, Plateau State. The unit analysis of the research was the 3120 registered MSEs firms in the 17 LGAs of Plateau State, since they are the entity studied and analyzed, while the unit observation of the research was the owners of the 3120 registered MSEs in the 17 LGAs of Plateau State, Nigeria.

3.6 Sampling Technique and Sample Size

According to Bryman and Bell (2011) sampling is an element of data collection and is defined by a fragment or section of the population that is selected for the research process. Multi stage sampling where the sampling is carried out in stages using smaller sampling unit at each stage was employed for the study. A sample was chosen within each cluster, rather than all the units in the cluster. It first started with first stage of large groups to smaller groups. The list of the members in multi stage sampling is only required at the final stage. Howevr, the study used a combination of stratified sampling with simple random sampling.

To determine the sample size for small populations, the normal appropriation to hyper-geometric distribution was used due to its ability to estimate sample sizes from small population accurately. The sample formula for small (hyper-geometric) populations by Kothari (2008) was used to determine the sample size as shown:

$$n = \frac{NZ^2pq}{(E^2(N-1) + Z^2pq)}$$

Where: n =   is the required sample size

N =   is the population size (3120 MSEs)

Z =   is the level of confidence of the sample size (set at 95% thus Z = 1.96)

p and q are the population proportions (each set to 0.5)

E =   sets the accuracy of the sample proportions (set to 0.05)

Therefore:

$$\frac{3120 \text{ X } 1.96^2 \text{ X } 0.5 \text{ X } 0.5}{[0.05^2 (3120 - 1) + 1.96^2 \text{ X } 0.5 \text{ X } 0.5]}$$

n = $2{,}996.448 \div 8.7579$

$= 342.14$

The final sample size comprised of 342 respondents.

The computed sample size was 342 respondents. This sample size represented 11% of the target population which is sufficiently adequate for descriptive studies as 10% is the minimum requirement (Saunders, Sim, Kingston, Baker, Waterfield, Bartlam & Burroughs, 2017). The sampling distribution of the sample is presented in Table 3.2.

Table 3.2 Sampling Distribution

Sector	Population	Sample Ratio	Sample Size
Manufacturing	420	0.11	46
Trading	1630	0.11	179
Services/others	1070	0.11	117
Total	**3120**	**0.11**	**342**

3.7   Data Collection Instruments

Data collection refers to a means by which information is obtained from selected subjects of an investigation. Primary data was collected using a questionnaire. A semi − structured questionnaire was designed with both closed and open ended questions it was administered to the selected MSE owners. The aim of the questionnaire was to collect information relating to entrepreneurial characteristics roles of creativity, innovation, skills acquisition and risk taking of MSE owners in poverty reduction. The study used a questionnaire in collecting data because it is relatively easy, simple to administer, analyze and also a large number of the target population could be reached at relatively low cost with the questionnaire. According to Kothari (2008) primary data is the data collected a fresh for the first time while secondary data is the data that has been collected and passed through statistical process. The questionnaire was therefore adequate in collecting primary data and the study relied on in for testing of hypotheses. The questionnaire was divided into different sections: Section A captures demographic information of the respondents: Section B to F collected information from respondents on the entrepreneurial characteristics roles of creativity, innovation, skills acquisition and risk taking of MSE owners in poverty reduction in Plateau State, Nigeria. Section G collected respondents view on measures of poverty reduction.

3.8   Data Collection Procedure

Primary data was collected directly from the respondents who are MSE owners listed for the study. According to Burns and Grove (2003) data collection is a precise and systematic gathering of information relevant to the study problems using different methods as interview, focus groups discussion, narratives, participant observation and histories. The data was collected by three research assistants. The researcher administered training to the research assistants on the questionnaire. The research assistants were used to conduct interviews together with questionnaires depending on the level of education of the MSE owners.

3.9   Pilot Testing

A pilot test is conducted to detect weaknesses in design and instrumentation and to provide proxy data for selection of a probability sample (Cooper & Schindler, 2011). To test the validity and reliability of the questionnaire for collecting data required for the study, a pilot test was conducted. According to Saunders, Lewis and Thornhill (2009) the purpose of pilot testing is to establish the accuracy and appropriateness of the research design and instrumentation.

Baker, Veit, and Powell (2001) posit that the size of a sample to be used for pilot testing varies depending on time and cost, but could be between 5 to 10 per cent of the main study. Mugenda and Mugenda (2003) argued that the pretest sample should be between 1 to 10 per cent depending on the size of the sample, as a larger sample uses smaller percentage. The data collection instrument for the study was the questionnaire and it was tested at 2% of the target population to ensure that it is relevant. The questionnaire was administered to 26 MSE owners in Jos North, the state capital of Plateau State, representing 2% of the target population.

3.10 Reliability Testing

The study conducted a reliability test to determine the internal consistency of the data obtained. According to Middleton (2019) reliability is the consistency of a measure

and validity is about the accuracy of a measure. The study therefore carried reliability to test the consistency of measurement and the degree of the instrument used which is the questionnaire. The study adopted Cronbach Alpha Coefficient in the test for reliability, since it is a measure of internal consistency, that is how closely related a set of items are as a group. Similarly, Cronbach Alpha is commonly used when the questionnaire have multiple Likert questions that form a scale. The threshold used in this study was 0.7, therefore, variables with Crobanch Alpha Above 0.7 were considered reliable while those below were considered unreliable. In case of unreliability modification of the questionnaires was done to make it reliable.

3.11 Validity Testing

Validity indicates that the instrument is testing what it should. According to Kothari (2007) validity is the degree to which the test actually measures what it purports to measure, this refers to a direct check on how well the measure fulfill its function. Content and face validity were employed in this study. Content validity is usually used when the method to be used provides enough coverage of the study area. The required items and adequate sample is measured in which is both adequate and has appropriate target groups. Dulan, Rege, Hogg, Gilberg, Tesfay and Scott (2012) opine that face validity is used when tests can be seen at face value to measure their content with a straight forward purpose. Two experts were picked from Entrepreneurship and Procurement department; they validated the suitability of the questions and gave suggestions of corrections that were adjusted to the structure of the research in order to establish the validity of the instrument. This helped to improve the content validity of the data collected. It also facilitated the necessary revision and modification of the research instrument thereby enhancing validity.

3.12   Data Analysis and Presentation

Data analysis refers to application of reasoning in understanding the data that has been collected with the aim of determining consistency and summarizing relevant details of findings from the investigation (Zikmund, Babin, Carr & Griffin, 2015).

The study used multiple linear regressions because the independent variables are more than one. Regression analysis is valuable for quantifying the roles of the various variables on the dependent variable.

Factor analysis was conducted for the independent and dependent variables to summarize information in a number of original variables into smaller number of factors without losing information. Factor analysis used factor loadings to represent how much a factor explain a variable in factor analysis. Factor loading of 0.40 is accepted based on the general rule of thumb (David, Patrick, Philip & Kent, 2003 Cited in Wittman, 2010). The study used descriptive statistics in analyzing the data through the use of percentages, mean, and standard deviation.

Multiple linear regression models was employed and used to test the significance relationship of the independent variables with the dependent variable. Normality test was conducted to test the normality of the dependent variable. Smirmov – Kolmogorov test was used to test for normality of the dependent variable. According to Bryant (2014) normal distribution have a coefficient of kurtosis of three and it is not skewed. This test was based on the residuals of the least squares regression model.

The study tested for homoscedasticity of the variance in the residuals of the regression model. The distribution is normal if there exist equal variance of the error term. When the variability level of each of the independent variable is not equal, then there is problem of heteroscedasticity. The Breusch – Pagan test can be used to test for homogeneity in the regression model. Multicollinearity is a condition where two or more predictor variables in the regression model are correlated. The study conducted multicollinearity test of the variables to detect if there exist correlation between the predictable variables. Pearson correlation was conducted to test the association between independent and dependent variables Kothari and Garg (2014) opine that the importance of correlation is to determine the extent to which changes in the value of an attribute is associated with changes in another attribute.

3.12.1 Test of Hypothesis

Hypotheses test for the study was conducted. Analysis of Variance (ANOVA) was conducted to analyze the amount of variation within each sample relative to the amount of variation between samples. Poverty reduction was regressed against entrepreneurial characteristics roles of creativity, innovation, skills acquisition and risk taking of micro and small enterprise owners. The primary data collected was analyzed with the aid of descriptive statistical techniques such as percentages, mean and standard deviation. The study also used correlation coefficient and regression analysis as inferential statistics for analysis of the data and to proof the level of significance in testing the stated hypotheses with ordinary least squares (OLS), simple and multiple regression analyses. The study examined the relationship between the independent variables on the dependent variable. The models are stated accordingly:

Model 1 – Role of creativity in poverty reduction among entrepreneurial micro and small enterprise owners in Nigeria

$$Y = \beta_o + \beta_1 X_1 + \varepsilon \quad \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots 3.1$$

Where:

Y = Poverty Reduction

β_o = Model Coefficient (Constant)

β_1 = Beta coefficient of creativity

X_1 = Creativity among MSE owners

ε = Error term of the model

Model 2 - Role of innovation in poverty reduction among entrepreneurial micro and small enterprise owners in Nigeria

$$Y \quad = \quad \beta_o + \beta_2 X_2 + \varepsilon \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots 3.2$$

Where:

Y = Poverty Reduction

β_o = Model coefficient (constant)

β_2 = Beta coefficient of innovation

X_2 = Innovation among MSE owners

ε = Error term of the model

Model 3 - Role of skills acquisition in poverty reduction among MSE owners in Nigeria

$$Y \quad = \quad \beta_o + \beta_3 X_3 + \varepsilon \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots 3.3$$

Where:

Y = Poverty Reduction

β_o = Model coefficient (constant)

β_3 = Beta coefficient of skills acquisition

X_3 = Skill acquisition among MSE owners

ε = Error term of the model

Model 4 - Role of risk taking in poverty reduction among entrepreneurial MSE owners in Nigeria

$$Y \quad = \quad \beta_o + \beta_4 X_4 + \varepsilon \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots 3.4$$

Where:

Y	=	Poverty Reduction
β_o	=	Model coefficient (constant)
β_4	=	Beta coefficient of risk taking
X_4	=	Risk taking among MSE owners
$\mathcal{E}$	=	Error term of the model

Model 5   - The model stating the role of entrepreneurial characteristics of micro and small enterprise owners in poverty alleviation in Nigeria.

$$Y = \beta_o + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \mathcal{E}$$

Where:

Y	=	Poverty reduction through entrepreneurial characteristics roles
β_o	=	Constant (coefficient of the model)
$\beta_1 - \beta_4$ =		Beta coefficient of determination
X_1	=	Creativity among entrepreneurial MSE owners
X_2	=	Innovation among entrepreneurial MSE owners
X_3	=	Skills Acquisition among entrepreneurial MSE owners
X_4	=	Risk Taking among entrepreneurial MSE owners
$\mathcal{E}$	=	Error term of the model

The regression model was tested to know how it fits the data. All the independent variables were tested to know their significance. Fischer distribution test, F − test was used for the test. F − refers to the ratio between the model mean square divided by the error mean square. F − test was used to test the significance of the overall model at 95 per cent confidence level. P − value of the F − statistics determined the

robustness of the model. The conclusion was based on the P value. If p-value is less than 0.05, it will be concluded that the model is significant and has good predictors of the dependent variable and that the results are not based on chance. If p-value is greater than 0.05 then the model will not be significant and cannot be used to explain the variations in the dependent variable.

Similarly, correlation between the variables was tested. The value of correlation usually falls between -1 and +1. A correlation of +1 indicates that two variables are perfectly, linearly and positively related; while a correlation of -1 indicates that two variables are perfectly, linearly and negatively related; a correlation of 0 means there is no relationship.

The test of the goodness of fit of the model was obtained for the model summary with (R-Squared) R^2 (coefficient of determination). R^2 measures the proportion or the percentage of the total variation in the dependent variable (poverty reduction) explained by the regression model. For the qualitative data collected from open ended questions, the study adopted content analysis where information was reviewed and key themes identified which were presented using narration.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1   Introduction

The chapter entails the data analysis, presentation of the findings and the discussion of the results. The chapter is made of three major sections including demographics characteristics, descriptive results and inferential statistics. The chapter further consists of hypothesis testing which were done based on the study findings.

4.2   Response Rate

A total of 342 questionnaires were distributed to the selected micro and small enterprise owners or their managers as respondents. A total of 310 questionnaires were dully filled and returned. This constituted 91% response rate (Figure 4.1). Response rate refers to the extent to which the final data set includes all sample members and is calculated as the number of people with whom interviews are completed divided by the total number of people in the entire sample, including those who refused to participate and those who were unavailable, (Fowler, 2013). Babbie (2004) asserts that return rates of 50% are acceptable to analyze and publish, 60% is good and 70% is very good. The response rate is vital in this study as it gives a feedback of opinions of respondents with regards to the findings of the study. According to Defranzo (2015) response rate is the most important indicator of survey quality; it gives more confidence in the result of the survey.
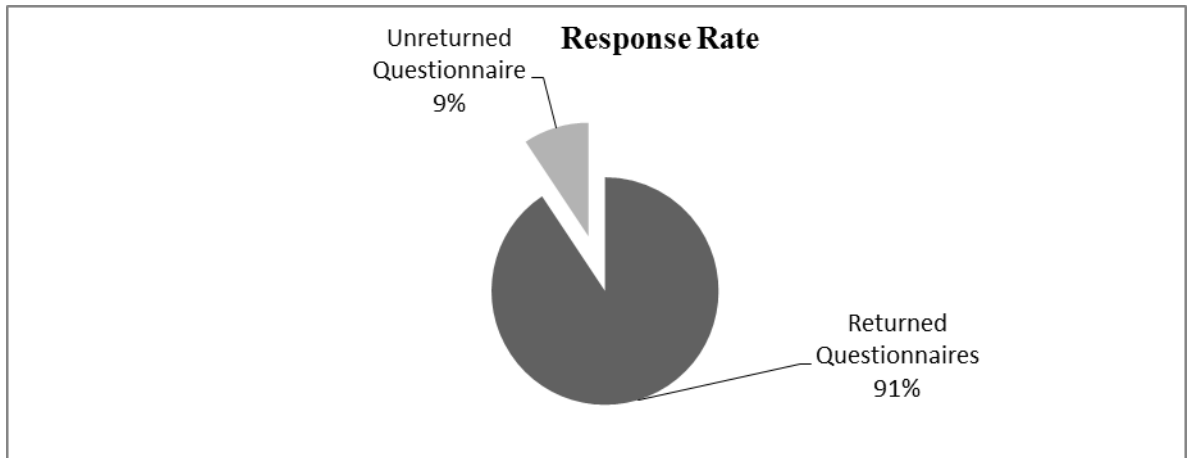
Figure 4.1 Response Rate

4.2   Reliability Test Results

The reliability of an instrument refers to its ability to produce consistent and stable measurement. Reliability refers to stability or internal consistency of a questionnaire (Bryman, 2008; Cooper & Schindler, 2011). The study conducted pilot testing in Jos North, headquarters of Plateau State. The study administered 26 questionnaires to MSE owners, representing 2% of the target population.

The study conducted a reliability test to determine the internal consistency of the data obtained. Internal consistency method was preferred as measures whether several items that propose to measure the same general construct produce similar scores thus a referred technique of measuring reliability (Saunders, Lewis & Thornhill, 2009). The results are presented in Table 4.1

Table 4.1 Summary of Reliability Test Results

Variables	Cronbach's Alpha	Number of Items	Comment
Creativity	0.841	6	Accepted
Innovation	0.889	6	Accepted
Skills Acquisition	0.875	7	Accepted
Risk Taking	0.776	6	Accepted
Poverty Reduction	0.701	7	Accepted
Overall Tool	**0.8164**		

The findings show that the scales were reliable as they surpassed a Cronbach Alpha threshold of 0.7 used in this study (see Table 4.1). The construct of creativity had an Alpha value of 0.841, innovation had an Alpha value of 0.889; skill acquisition had an Alpha value of 0.875; and, risk taking had an Alpha value of 0.776, poverty reduction had a reported Alpha value of 0.701. Marczyk, DeMatteo and Festinger (2004) posit that Cronbach Alpha value of 0.7 is the threshold for determining reliability. Therefore, none of the items in the questionnaire were deleted after the pilot study. The questionnaire was adequate to be used in the final survey.

4.2.1 Reliability Statistics for Individuals variables

This section presents the reliability statistics for individuals' variables. The results show the Cronbach Alpha for all the variables attributed to each items used in measuring the variables. The items for creativity range between 0.725 and 0.739 which imply that all items had Cronbach's Alpha of above 0.7 which further show that all the items used were significant.

Table 4.2 Reliability Statistics for Creativity Items

Item-Total Statistics	Cronbach's Alpha if Item Deleted
Entrepreneurial MSE owners always explore opportunities, thinking of new ways of doing things	0.739
MSE sector has really raised income for individuals who have the entrepreneurial mindset	0.732
Entrepreneurial MSE owners are proactive efficient in allocation of resources thus succeeding in business	0.739
Being resourceful and not thinking of how to produce or develop new products are values of MSE entrepreneurs	0.732
MSE sector has improved the standard of living of many Nigerians	0.734
MSE sector has helped in reducing the gap between the rich and the poor among creative entrepreneurs	0.725

The results in Table 4.3 shows the Cronbach's Alpha attributed to items used to measure innovations. The results show that the indicators were significant measures of innovations as shown by the value of their Cronbach Alpha Coefficients. Based on these findings, there was no need for modifications of the measures of innovations since they provided reliable data that could be used to test the research hypothesis.

Table 4.3 Reliability Statistics for Innovations Items

Item-Total Statistics	Cronbach's Alpha if Item Deleted
MSE owners that are entrepreneurially oriented, seek to add value on products produced and that help in generating more income and lifting them out of poverty	0.664
Creative destruction and innovation is necessary for entrepreneurial MSE owners to succeed and are action oriented and believe in themselves, thus producing new products and services	0.639
MSEs aims at adding value to already existing products and always thinking of something new and new markets, they are persistent in seeking to introduce new products that will make sales and generate income thus alleviating them from poverty	0.674
MSE owners are passionate and always insisting in making things work through exploring where others have not, thus producing innovative goods that customers desire	0.654
Entrepreneurial MSE owners do explore new methods of production and new ideas and are not innovative, therefore they have remain poor	0.641
Entrepreneurial MSE owners do not have self-confidence in themselves, therefore they do not think of innovation and introducing new products that make sales and lift them out of poverty	0.639

The reliability test results for skills acquisition items show that all the items were reliable since they had a Cronbach Alpha Coefficients which was above the threshold

of 0.7 adopted by the study. The findings imply that the items were adequate in measuring skills acquisitions as indicated in Table 4.4.

Table 4.4 Reliability Statistics for Skills Acquisition Items

Item-Total Statistics	Cronbach's Alpha if Item Deleted
MSE owners are well trained entrepreneurs and they are skillful in different areas of firm establishment	0.756
MSE sector have a pool of skilled and semi – skilled workers and they are responsible for industrial development	0.748
Entrepreneurial MSE owners posse entrepreneurial skills and they are the one who moves the economy	0.746
MSE owners have trained many Nigerians on different skills, thus creating employment and reducing poverty	0.757
The level of education is a determinant for the suc cess of MSE owner and critical thinking is necessary for successful business	0.739
Skills acquired by MSE owners in Nigeria has helped a majority of the population to become creative and self – employed	0.735
MSE owners that have managerial skills have performed and managed their firms better and contribute in poverty reduction	0.733

The reliability test results for risk taking items show that all the items were reliable since they had a Cronbach Alpha Coefficients which was above the threshold of 0.7 adopted by the study. The findings imply that the items were adequate in measuring risk takings as indicated in Table 4.5.

Table 4.5 Reliability Statistics for Risk Taking Items

Item-Total Statistics	Cronbach's Alpha if Item Deleted
Entrepreneurial MSE owners do sink their capital, that is risking their resources toward the establishment of MSEs	0.706
Individuals who risk their capital and are entrepreneurially minded are sure of making profit in the establishment of MSE business	0.736
MSE sector is capital intensive and exclusively meant for the rich because they only want to maximize more wealth	0.715
Nigerian entrepreneurs who risk their capital in establishment of MSE are doing well and are not counted among poor Nigerians	0.704
Investment in MSEs establishment through taking of calculative risk, thinking of new ideas and inventing the ideas will continue to generate income for the owners	0.706
MSE sector entrepreneurs in Nigeria do not want to venture into risk taking, by starting something new rather they prefer to start a business that someone else had succeeded and applying similar methods	0.711

The study further conducted reliability test for items used to measure poverty reduction as shown in Table 4.5. The results show that Cronbach Alpha coefficients range between 0.689 and 0.716 which was an indicator of high reliability. The findings confirmed that the scale used to measure poverty reduction was reliable hence the research instrument was adequate to gather the information required.

Table 4.6 Reliability Statistics for Poverty Reduction Items

Item-Total Statistics	Cronbach's Alpha if Item Deleted
If Nigerians have access to income among Nigerian they will acquire skills and establish MSEs to become self – employed and generate income and be lifted out of poverty?	0.689
Access to clean water supply will raise a healthy population that can live and think of innovation and MSEs establishment.	0.708
If a large number of Nigerians have access to health care services, they would be physically strong, emotionally and mentally sound and think creatively of how to establish MSEs to raise income for themselves and employ others, thus reducing poverty.	0.69
If a large number of Nigerians have access to education, they would become knowledgeable and think of innovation and how to raise their standard of living through establishing MSEs.	0.699
If Nigerians are able to consume a good balance diet, they will be healthy and be free from communicable diseases and have a sound mind of thought and think of creativity and risking their resources to establish MSEs to be lifted out of poverty?	0.709
If Nigerians are provided with good sanitary conditions, they will not be exposed to communicable diseases, live in healthy environment and will be ready to establish MSEs to earn income and wealth and be lifted out of poverty?	0.715
If Nigerians have access to good shelter, they will have restful mind, think positively of how to better their standard of living, therefore establish MSEs to generate income for them and lift them out of employment and poverty?	0.716

4.4   Demographic Characteristics Results

The study required the respondent background information. This was required for demographic analysis, and the implication is that such estimates are considered as a reliable standard for judging accuracy of the information collected at the period of the study. According to Lenormand, Louail, Cantu-Ros, Picornell, Herranz, Arias,

Barthelemy, Miguel and Romasco (2015) the information gathered could be used for business plans through the description of the population connected to the geographic location of the study. Since information collected includes, age, sex and racial composition, that would provide a picture of the people involved in business and serves as a basis for future planning. Also included are: gender of the respondents, education level, the type of firms they operated or worked for and the number of years they had operated among others.

4.4.1 Gender of the Respondents

The study sought to know the gender of MSE owners, the findings are presented in Table 4.7. The results show that male were the majority owners of MSEs in Plateau State 64.5% while the female entrepreneurs were 35.5%. The findings imply that majority of the micro and small enterprises in the 17 Local Government Areas of Plateau State registered with Ministry of Commerce and Industry were owned and operated by male. Owners of micro and small enterprises generate income from the products they produced thus lifting themselves out of poverty and also providing their household needs. The finding further indicates that the respondents in this study were representative of both genders.

Table 4.7 Gender of the Respondents

Gender	Frequency	Percent
Female	110	35.5
Male	200	64.5
Total	310	100

4.4.2 Nationality of the Respondents

The study in addition sought to establish the nationality of the respondents to determine whether the MSEs in Plateau State are owned by Nigerians or foreigners.
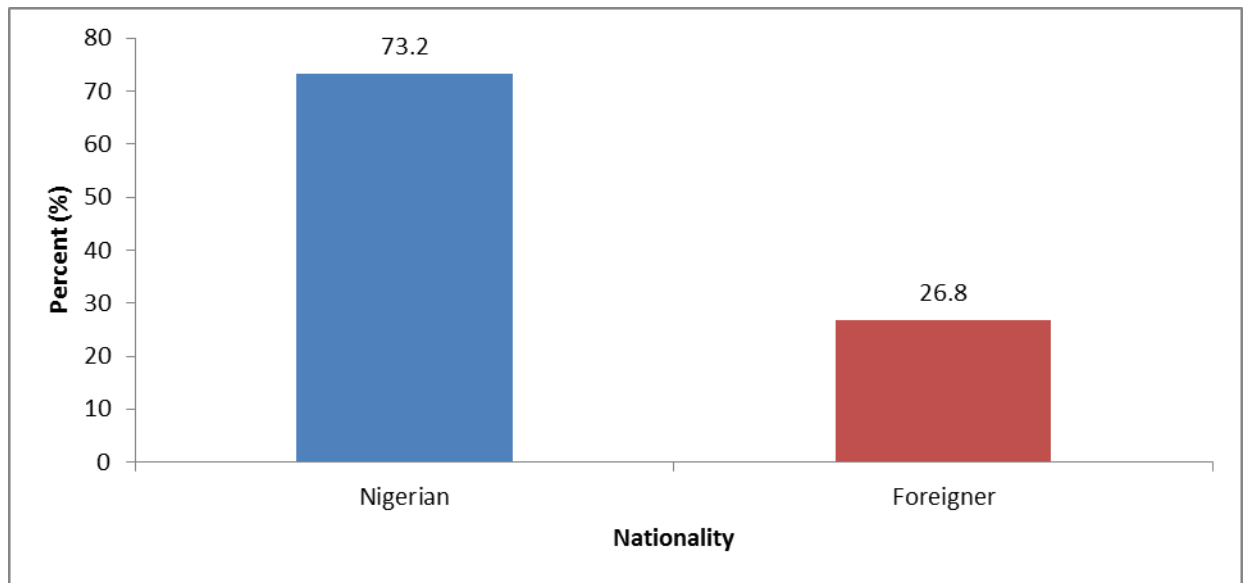
Figure 4.2 Nationality of the Respondents

The results show that majority (73.2%) of the enterprises were owned by Nigerian who desires to be self – employed and independent. They therefore made effort in establishing enterprise ventures where they will produce goods, make sales to generate icome and wealth and help in poverty reduction. 26.8% of the enterprises were owned by foreigners. The findings imply that majority of the MSEs in the 17 Local Government Areas of Plateau State registered with Ministry of Commerce and Industry were owned and operated by Nigerians and that has contributed in raising their standard of living, since they earn income from the products they produce that has also help reducing poverty among owners/managers.

4.4.3 Age bracket of the Respondents

The study also sought to find out the age brackets of the respondents that participated in the study. Figure 4.3 presented the ages of MSE owners that are operating businesses in Plateau State, Nigeria with the aim of producing goods that could generate income, create wealth and reduce poverty.
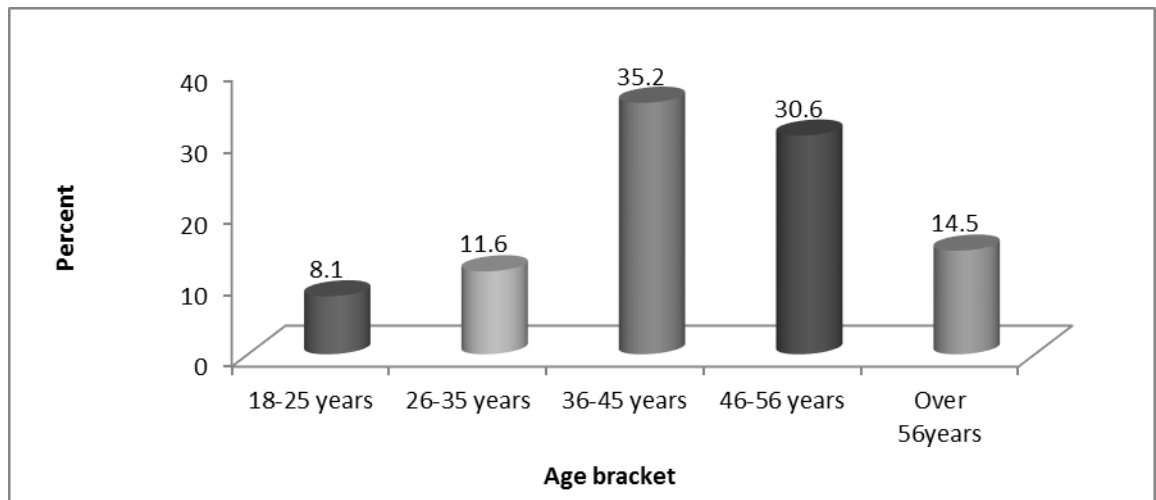
Figure 4.3 Age bracket of the Respondents

The findings indicate that 35.2% of the respondents are of age bracket of between 36 and 45 years, 30.6% were between 46 and 56 years, 14.5% were over 56 years of age, those between 26 and 35 years were 11.6% and finally those between 18 and 25 years were 8.1% (see Figure 4.3). The findings indicate that the sample was representative of people of all ages and therefore adequate to make conclusion that people of all ages were involved in employing entrepreneurial characteristics to produce goods and services that will generate income for them and reduce poverty among them.

4.4.4 Highest Level of Education of the Respondents

The study sought to ascertain the highest level of education of the respondents to know the category and qualifications of those in businesses and to also find out whether micro and small enterprise business is left to those who are not educated. The finding on highest level of education of the respondents is shown in Figure 4.4.
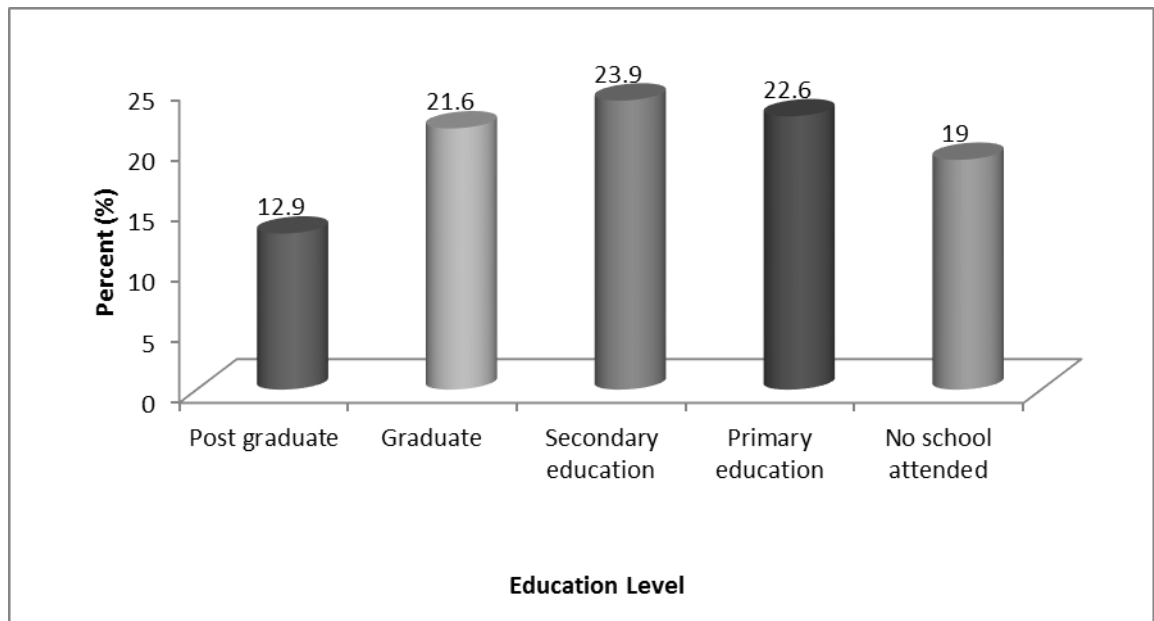
Figure 4.4 Highest Level of Education of the Respondents

The findings indicate that 23.9% of the MSE owners in the sample study had secondary education, 22.6% had primary education, 21.6% had university education (graduate), and 19% had no formal education while 12.9% had attained post graduate level of education (see Figure 4.4). The study revealed that the sample respondents were engaged in income generating activities and are operating business ventures. There is need for them to practice entrepreneurial characteristic roles of creativity, innovation, skills acquisition and risk taking so that they can initiate new ideas, think creatively, transform those ideas into reality so that innovative goods can produced to flourish the market, make sales thereby generating income, creating jobs and wealth creation and reduce poverty.

4.4.5 Motivation of the Venture

The study in addition sought to determine what motivated the respondents to establish enterprise business/ventures. The findings of what motivated MSE owners to establish enterprise business ventures are presented in Table 4.8.

Table 4.8 Motivation of the Venture

Motivation of the Venture	Frequency	Percent (%)
Desire for financial independence	82	26.5
No employment after school	95	30.6
Loss of job	64	20.6
To bequeath to children	69	22.3
Total	**310**	**100**

The results show that 30.6% of the respondents indicated that they were motivated to start their own enterprise due to lack of employment after school, 26.5% indicate that the desire for financial independence was the main motive, 22.3% of the respondents indicate that the desire to bequeath the business to their children moved them to start and operate an enterprise while 20.6% of the respondents were motivated to establish enterprises due to loss of job (see Table 4.8). These findings confirm that various respondents had different motives for establishing businesses however lack of employment and desire for financial independence played a major role in the respondent's motives for starting and operating business ventures. All the motives were to enable them generate income and meet up their basic needs, such as food, shelter, and clothing and also have the capability to access to education, health care services, clean water and good sanitary condition that can make them live healthy and work and lift themselves out of poverty.

4.4.6 Location of the Business

The study attempted to establish where the location of businesses owned by the respondents was situated. The study sought to establish whether the location were in urban areas, semi urban areas or rural areas.
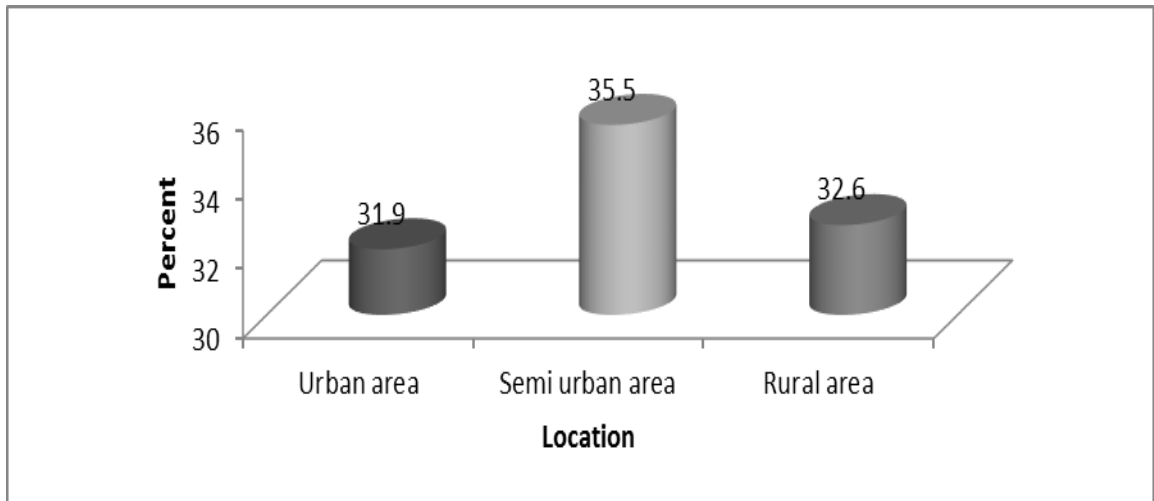
Figure 4.5 Location of the Business

The results show that 35.5% of the respondents indicate that their businesses are located in semi urban areas, 32.6% indicate that their businesses were located in rural areas and finally 31.9% of the respondents indicate that their business ventures were located in urban areas (see Figure 4.5). Most of the locations were influenced by other factors such as infrastructural facilities, nature of business, access to market and government policies.

4.4.7   Nature of the Business

The study also sought to find the nature of business the respondents invested in or the type of business they were operating. The questionnaire categorized the businesses into manufacturing, trading and services sectors.
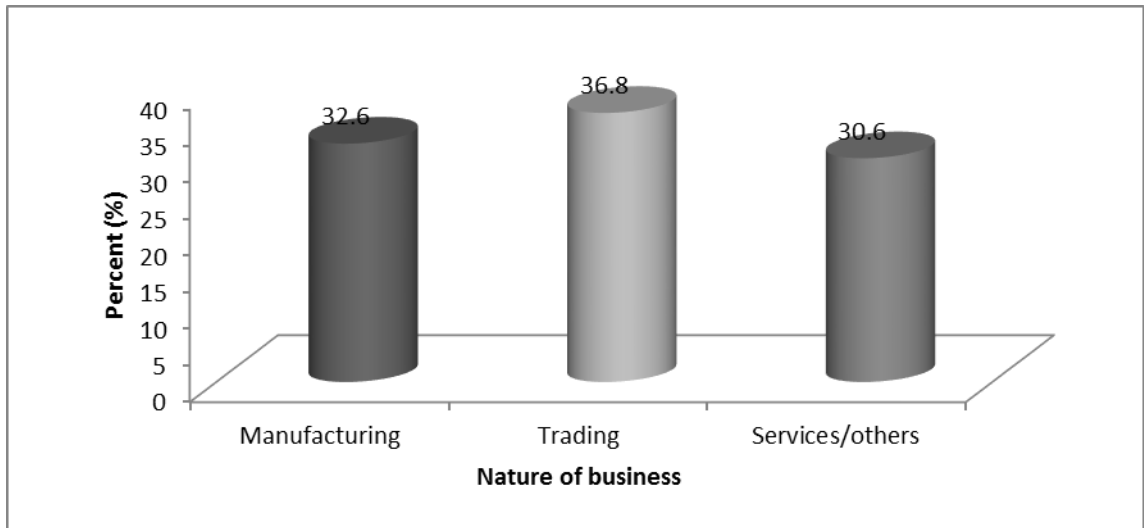
Figure 4.6 Showing Nature of the Business

The findings show that 36.8% of the MSE owners sampled for the study indicate that they are in the trading sector, 32.6% are into manufacturing while 30.6% were in services/others activities sector (see Figure 4.6). The results imply that micro and small enterprises in Plateau State cut across various sectors and are willing to produce goods and service that the public will purchase and thereby generating income, creating wealth and reduce poverty among them and others.

4.4.8   Experience of the Respondents

Experience of the respondents was determined to ascertain how long they have been in business. The study categorized experience of MSE owners from 2 years to above 10 years and it is presented in Figure 4.7.
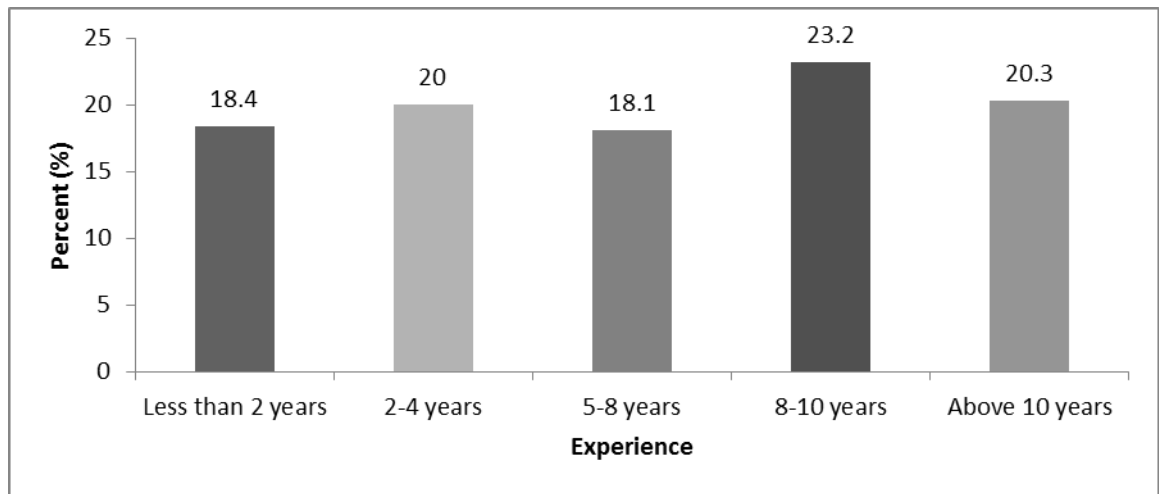
Figure 4.7 Years of Experience of the Respondents

The results show that 23.2% of the respondents had been in business for between 8 and 10 years, 20.3% had above 10 years' experience in business, 20% indicate they had 2-4 years' experience in business while 18.4% had less than 2 years in business. The results finally indicate that 18.1% of the respondents indicate that they had between 5 and 8 years' experience in business (see Figure 4.7). The findings imply that the respondents had adequate years of experience to respond to the information sought by the questionnaire. The findings imply that MSE owners in Plateau State, Nigeria had survived despite the competition and challenges and many are self - employed as they had established their own enterprise which produces goods, make sales, and generate income thus alleviating them and others out of poverty.

4.4.10 Form of Business

The results show that 26.8% of micro and small businesses were owned and run as partnership ventures, 25.2% were joint venture, 24.5% of the respondents operated family business and finally 23.5% of the respondents indicated their businesses were sole proprietorship (see Figure 4.9). These businesses ventures has helped in providing jobs to many, provides income to the owners and reduce poverty among MSE owners/mangers.
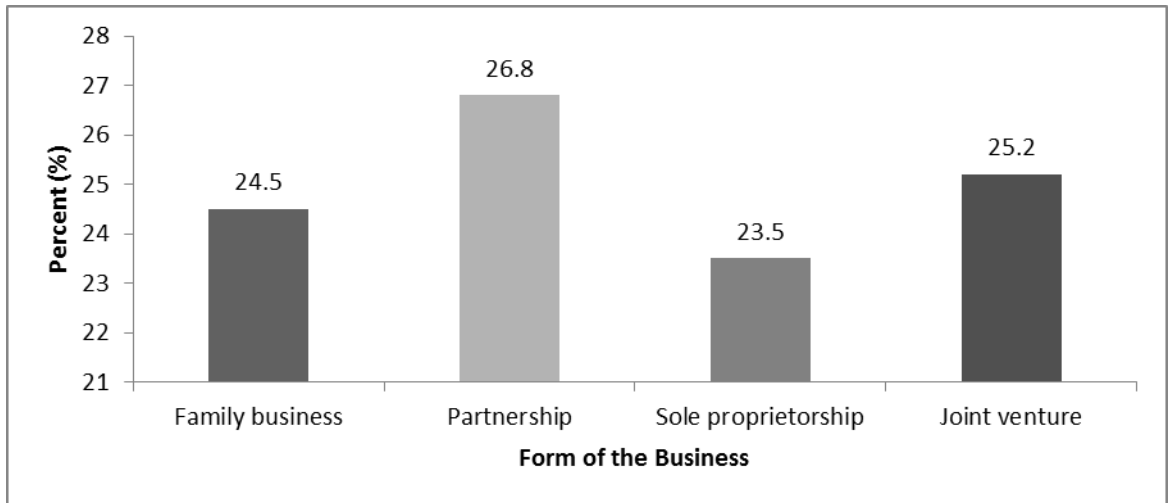
Figure 4.9 Showing Form of Business

4.4.11 Number of Employees

The results show that 63.5% micro and small enterprise owners had between 1 and 10 employees, 36.5% had between 11 and 100 employees (see Figure 4.10). The findings imply that majority of the micro and small enterprise owners/mangers that participated in the study were really represented. Micro and small enterprises activities make innovative goods and services available to the society, create jobs for many, and reduce poverty.
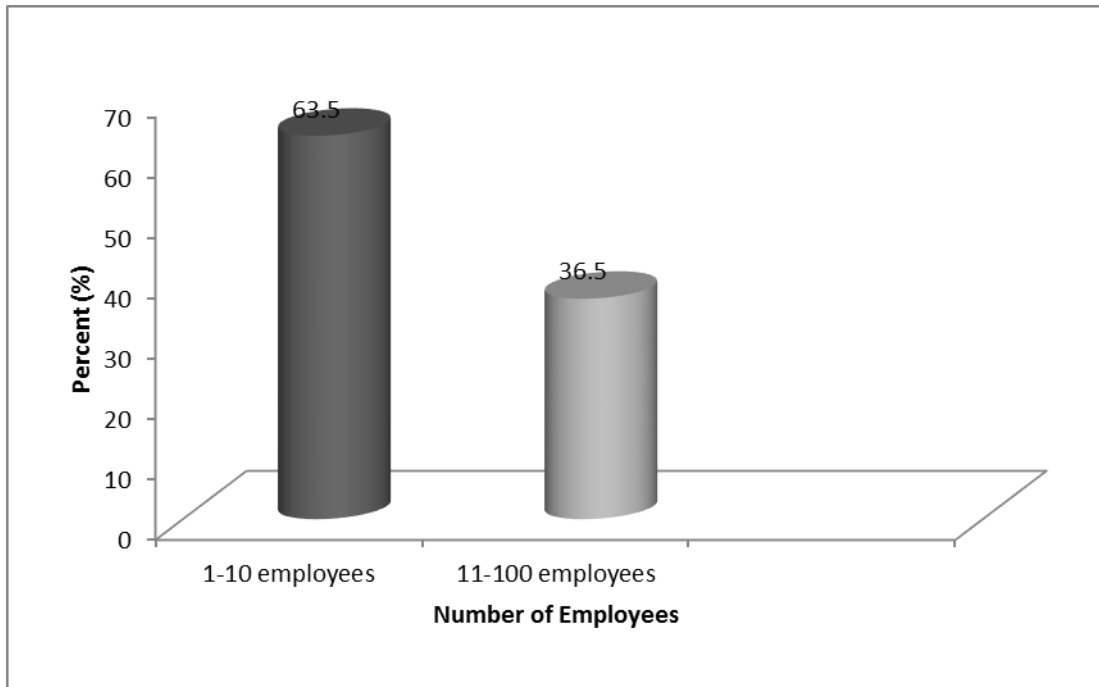
Figure 4.10 Showing Number of Employees of Business

4.4.12 Current Source of Income

In addition the study sought to establish the current sources of income of the micro and small enterprise owners in the 17 Local Government Areas of Plateau State registered with Ministry of Commerce and Industry to establish if they had other sources of income aside the enterprise products.
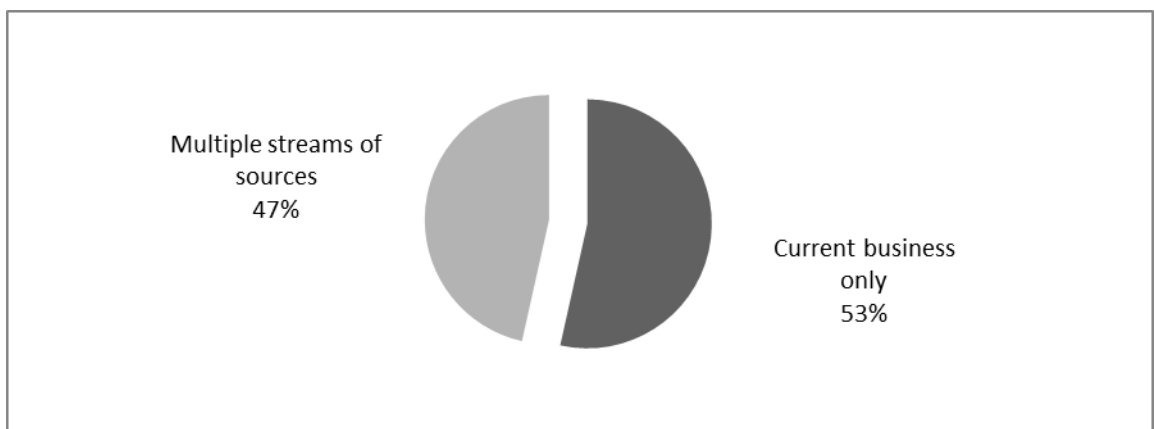
Figure 4.11 Showing Current Source of Income of Business

The results show that 53% of micro and small enterprise owners generate their income from the businesses alone while 47% indicate that they had multiple sources of income from other activities. This therefore means a larger percentage of the enterprise owners sources of income are from their businesses only few have other sources of income. The findings further imply that MSEs can serve as a means of income generation; it can sustain and lift owners/managers out of poverty even if there are no other sources of income.

4.4.13 Income Generated By the Business

The study further sought to know the amount of income generated by micro and small enterprise owners, the findings is presented Figure 4.12.
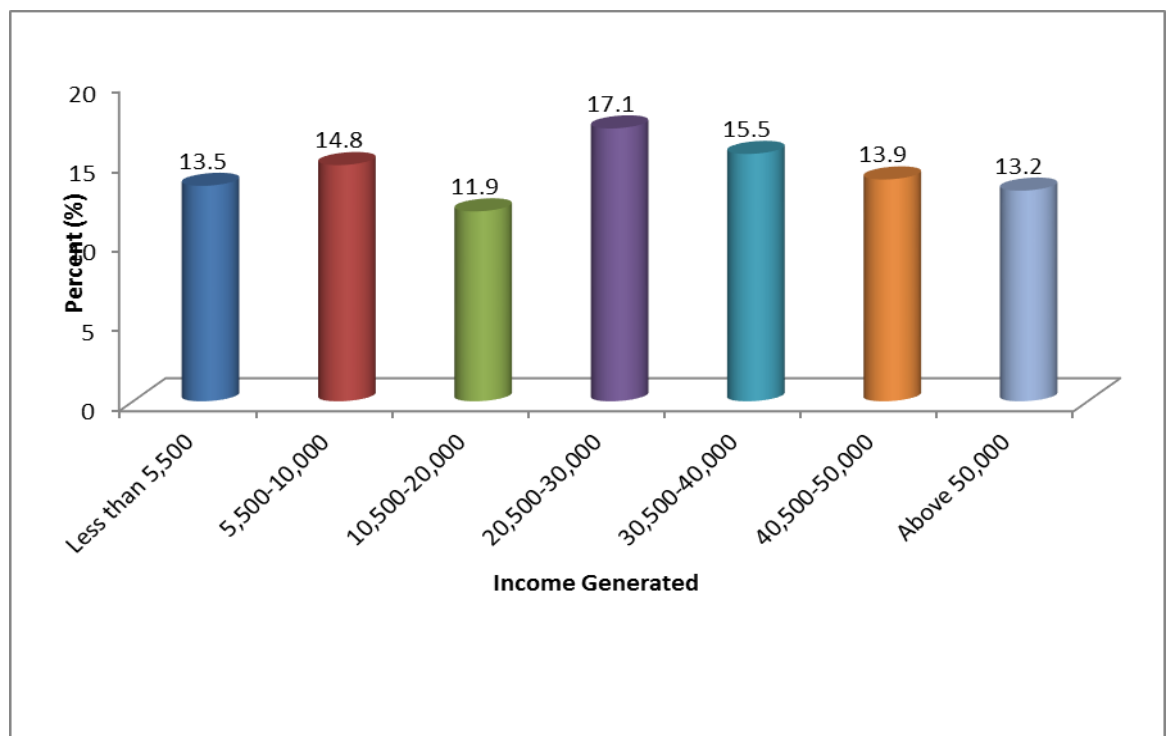
Figure 4.12 Showing Income Generated By the Business

The findings show that 17.1% micro and small enterprise owners generated between 20,500 and 30,000 per month from their activities, 15.5% of the respondents indicate

they generated between 30,500 and 40,000, 14.8% of the respondents indicate they generated between 5,500 and 10,000, 13.9% of the respondents indicate they generated between 40,500 and 50,000 per month. Micro and small enterprise owners who indicate they generated above 50,000 were 13.2%. The various income generated has help in creating wealth poverty reduction.

4.5   Diagnostic Tests

This section presents results of the correlation and regression analysis. Before proceeding with the analysis several diagnostic tests were carried out to test how well the data fitted in the models. The study performed tests on statistical assumptions i.e. test of regression assumption and statistic used. This included test of normality, heteroskedasticity, multicollinearity, and factor analysis. The tests were conducted to make sure that the statistical analysis conducted adhered to regression assumption in order to avoid spurious and bias findings.

4.5.1   Factors Analysis

The importance of conducting a factor analysis was to summarize the information contained in a number of original variables into a smaller number of factors without losing much information. This implies that the newly created variables should represent the fundamental constructs, which underlie the original variables (Gorsuch, 1990). Factor loadings represent how much a factor explains a variable in factor analysis. The general rule of the thumb for acceptable factor loading is 0.40 or above (David, Patrick, Phillip, & Kent, 2003 cited in Wittman, 2010). All the items were accepted based on the general rule of thumb for acceptable factor loading of 0.40 above. The results of factor analysis show that the variables had factor loadings above 40% and were acceptable based on the general rule as no item was removed.

Table 4.9 Factor Analysis Results

Variables	Number of Items	Factors Loadings	Comment
Creativity	6	Above 70	Accepted
Innovation	6	Above 70	Accepted
Skills Acquisition	7	Above 50	Accepted
Risk Taking	6	Above 60	Accepted
Poverty Reduction	7	Above 70	Accepted

4.5.2 Normality Test

One-Sample Kolmogorov-Smirnov Test (K-S) was conducted to test the normality of the dependent variable. The Kolmogorov-Smirnov test (also known as the K-S test or one sample Kolmogorov-Smirnov test) is a non-parametric procedure that determines whether a sample of data comes from a specific distribution, such as normal, uniform, Poisson, or exponential distribution. The results are presented in Table 4.10

Table 4.10 Normality Testing Results

		Creativity	Innovation	Skill Acquisition	Risk Taking	Poverty Reduction
N		310	310	310	310	310
Normal Parameters	Mean	3.9457	3.9683	3.9438	3.9532	3.9539
	Std. Deviation	0.78929	0.7016	0.73673	0.77519	0.68746
Most Extreme Differences	Absolute	0.198	0.189	0.188	0.217	0.192
	Positive	0.124	0.115	0.106	0.118	0.109
	Negative	-0.198	-0.189	-0.188	-0.217	-0.192
Kolmogorov-Smirnov Z		3.486	3.326	3.317	3.822	3.377
Asymp. Sig. (2-tailed)		0.081	0.216	0.180	0.541	0.170

Test distribution is Normal.

Calculated from data.

The null and alternative hypotheses are stated below.

H_o: The data is not normally distributed

H_1: The data is normally distributed

The rule is that if the p-value is greater than 0.05, H_o is rejected and H_1 is accepted, if the p -value is less than 0.05, H_o is accepted and H_1 is rejected. The results obtained indicate that Kolmogorov-Smirnov Z statistic for all the variables was greater than 0.05, the null hypothesis was rejected and concluded that the data for all the variables was normally distributed and therefore fit for linear regression analysis.

4.5.3 Heteroscedasticity Test Results

Homoscedasticity suggests that the dependent variable has an equal level of variability for each of the values of the independent variables (Garson, 2012). A test for homoscedasticity is made to test for variance in residuals in the regression model used. If there exist equal variance of the error term, then it is a normal distribution. Lack of an equal level of variability for each value of the independent variables is known as heteroscedasticity, The Breusch-Pagan test developed by Breusch and Pagan (1979) was used to test for homogeneity in a linear regression model. The null and alternative hypotheses are stated below.

H_0: The data is heterogeneous in variance

H_1: The data is not heterogeneous in variance

The rule is that if the p-value is greater than 0.05, H_o is accepted and H_1 is rejected, if the p -value is less than 0.05, H_o is rejected and H_1 is accepted. The result of the test is shown in Table 4.11, which indicates that the test statistic is 6.6494 (p-value = 0.8395) with the degree of freedom. Since the test −Statistic is small with the p-value greater than 0.05, the null hypothesis was accepted and concluded that there was homoscedasticity in the data (that is, the data is not heterogeneous in variance), which satisfies the assumption of regression.

Table 4.11 Test for Homoscedasticity in the Response and Residuals

Test – Statistic	Degree of Freedom	P-Value
6.6494	4	0.8395

4.5.4 Test for Multicollinearity

In multiple regression, the variance inflation factor (VIF) is used as an indicator of multicollinearity. Variance inflation factor (VIF) is a factor by which the variance of the given partial regression coefficient increases due to given variable's extent of correlation with other predictors in the model (Dennis, 2011). As a rule of thumb, lower levels of variance inflation factor (VIF) are desirable as higher levels of VIF are known to affect adversely the results associated with multiple regression analysis. This study adopted a VIF value of 10.0 as the threshold.

Table 4.12 Test for Multicollinearity

	Collinearity Statistics	
	Tolerance	VIF
Creativity	0.231	4.329
Innovation	0.32	3.129
Skill Acquisition	0.264	3.788
Risk Taking	0.255	3.928

a Dependent Variable: Poverty Reduction

The findings presented in Table 4.12 show that Creativity had a VIF of 4.329, Innovation 3.129, Skill Acquisition 3.788, and Risk Taking, 3.929. These results indicated that the VIF values of the independent variables were within the threshold of 10.0. This indicates that there was no significant threat of multicollinearity and therefore, the study used linear regression model.

4.6 Role of Creativity in Poverty Reduction

The first objective of the study was to determine the role of creativity in poverty reduction among micro and small enterprise owners in Nigeria. To achieve this

objective, the study used descriptive analysis, correlation and univariate regression analysis.

4.6.1 Descriptive Results

The study used percentages, mean and standard deviation in descriptive analysis. The results are presented in Table 4.13.

Table 4.13 Descriptive Results for Creativity and Poverty Reduction

	SD	D	N	A	SA	Mean	Std Dev
Entrepreneurial MSE owners always explore opportunities, thinking of new ways of doing things	6.8%	5.5%	13.5%	36.1%	38.1%	3.93	1.16
MSE sector has really raised income for individuals who have the entrepreneurial mindset	6.1%	5.2%	13.9%	33.2%	41.6%	3.99	1.15
Entrepreneurial MSE owners are proactive efficient in allocation of resources thus succeeding in business	7.4%	7.7%	13.2%	31.0%	40.6%	3.90	1.23
Being resourceful and not thinking of how to produce or develop new products are values of MSE entrepreneurs	5.2%	8.7%	11.6%	36.8%	37.7%	3.93	1.14
MSE owners has improved the standard of living of many Nigerians	5.2%	7.1%	11.9%	31.9%	43.9%	4.02	1.14
MSE sector has helped in reducing the gap between the rich and the poor among creative entrepreneurs	6.1%	7.1%	11.9%	40.3%	34.5%	3.90	1.14

The study sought to determine whether entrepreneurial MSE owners always explored opportunities, thinking of new ways of doing things. The finding show that 38.1% of the respondents strongly agreed, 36.1% agreed, 13.5% of the respondents were

neutral while 6.8% and 5.5% of the respondents strongly disagreed and disagreed respectively (see Table 4.13). The results further show that the statement had a mean of 3.93 which confirms that majority of the respondents agreed and strongly agreed with the statement. The standard deviations of 1.16 imply that the response varied slightly from the mean. These findings imply that majority of the MSEs were creative in terms of finding new ideas and ways to conduct business.

The study also sought to determine whether MSE sector had really raised income for individuals who have the entrepreneurial mindset. The finding presented in table 4.13 show that 41.6% of the respondents strongly agreed, 33.2% agreed, 13.9% of the respondents were neutral while 6.1% and 5.2% of the respondents strongly disagreed and disagreed respectively. The mean of this statement was 3.99 which also confirm that majority of the respondents were in agreement with the statement. These findings imply that MSE owners in Plateau State Nigeria had policies to ensure provision of capital for startup of micro and small enterprises so that income can be generated to reduce poverty.

The study further sought to establish whether entrepreneurial MSE owners were proactive, efficient in allocation of resources and succeeding in business. The finding presented in table 4.13 show that 40.6% of the respondents strongly agreed, 31.0% agreed, 13.2% of the respondents were neutral while 7.4% and 7.7% of the respondents strongly disagreed and disagreed respectively. These findings were further confirmed by the mean of 3.90 implying that majority of the respondents agreed and strongly agreed with the statement.

The study in addition attempted to find out whether being resourceful and thinking of how to produce or develop new products are values of MSE entrepreneurs. The results show that 37.7% and 36.8% of the respondents strongly agreed and agreed respectively. The statement had a mean response of 3.93 which further confirmed that majority of the respondents agreed and strongly agreed with the statement. On the other hand, 8.7% and 5.2% disagreed and strongly disagreed with the statement. This confirms that MSE entrepreneurs in the Plateau State were always resourceful

and always thought of new ways of production and seek to produce new products in the market.

The study also sought to know whether the establishment of MSEs has improved the standard of living of owners and other Nigerians, the results show that 43.9% and 31.9% of the respondents strongly agreed and agreed respectively. The mean of 4.02 further confirm that respondents agreed and strongly agreed with the statement. Those who disagreed and strongly disagreed were 7.1% and 5.2% respectively. These findings imply that majority of the MSE owners in the Plateau State in Nigeria were of the opinion that the MSE sector had not done enough to improve the lives of the owners and other Nigerians. This finding concur with Afolabi (2015) who opine that the micro and small enterprise owner's performance in Nigeria has been dismal due several factors like shortage of capital, poor infrastructure and lack of entrepreneurial skills among others and had not really help in poverty reduction.

The study finally sought to establish whether MSE owner's activities have helped in reducing poverty and bridging the gap between the rich and the poor through initiation of new ideas and production of innovative goods which makes sales, generate income and creates wealth. The results show that 40.3% and 34.5% agreed and strongly agreed respectively. On the other hand 7.1% and 6.1% disagreed and strongly disagreed respectively. The findings imply that the respondents in the study believed that MSE has played major role in narrowing the gap between the rich and poor and have reduce poverty among owners/mangers in Plateau State, Nigeria, since they earn income from innovative products produced, and create wealth.

Generally, the findings imply that owners of micro and small enterprises in Plateau State, Nigeria try as much as possible to be creative through thinking and initiating new ideas of doing it differently in a bit to boost performance and reduce poverty. Papadaki and Chami (2002) opine that the Austrian school posits that individuals who have certain characteristics associated with productivity are more likely to become entrepreneurs than those who have fewer. An individual chooses to create a new business so as to maximize his expected utility. This utility is a function of

entrepreneurial activity or wage income and the attitudes that affect the utility that the person derives from entrepreneurial activity includes one's taste for work, effort, risk, independence and working close with customers so that jobs could be created, income generated, wealth created and poverty reduced.

Creativity role among micro and small enterprise owners leads to income generation for entrepreneurs and poverty reduction. According to Bowale and Akuilo (2012) micro and small enterprise owners raises income to the owners and employees since the goods produced are sold and services rendered are paid for, this help in poverty reduction. Okpara (2007) posit that the income generated is made possible through the ability to or otherwise bring into existence something new, or new method or device by means of creativity. Similarly, Osunde (2014) stress that capital and output growth in an economy depends significantly on entrepreneurs. The quality of performance of entrepreneurs determines whether capital would grow rapidly or slowly and whether the growth involves innovation where new products and production techniques are developed.

4.6.2   Correlation Results

The first objective of the study was to determine the role of creativity in poverty reduction among micro and small enterprise owners in Nigeria. The findings of correlation test are presented in Table 4.14.

Table 4.14 Correlation Results for Creativity and Poverty Reduction

		Creativity	Poverty Reduction
Creativity	Pearson Correlation	1	0.814
	Sig. (2-tailed)		0.000
	N	310	310
Poverty Reduction	Pearson Correlation	0.814	1
	Sig. (2-tailed)	0.000	
	N	310	310

**. Correlation is significant at the 0.01 level (2-tailed).

The results of correlation analysis indicate that creativity had a strong positive and significant correlation with poverty reduction among micro and small enterprise owners (r=0.814, p=0.000). The findings imply that increase in creativity role of MSE owners would result in increase in poverty reduction. The findings of this study imply that creativity role among micro and small enterprise owners who initiate new ideas of producing a new product, sale the products in market, generate income, creates wealth and thus leading to poverty reduction. The findings concur with those of Papadaki and Chami (2002) who opine that individuals who have certain characteristics associated with productivity are more likely to become entrepreneurs than those who have fewer. An individual chooses to create a new business so as to maximize his expected utility.

Similarly, Bowale and Akuilo (2012) opine that micro and small enterprise owners which engage in creativity, produces new products and raises income for themselves and employees thereby leading to poverty reduction. Contributing, Okpara (2007) posit that the income generated is made possible through the ability to or otherwise bring into existence something new, or new method or device by means of creativity among micro and small enterprise owners and thus leading to poverty reduction. Buttressing this fact, Osunde (2014) posit that capital and output growth in an economy depends significantly on entrepreneurs who reason and think creatively and establish micro and small enterprises that produce innovative goods and services, generate income and reduce poverty and contribute to economic development. However, the quality of performance of entrepreneurs determines whether capital would grow rapidly or slowly and whether the growth involves innovation where new products and production techniques are developed and that should be the focus of entrepreneurial micro and small enterprise owners.

4.6.3 Univariate Regression Results for Creativity and Poverty Reduction

The study using the statistical model from equation 3.1 employed regression model to ascertain the relationship between creativity and poverty reduction among micro

and small enterprise owners in Plateau State, Nigeria at 0.05 level of significance. The findings are presented in tables 4.14 to 4.16

The statistical model for objective one is stated as:

$Y = \beta_0 + \beta_1 X_1 + \varepsilon$ …………………………… from equation 3.1

Where Y=poverty Alleviation

β_0 = Constant coefficient

X_1 = Creativity

β_1 = Regression Coefficient for Creativity

ε =Error Term

Table 4.15 Model Summary for Creativity and Poverty Reduction

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
1	0.814	0.662	0.661	0.40022

a. Predictors: (Constant), Creativity

The result show that creativity had a significant association with poverty reduction among micro and small enterprise owners in Plateau State, Nigeria (R^2=0.661). The results further revealed that creativity accounted for 66.2% of the variation in poverty reduction among micro and small enterprise owners in Plateau State, Nigeria.

Table 4.16 ANOVA Results for Creativity and Poverty Reduction

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	96.702	1	96.702	603.740	.000
1	Residual	49.333	308	.160		
	Total	146.036	309			

a. Dependent Variable: Poverty Reduction

b. Predictors: (Constant), Creativity

The results of ANOVA in Table 4.16 indicate that creativity was a significant predictor variable of poverty reduction among micro and small enterprise owners in Plateau State, Nigeria. This was indicated by the F-statistics results (F=603.740,

p=0.000) indicating that the model used to link the independent variable and dependent variable was statistically significant.

Table 4.17 Coefficients Results for Creativity and Poverty Reduction

	B	Std. Error	Beta	T	Sig.
(Constant)	1.157	0.116		9.972	0.000
Creativity	0.709	0.029	0.814	24.571	0.000

a Dependent Variable: Poverty Reduction

The regression coefficient of creativity was (β=0.709, p=0.000, <0.05) show a statistically significant relationship between creativity and poverty reduction among micro and small enterprise owners in Plateau State. Hence the study findings conclude that creativity significantly resulted in poverty reduction among micro and small enterprise owners in Plateau State. The regression coefficient of 0.709 obtained in this case imply that a unit increase in creativity would lead to 0.709 units increase in poverty reduction among micro and small enterprise owners in Plateau State.

The findings of the study imply that entrepreneurial characteristic role of creativity among micro and small enterprise owners in initiating new ideas of production and producing innovative goods which sale in the market, help in generating income, employment creation, and wealth creation leads to poverty reduction. This finding agree with Papadaki and Chami (2002) who posit that individuals who think creatively and have certain characteristics associated with creating new products or adding value to existing products are likely to become entrepreneurs. They think creatively of how to produce new products or add value to existing products so that they could generate more income. Creativity makes entrepreneurs to initiate new ideas, seek opportunities for the production of new products or how to add value to an existing product and innovate, thus leading to poverty reduction.

Micro and small enterprise owners that think of creativity are able to initiate new ways, new methods of production and are able to transform those ideas into reality and produce a variety of innovative products which they sale to customers and make more income. For instance Dongos' Fashion Tailoring Design in Hwolshe, Jos South

LGA of Plateau State, presently has 7 staff and 15 trainees from NDE and 5 registered on their own. The Proprietor opine that he has been creative in the tailoring business as he always search for the latest and best designer clothes by always seeking to design differently. According to him he has contributed in lifting many youths out of poverty in Plateau State, Nigeria. His tailoring fashion shop has trained several youths who have now establish their own enterprise and are self-employed and many of them have also employ many thus reducing poverty and contributing in economic growth of Plateau State, Nigeria. He further stress that he doesn't have any extra source of income aside the business he runs, and that from income generated from his business he was able to train himself up to Post Graduate despite having dependents. He has a lot customer's patronage because he has been creative and always seeking for the latest and best design that is not seen in town.

The finding also agrees with Bowale and Akuilo (2012) who buttress that micro and small enterprise owners that are creative are able to produce new products, raise income from the products they produce, create wealth and reduce poverty. Okpara (2007) further posit that the income generated is made possible through the ability to or otherwise to bring into existence something new, or new method or device by means of creativity. Contributing, Osunde (2014) added that capital and output growth in an economy depends significantly on entrepreneur's role of thinking creatively and producing new and innovative goods that make sales thus providing them with more income and contribute to economic development and poverty reduction.

4.6.4   Qualitative Analysis

The study further sought to find some of the products that micro and small enterprise owners had produced or added value and reduce poverty in the last five years. Some of the product listed by the MSE owners included: adding value in shoe making, moulding blocks of high quality, designer cloths, fresh juice, beverages and bakery products. These products are highly demanded in the market and it has generated more revenue for owners thus reducing poverty among owners. These finding

established that micro and small enterprise owners in Plateau State were using locally available material to produce the products or add value in the product produced thus being creative. These findings indicate that majority of the micro and small enterprise owners produced competitive products which attracted demands hence increasing their revenues which ultimately contributed in alleviating poverty among MSE owners and others.

4.7 Role of Innovation in Poverty Reduction

4.7.1 Descriptive Results

The second objective of the study was to establish the role of innovation in poverty reduction among micro and small enterprise owners in Nigeria. The results for descriptive analysis are presented in Table 4.18. The study used percentage, mean and standard deviation.

Table 4.18 Descriptive Results for Innovation and Poverty Reduction

	SD	D	N	A	SA	Mean	Std Dev
MSE owners that are entrepreneurially oriented, seek to add value on products produced and that help in generating more income and lifting them out of poverty	5.5%	8.4%	10.3%	37.4%	38.4%	3.95	1.15
Creative destruction and innovation is necessary for entrepreneurial MSE owners to succeed and are action oriented and believe in themselves, thus producing new products and services	3.2%	5.5%	12.6%	39.0%	39.7%	4.06	1.02
MSEs aims at adding value to already existing products and always thinking of something new and new markets, they are persistent in seeking to introduce new products that will make sales and generate income thus alleviating them from poverty	5.5%	7.1%	11.3%	39.0%	37.1%	3.95	1.12

Statement	SD	D	N	A	SA	Mean	Std
MSE owners are passionate and always insisting in making things work through exploring where others have not, thus producing innovative goods that customers desire	6.8%	7.4%	8.7%	41.0%	36.1%	3.92	1.16
Entrepreneurial MSE owners do explore new methods of production and new ideas and are not innovative, therefore they have remain poor	4.5%	8.4%	10.6%	36.8%	39.7%	3.99	1.12
Entrepreneurial MSE owners do not have self-confidence in themselves, therefore they do not think of innovation and introducing new products that make sales and lift them out of poverty	5.5%	38.7%	36.8%	7.7%	11.3%	3.94	1.13

The study sought to find out whether MSE owners that are entrepreneurially oriented seek to add value on the products they produced and are able to make sales and generate income that can lift them out of poverty. The findings presented in Table 4.17 show that 38.4% and 37.4% of the respondents strongly agreed and agreed with the statement. On the other hand, 5.5% and 8.4% of the respondents strongly disagreed and disagreed with the statement. The results further indicate that the statement had a mean of 3.95 which confirm that majority of the respondents agreed and strongly agreed that MSE owners that are entrepreneurially oriented add value on products, make sales and generate more income create wealth and reduce poverty among themselves and others.

The study further sought to know if creative destruction and innovation is necessary for entrepreneurial MSE owners to succeed in Nigeria and whether they believe in what they do and always seek to produce new products, 39.7% and 39.0% of the respondents strongly agreed and agreed with the statement. Those who disagreed and strongly disagreed with the statement were 5.5% and 3.2% respectively. The statement had a mean response of 4.06 implying that majority of the respondents agreed and strongly agreed with the statement. The results imply that MSE owners that engaged in creative destruction and innovation and believe in what they do, produce new products and add value to existing products through transforming the

product, that such products make sales, generate revenue, create wealth and reduce poverty among MSE owners. Creative destruction and innovation are necessary ingredients for business to prosper.

The study also sought to establish whether MSEs owners in Nigeria aims at adding value to already existing product and are always thinking of something new and also seek for new markets so that they can make sales and generate more income and reduce poverty. The findings presented show that 39.0% and 37.1% of the respondents agreed and strongly agreed with the statement. Those who disagreed and strongly disagreed were 7.1% and 5.5% respectively. The mean of 3.95 and standard deviation of 1.12 imply that majority of the respondents agreed and strongly agreed that MSEs owners in Nigeria seeks to make use of entrepreneurial characteristic role of innovation to add value to existing products and thinks of something new and explore new markets to make more sales, generate more income and reduce poverty.

The study further sought to know whether MSE owners are passionate and always insisting in making things work through exploring where others have not and usually producing innovative goods that customers desire and generate more income to reduce poverty. From the findings, 41.0% and 36.1% of the respondents agreed and strongly agreed respectively. On the other hand, 7.4% and 6.8% of the respondents disagreed and strongly disagreed respectively with the statement. The statement had a mean response 3.92 which further confirm that majority of the respondents agreed and strongly agreed with the statement. The findings imply that MSE owners are passionate and always insisting in making things work through exploring where others have not and are keen in producing innovative goods that can satisfy customer's desire, products that can attract customer's patronage, thus generating more income, create wealth and reduce poverty.

The studies also sought to know if entrepreneurial MSE owners do explore new method of production and new ideas, and are not innovative and had remained poor. The findings show that 39.7% and 36.8% strongly agreed and agreed with the statement. On the other hand, 8.4% and 4.5% of the respondents disagreed and

strongly agreed respectively with the statement. The statement had a mean response 3.99 which further confirm that majority of the respondents agreed and strongly agreed that Nigerian MSEs owners do explore new methods of production and new ideas and that has help in production of innovative goods which attracts customers, make sales, leading to more job creation, income generation and poverty reduction among micro and small enterprise owners and managers.

The study in addition sought to establish whether entrepreneurial MSE owners do not have self – confidence and do not think of innovation on how to introduce new products that can make sales and lift them out of poverty. The findings show that 38.7% of the respondents disagreed while 36.8% of the respondents were neutral. Those who agreed and strongly agreed were 7.7% and 11.3% respectively.

These findings imply that MSE owners have confidence and think of innovation and seek to introduce new products that can make sales and alleviate them out of poverty. The findings of the study concur with Fadaee (2014) who found that innovation is key components of entrepreneurial process, it is only when the entrepreneur innovate that the society can have new products. The author further suggests that innovation is specific action of micro and small enterprise owners; it is a means by which new products are seen in the market, such products are sold to generate income which translates into poverty reduction for MSE owners/mangers and the employees.

Asikhia (2010) opine that small entrepreneurial businesses have the tendency of increasing individual productive capacity and create wealth when the products produced or services are sold from time to time, income is generated and wealth is created thus leading to poverty reduction. Wealth creation has to do with identification, finance and implementation of profitable investments through a continuous learning process and innovation. Buttressing this fact, Cardon and Kirk (2012) posit that entrepreneurial micro and small enterprises that seek innovation are persistent despite obstacles and challenges, they believe in their capabilities. Such practice makes them produce new products which are sold in the market thus increasing owner wealth and reducing poverty.

4.7.2 Correlation Results

The study further used correlation analysis to test the association between innovation and poverty reduction among micro and small enterprise owners in Nigeria. The correlation results for association between innovation and poverty reduction are presented in Table 4.19.

Table 4.19 Correlation Results for Innovation and Poverty Reduction

		Innovation	Poverty Reduction
Innovation	Pearson Correlation	1	0.758
	Sig. (2-tailed)		0.000
	N	310	310
Poverty Reduction	Pearson Correlation	0.758	1
	Sig. (2-tailed)	0.000	
	N	310	310

**. Correlation is significant at the 0.01 level (2-tailed).

The results of correlation analysis indicate that innovation among micro and small enterprise owners had a strong, positive and significant correlation with poverty reduction (r=0.758, p=0.000). The findings imply that increase in innovation among MSE owners would result in increase in poverty reduction.

The findings imply that MSE owners that adopted entrepreneurial characteristic role of innovations in their operations will be able to transform initiated ideas into reality by producing innovative goods which sales in the market, raise revenue, create wealth and leads to poverty reduction. The findings of the study concur with Fadaee (2014) who buttress that innovation is key component of entrepreneurial process that innovation is a specific action of entrepreneurial micro and small enterprise owners, who uses innovation to bring new products into existence, and those products make sales, income is generated, wealth created and poverty reducted.

Contributing, Asikhia (2010) posit that small businesses have the tendency of increasing individual productive capacity and create wealth when the products

produced or services are sold from time to time. Wealth creation has to do with identification, finance and implementation of profitable investments through a continuous learning process and innovation. Similarly, Pitelis and Vasilaros (2009) found that organizations that had capacity to create and grow wealth or its values are those changing social, demographic, technological, economic and political trends and forces bearing on their industry.

4.7.3 Univariate Regression Results for Innovation and Poverty Reduction

From the statistical model of equation 3.2 the study carried regression analysis to test the relationship between innovation and poverty reduction among micro and small enterprise owners in Plateau State at 0.05 level of significance. The results of the regression are provided in Tables 4.20 to 4.22.

The statistical model for objective one is stated as:

$$Y = \beta o + \beta_2 X_2 + \mathcal{E} \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots \text{ from equation 3.2}$$

Where

Y=Poverty Alleviation

X_2= Innovation

β_2= Regression Coefficient for Creativity

$\mathcal{E}$ =Error Term

Table 4.20 Model Summary for Innovation and Poverty Reduction

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
1	0.758	0.575	0.573	0.44911

a. Predictors: (Constant), Innovation

The results of the model summary show that the model had an R^2 of 0.575 which imply that innovation accounted for 57.5% of the variation in poverty reduction among micro and small enterprise owners in Plateau State.

Table 4.21 ANOVA for Innovation and Poverty Reduction

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	83.912	1	83.912	416.027	.000
1	Residual	62.123	308	.202		
	Total	146.036	309			

a. Dependent Variable: Poverty Reduction

b. Predictors: (Constant), Innovation

The results of ANOVA in Table 4.21 indicate that innovation was a significant predictor variable of poverty reduction among micro and small enterprise owners in Plateau State, Nigeria. This was indicated by the F-statistics results (F=416.027, p=0.000) indicating that the model used to link the independent variable and dependent variable was statistically significant.

Table 4.22 Coefficients for Innovation and Poverty Reduction

	B	Std. Error	Beta	T	Sig.
(Constant)	1.006	0.147		6.859	0.000
Innovation	0.743	0.036	0.758	20.397	0.000

a Dependent Variable: Poverty Reduction

The regression coefficient of innovation was at (β=0.743, p=0.000, <0.05) show a statistically significant relationship between innovation and poverty reduction among micro and small enterprise owners in Plateau State. Hence the study findings conclude that innovation significantly resulted in poverty reduction among micro and small enterprise owners in Plateau State. The regression coefficient of 0.743 obtained in this case imply that a unit increase in innovation would lead to 0.743 units increase in poverty reduction among micro and small enterprise owners in Plateau State.

These findings imply that innovation is vital for MSE owners if they really want to remain in business; they need to be innovative, initiating new ideas, transforming those ideas into reality by producing new products or adding value to existing

product. New and innovative products produced attract customers; therefore make sales, income generated, wealth created and poverty reduced. The finding agree with Fadeee (2014) that micro and small enterprises need to be innovative as innovation is key component for creating new products that will flourish the market make sales and generate income and alleviate many out of poverty.

According to David Ashi, the Managing Director of Davee Izzy shoe factory, innovative MSEs produce innovative goods and ensure customer's satisfaction as they meet customer's desires, and they out rule competitors. Once the products are unique and different from other products, there will be great patronage because the product is uniqued. Contributing, Oforxy Interior Decorations in Beach Road Jos, Plateau State, which are well - known for quality innovative interior materials and decorations in Jos. The enterprise always seeks for creativity and innovation and that makes their product unique and different. They two different enterprises are into business for 18 and 12 years respectively. When asked how they cope with competitors, they posit that many joined the same line of business but later quit, but for them, they always look for new designs, add value in whatever they do and that makes their products look different and in high demand in the market and in addition they always explore new markets. They have created employment for many, generated income, create wealth from their businesses and reduced poverty among many people.

In disagreement with the findings Asikhia (2010) opine that small businesses are mostly established with the tendency of increasing individual wealth without really adding value or being creative, that some of the products are below standard and are rejected by Nigerians thus giving rising preference for foreign goods. That most MSE owners only want profit, and produce goods just to maximize profit and not to lift others out of poverty but only themselves. However, innovation among MSEs creates wealth; and wealth creation has to do with identification, finance and implementation of profitable investments through a continuous learning process and innovation.

4.7.4   Qualitative Analysis

The study further probed the respondents on innovations that have been adopted in various value chains in their enterprises and how they have used innovation role and created new products that has increase income and reduce poverty. Some of the innovations through the observation guide used for the study indicates that micro and small enterprise owners in Nigeria were able to adopt the following innovations: the use of modern technologies in production, modern machines for moulding blocks, juice extraction machines, and use of websites and social media pages in marketing, local production eatery foods, zobo making (local juice), distribution of products and many others. The raw materials used in shoe making are locally source and the materials for decoration are of high quality and look very attractive. The respondents highlighted that adoption of innovations increased their revenues and incomes hence significantly contributed to poverty reduction. The findings concur with those of regression and correlation analysis that found that innovation played significant role in poverty reduction. The findings corroborate with Asikhia (2010) and Pitelis and Vasilaros (2009) who found that innovation among micro and small enterprise owners results in production new products which are purchased by customers, thereby generating income and wealth for owners and also helps in poverty reduction in most developing countries.

4.8   Role of Skill Acquisition in Poverty Reduction

4.8.1   Descriptive Results

The third objective of the study was to determine the entrepreneurial characteristic role of skills acquisition among micro and small enterprise owners in poverty reduction in Nigeria. The descriptive result in Table 4.23 shows respondents' opinion on role of skills acquisition among micro and small enterprise owners in poverty reduction in Plateau State, Nigeria.

Table 4.23 Descriptive Results for Skills Acquisition and Poverty Reduction

	SD	D	N	A	SA	Mean	Std Dev
MSE owners are well trained entrepreneurs and they are skillful in different areas of firm establishment	4.2 %	8.7 %	10.6 %	39.4 %	37.1%	3.96	1.10
MSE sector have a pool of skilled and semi – skilled workers and they are responsible for industrial development	5.2 %	6.1 %	11.3 %	38.4 %	39.0%	4.00	1.10
Entrepreneurial MSE owners posses entrepreneurial skills and they are the one who moves the economy	6.1 %	8.1 %	11.3 %	39.0 %	35.5%	3.90	1.16
MSE sector have trained many Nigerians on different skills, thus creating employment and reducing poverty	4.8 %	5.8 %	13.5 %	37.1 %	38.7%	3.99	1.09
The level of education is a determinant for the success of MSE owner and critical thinking is necessary for successful business	4.5 %	7.7 %	14.2 %	35.8 %	37.7%	3.95	1.11
Skills acquired by MSE owners in Nigeria has helped a majority of the population to become creative and self – employed	7.1 %	8.7 %	10.6 %	36.5 %	37.1%	3.88	1.21
MSE owners that have managerial skills have performed and managed their firms better and contribute in poverty reduction	5.5 %	8.4 %	11.6 %	36.5 %	38.1%	3.93	1.15

The study sought to establish whether MSE owners were well equipped with entrepreneurial skills and whether they were skillful in different areas of firm establishment. The results presented in table 4.22 shows that 39.4% and 37.1% of the respondents agreed and strongly agreed with the statement. Those who disagreed and strongly disagreed were 8.7% and 4.2% respectively. The results further show that 39.0% and 38.4% of the respondents strongly agreed and agreed that MSE sector have a pool of skilled and semi–skilled workers and they are responsible for industrial development. On the other hand, 6.1% and 5.2% of the respondents disagreed and strongly disagreed with the statement respectively.

The study sought to ascertain whether entrepreneurial MSE owners possessed entrepreneurial skills and are responsible for moving the economy through the production of new and innovative goods. The findings presented in table 4.22 indicate that 39.0% and 35.5% of the respondents agreed and strongly agreed with the statement while 8.1% and 6.1% of the respondents disagreed and strongly disagreed. The statement had a mean response of 3.90 which further confirm that majority of the respondent agreed and strongly agreed with the statement.

The study further sought to establish whether MSE owners have train many Nigerians on different skills and whether they had establish MSEs and are producing innovative products, creating employment and reducing poverty. The results established that 38.7% and 37.1% of the respondents strongly agreed and agreed with the statement while 5.8% and 4.8% disagreed and strongly disagree with the statement. The result imply that majority of the respondents were confident that MSE owners in Plateau State Nigeria were trained and equipped with necessary skills and have establish micro and small enterprises that are producing innovative products which make sales, they generate income and reduce poverty.

The study strive to determine whether level of education is a determinant for the success of MSE owners and critical thinking is necessary for successful business. The findings show that 37.7% and 35.8% of the respondents strongly agreed and agreed with the statement while 7.7% and 4.5% disagreed and strongly disagreed. This was an indication that the respondents were of the opinion that one's level of education and critical thinking played critical role in ensuring the success in the business. Micro and small enterprise owners that have acquire skills have the knowledge and could have well plan vision of what the enterprise intend to achieve, they can handle management crisis that may arise and are ready to accept technological changes. The skills acquired enable MSEs owners to coordinate the enterprise well produce more innovative goods tha make sales, revenue generated, wealth created and thus leading to poverty reduction.

The study also sought to establish whether skills provided by MSE sector in Nigeria has help a majority of the population to become creative and self–employed, from the findings 37.1% of the respondents strongly agreed, 36.5% agreed while 8.7% and 7.1% disagreed and strongly disagreed respectively. The findings of the study imply that skillful MSE owners are able to produce innovative products which have increase their income and wealth and micro and small enterprises have also employed many youths thus alleviating them from poverty.

Finally this study sought to establish whether MSE owners that have managerial skills have performed and managed their firms better and contribute in poverty reduction. The results show that 38.1% and 36.5% of the respondents strongly agreed and agreed respectively with 8.4% and 5.5% disagreeing and strongly disagreeing respectively.

The findings imply that the respondents were of the opinion that skills acquisition plays a major role in ensuring growth and sustainability of the MSEs in Plateau state. According to a study by ADB (2002) cited in Etuk, Etuk and Micheal (2014) micro and small enterprises accounted for a large portion of the total employment growth where different skills are taught and different products are produced with the aim of generating income, reducing poverty and increasing economic growth of the country. Singer (2006) posit that innovation role among micro and small enterprise owners leads the production of new products or adding value on existing products, income generation, wealth creation and reducing poverty. Martins and Takeuchi (2013) posit that productive employment aside poverty reduction promotes other important objectives such as social cohesion, citizen empowerment personal dignity and fulfillment in the society.

4.8.2 Correlation Results

The study also used correlation analysis to test the association between entrepreneurial characteristic role of skills acquisition among micro and small

enterprise owners and poverty reduction in Nigeria. Table 4.24 contains the correlation results for association between skills acquisition and poverty reduction.

Table 4.24 Correlation Results for Skills Acquisition and Poverty Reduction

		Skill Acquisition	Poverty Reduction
	Pearson Correlation	1	0.805
Skill Acquisition	Sig. (2-tailed)		0.000
	N	310	310
	Pearson Correlation	0.805	1
Poverty Reduction	Sig. (2-tailed)	0.000	
	N	310	310

**. Correlation is significant at the 0.01 level (2-tailed).

The results of correlation analysis indicate that skills acquisition among micro and small enterprise owners had a positive and significant correlation with poverty reduction in Nigeria (r=0.805, p=0.000). The findings imply that positive change in skills acquisition among micro and small enterprise owners would result in corresponding positive change in poverty reduction in Nigeria.

The findings imply that the respondents were of the opinion that skills acquisition among micro and small enterprise owners equips enterprise owners and managers with the knowledge needed to think creatively of transforming new ideas into reality, thereby producing innovative goods that make sales, generate income, and thus leading to poverty reduction. According to a study by ADB (2002) cited in Etuk, Etuk and Micheal (2014) micro and small enterprises accounted for a large portion of the total employment growth in most economies and different skills are taught while innovative products are produced, these products are bought and income is generated while poverty is reduced in the society. Singer (2006) posits that innovative business by entrepreneurial micro and small enterprises leads to income generation and wealth creation thereby reducing poverty. Martins and Takeuchi (2013) opine that

productive employment aside poverty reduction promotes other important objectives such as social cohesion, citizen empowerment, personal dignity and fulfillment.

4.8.3 Univariate Regression Results for Skills Acquisition and Poverty Reduction

The study similarly, used statistical model from equation 3.3 and carried regression analysis to test the relationship between skill acquisition among micro and small enterprise owners and poverty reduction in Plateau State at 0.05 level of significance. The results of the regression are provided in Tables 4.24 to 4.26.

The statistical model for objective one is stated as:

$$Y = \beta o + \beta_3 X_3 + \mathcal{E}\ldots\ldots\ldots\ldots\ldots\ldots\ldots \text{ from equation 3.3}$$

Where

      Y=Poverty Alleviation

      X_3= Skills Acquisition

      β_3= Regression Coefficient for Creativity

      $\mathcal{E}$ =Error Term

Table 4.25 Model Summary for Skills Acquisition and Poverty Reduction

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
1	0.805	0.648	0.646	0.40882

a. Predictors: (Constant), Skill Acquisition

The results show that the model had an R^2 of 0.648 which imply that entrepreneurial characteristic role of skills acquisition among micro and small enterprise owners accounted for 64.8% of the variation in poverty reduction in Plateau State.

Table 4.26 ANOVA for Skills Acquisition and Poverty Reduction

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	94.558	1	94.558	565.763	0.000[b]
1	Residual	51.477	308	0.167		
	Total	146.036	309			

a. Dependent Variable: Poverty Reduction

b. Predictors: (Constant), Skills Acquisition

The results of ANOVA in Table 4.26 indicate that Skills acquisition was a significant predictor variable of poverty reduction among micro and small enterprise owners in Plateau State, Nigeria. This was indicated by the F-statistics results (F=416.027, p=0.000) indicating that the model used to link the independent variable and dependent variable was statistically significant.

Table 4.27 Coefficients for Skills Acquisition and Poverty Reduction

	B	Std. Error	Beta	T	Sig.
(Constant)	0.993	0.127		7.838	0.000
Skills Acquisition	0.751	0.032	0.805	23.786	0.000

a Dependent Variable: Poverty Reduction

The regression coefficient of Skills Acquisition was at (β=0.751, p=0.000, <0.05) show a statistically significant relationship between Skills Acquisition and poverty reduction among micro and small enterprise owners in Plateau State. The findings reveal that Skills Acquisition plays significant role in poverty reduction among micro and small enterprise owners in Plateau State. The regression coefficient of 0.751 obtained in this case imply that a unit increase in Skills Acquisition would lead to 0.751 units decrease in poverty among entrepreneurial micro and small enterprise owners in Plateau State.

The findings imply that MSE owners who acquire skills are better equipped with knowledge and ability to function effectively in their business as they have the

knowledge needed to succeed. The findings agree with Ekong and Ekong (2016) who posit that individuals that acquire entrepreneurial skills have the knowledge and ability to perform specific task successfully, and are independent and gainfully employed and seek to improve their standard of living and for others through the establishment of start up venture that can provide employment, generate income and reduce poverty. Similarly, Adofu and Ocheja (2013) buttresses that individuals with skill acquisition are able to reduce unemployment and poverty and can afford basic necessity needs of life because the skills acquired are put into useful needs by establishing new ventures, employing creativity to produce new products which make sales generate income, increase wealth and reduce poverty.

From the study MSE owners require skills for different purposes which could be planning skills that have to do with the vision of the enterprise, the practical steps that are needed to achieve the vision. It could also be skills in handling crisis management which may occur as a result of uncertainty that may occur such as shortage of funds or loss of facilities to fire outbreak. Skills enable entrepreneurs to effectively make decisions. Similarly, those who acquire skills can adapt easily to new technology and modern ways of business. Example practical skills to support skills acquisition could be cited with the earlier enterprises, skills and expertise knowledge is required for one to become a fashion designer, a shoe maker and also an interior decorator and also adapt to changes in technology. These skills make individual to work on it and come out with the best, therefore, these entrepreneurs have impacted a lot of skills on the trainees and it has help in reducing poverty in Plateau State, Nigeria.   A study by ADB (2002) cited in Etuk, Etuk and Micheal (2014) posit that micro and small enterprises accounted for a large portion of the total employment growth where different skills are taught and those skills have help the learners to set up their own businesses.

4.8.4   Qualitative Analysis

The study further asked the respondents to list some of the skills and training they had undergone that enabled them to establish and operate their own enterprise.

Among the trainings and skills listed by the respondents were metal fabrication, computer maintenance, cash managements training, and book keeping recording training, digital marketing, and communications skills. Majority of the skills and training listed are essential in effective management of enterprises. The finding further demonstrated that owners and managers of micro and small enterprises required diverse set of skills. The respondents further mentioned that they were involved in various activities in their business which required them to be equipped with different skills. Most of the respondents opine that they will generate meager income before skills acquisition and training but after acquiring training they now received more income as they produce more products with the knowledge acquired. The skills acquired have made them to produce more innovative goods which make sales, thereby generating more income, creating wealth and reducing poverty. The respondents also indicate that skills acquisition played a significant role in performance of micro and small enterprise owners if they are to produce innovative goods that will make sales, generate revenue and reduce poverty. The findings agreed with the results from quantitative analysis which revealed that skills acquisition significantly contributed to poverty reduction. The study finding supports the findings of Ekong and Ekong (2016) who noted that individuals require various entrepreneurial skills to be self-employed and to become successful in business ventures.

4.9   Role of Risk Taking in Poverty Reduction

4.9.1   Descriptive Results

The fourth objective of this study was to determine the role of risk taking among micro and small enterprise owners in poverty reduction in Nigeria. The findings of descriptive statistics are presented in Table 4.28.

Table 4.28 Descriptive Results for Risk Taking and Poverty Reduction

	SD	D	N	A	SA	Mean	Std Dev
Entrepreneurial MSE owners do not sink their capital, that is risking their resources toward the establishment of MSEs, and develop self-confidence of the business succeeding and alleviating them out of poverty	5.8%	6.5%	10.3%	35.8%	41.6%	4.01	1.14
Individuals who risk their resources and are optimistic that establishing MSEs will generate income for them and others and lift them out of poverty	4.5%	7.1%	11.3%	35.8%	41.3%	4.02	. 110
MSE owners are not risk averse and prudence in allocation of resources to efficiently produce goods and services that will satisfy the society and also raise income for them and lifting them out of poverty	37.4%	37.7%	9.0%	7.7%	8.1%	2.12	1.22
Nigerian entrepreneurs who risk their resources in establishing MSEs are aware that they may fail in business, but yet have confidence that even if they failed, they need to continue, because success only comes through risk taking	5.5%	8.1%	11.6%	36.1%	38.7%	3.95	1.15
Investment in MSEs establishment through calculative risk taking and thinking of new ideas and inventions will continue to generate income for the owners and lift them out of poverty	6.8%	6.8%	11.9%	36.1%	38.4%	3.93	1.18
MSE owners in Nigeria do not want to take risk by starting something new rather they prefer to produce what someone else is producing, thus facing competition and are not able to make sakes and therefore remain poor	7.1%	6.5%	13.2%	33.5%	39.7%	3.92	1.19

The study sought to establish whether entrepreneurial MSE owners do not sink their capital, that is risking their resources toward the establishment of MSEs, and develop self-confidence of the business succeeding and alleviating them out of poverty. The results show that 41.6% and 35.8% strongly agreed and agreed with the statement respectively, whereas 6.5% and 5.8% of the respondents disagreed and strongly disagreed respectively. The statement had a mean of 4.01 which further confirm that majority of the respondent agreed and strongly agreed that individuals in Nigeria do not want to risk their resources toward establishing MSEs and do not have

confidence of the success of such business that have resulted in a large number of the people remaining poor, without sources of income generating activities.

The second statement sought to find whether individuals who risk their resources are optimistic that establishing MSEs will generate income for them and others and lift them out of poverty. The results presented in 4.27 shows that 41.3% and 35.8% of the respondents strongly agreed and agreed respectively, while, 7.1% and 4.5% disagreed and strongly disagreed respectively. The statement had a mean of 3.89 which confirm that the respondents agreed and strongly agreed that individuals who risk their resources and establish MSEs are optimistic of generating income and would be lifted out of poverty.

The study also sought to find out whether MSEs owners are not risk averse and prudence in allocation of resources to efficiently produce goods and services that will satisfy the society and also raise income for them and lifting them out of poverty. The findings show that 37.7% and 37.4% of the respondents disagreed and strongly disagreed respectively with the statement while 8.1% and 7.7% of the respondents strongly agreed and agreed respectively. The findings imply that the respondents were of the opinion that MSE owners are averse and prudence in allocation of resources to efficiently produce goods and services that will satisfy the society, raise income and lift them out of poverty.

In addition the study sought to establish whether Nigerian entrepreneurs who risk their resources in establishment of MSEs are aware that they business may fail, but yet they have confidence that even if they failed, they need to continue because success only comes through risk taking. The result reveals that 38.7% and 36.1% of the respondents' strongly agreed and agreed respectively. On the other hand, 8.1% and 5.5% of the respondents disagreed and strongly disagreed respectively. These findings imply that the respondents were of the opinions that those who operated MSEs in Nigeria were aware that they may fail, but even if such failure occurs they need to continue in business as that will help improve their standards of livings

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because of the income generated from their businesses will help in providing their basic necessities of life.

The results also show that 38.4% and 36.1% of the respondent strongly agreed and agreed that investment in MSEs establishment through calculative risk, and thinking of new ideas and inventions will continue to generate income for the owners and lift them out of poverty. Those who disagreed and strongly disagreed were 6.8% and 6.8% respectively. The mean of 3.93 further confirm that majority of the respondent agreed and strongly agreed with the statement.

The study further sought to establish whether MSE owners in Nigerian do not want to take risk by starting something new rather they prefer to produce what some one else is producing, thus facing competition and are not able to make sales and therefore remain poor. The results show that 39.7% of the respondents strongly agreed, 33.5% agreed while 7.1% and 6.5% of the respondents strongly disagreed and disagreed respectively. These findings imply that majority of the respondents felt that most MSE owner do not want to take risk of starting something new, they prefer to produce similar products that someone else is producing and making sales, that has resulted in competition and failure of most MSEs in Nigeria. This finding is in line with SMEDAN (2014) findings that only 15 per cent of newly established businesses survive the first 5 years of their establishment in Nigeria, most of the enterprises are establish without skills and most owners merely venture into the business because someone else is making money.

In line with the finding Genever (2020) posit that entrepreneurs will always look at failure as an opportunity to learn and not to get discouraged. Similarly, Lammers, Willebrands and Hartog (2010) opine that risk attitude is often included in the analysis of enterprise success as one of the personality characteristics of the entrepreneur that can lead to the establishment of the enterprise where the entrepreneur think and initiate creative ideas, transform those ideas into reality by producing innovative products which make sales, generate income and reduce poverty.

4.9.2 Correlation Results

The study used correlation analysis to test the association between risk taking and poverty reduction among micro and small enterprise owners in Nigeria. The correlation results for association between risk taking and poverty reduction are presented in Table 4.28.

Table 4.29 Correlation Results for Risk Taking and Poverty Reduction

		Risk Taking	Poverty Reduction
	Pearson Correlation	1	0.801
Risk Taking	Sig. (2-tailed)		0.000
	N	310	310
	Pearson Correlation	0.801	1
Poverty Reduction	Sig. (2-tailed)	0.000	
	N	310	310

**. Correlation is significant at the 0.01 level (2-tailed).

The results of correlation analysis indicate that risk taking had a strong, positive and significant correlation with poverty reduction among micro and small enterprise owners in Nigeria (r=0.801, p=0.000). The findings imply that positive change in risk taking would result in corresponding positive change in poverty reduction among micro and small enterprise owners in Nigeria.

According to Genever (2020) entrepreneurs will always look at failure as an opportunity to learn, therefore risk taking is a necessity to succeed in business. In line with the findings Taylor (2013) posit that risk taking involves engaging in calculated and manageable activities in order to obtain benefits, and those benefit could manifest in wealth creation and economic development and reduce poverty. The findings also agree with Lammers, Willebrands and Hartog (2010) who stress that risk attitude is often included in the analysis of enterprise success as one of the personality characteristics of the entrepreneur. Micro and small enterprise owners

must be willing to take risk and produce innovative products that could be sold to generate income and lift them and others out of poverty.

4.9.3 Univariate Regression Results for Risk Taking and Poverty Reduction

The study used statistical model from equation 3.4 and also conducted regression analysis to determine the role risk taking and poverty reduction among micro and small enterprise owners in Plateau State at a 0.05 level of significance. The results of the regression are presented in Tables 4.29 to 4.31.

$Y = \beta o + \beta_4 X_4 + \mathcal{E}$…………………………… from equation 3.4

Where Y=Poverty Alleviation

X_4= Risk Taking

β_4= Regression Coefficient for Creativity

$\mathcal{E}$ =Error Term

Table 4.30 Model Summary for Risk Taking and Poverty Reduction

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
1	0.801	0.642	0.641	0.41181

a. Predictors: (Constant), Risk Taking

The results of the model summary presented in table 4.29 shows that the model had an R^2 of 0.642 which imply that risk taking accounted for 64.2% of the variation in poverty reduction among micro and small enterprise owners in Plateau State.

Table 4.31 ANOVA for Risk Taking and Poverty Reduction

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	93.801	1	93.801	553.102	0.000
1	Residual	52.234	308	0.170		
	Total	146.036	309			

a. Dependent Variable: Poverty Reduction
b. Predictors: (Constant), Risk Taking

The results of ANOVA in Table 4.30 indicate that risk taking was a significant predictor variable of poverty reduction among micro and small enterprise owners in Plateau State, Nigeria. This was indicated by the F-statistics results (F=553.027, p=0.000) indicating that the model used to link the independent variable and dependent variable was statistically significant.

Table 4.32 Coefficients for Risk Taking and Poverty Reduction

	B	**Std. Error**	**Beta**	**T**	**Sig.**
(Constant)	1.144	0.122		9.398	0.000
Risk Taking	0.711	0.03	0.801	23.518	0.000

a Dependent Variable: Poverty Reduction

The regression coefficient of risk taking was at (β=0.711, p=0.000, <0.05) show a statistically significant relationship between risk taking and poverty reduction among micro and small enterprise owners in Plateau State. The findings reveal that risk taking plays significant role in poverty reduction among micro and small enterprise owners in Plateau State. The regression coefficient of 0.711 obtained in this case imply that a unit increase in risk taking would lead to 0.711 units increase in poverty reduction among micro and small enterprise owners in Plateau State.

The findings of the study agree with Vesecky (2014) cited in Kozubikova *et al* (2017) who posit that individuals are better off to make hundred mistakes and succeed only once than stagnate thinking of how to be successful. Individuals are therefore at best to succeed only if they become risk takers. The findings imply that micro and small enterprise owners must be willing to take risk by seeking for opportunities where others have fail. From the findings taking risk signifies the self - confidence of the entrepreneur and it help him stand out. Failure is overcome through risk taking. Micro and small enterprise owners have to give up something so that they can move forward as success depends on willingness to risk than for the entrepreneur to be concerned about what happens if failure sets in.

In a discussion with the Proprietor of Fanshak Poutry Farm in Mangu, Plateau State the owner started with 1000 birds (layers), in 2003 unfortunately more than 70% of the birds died before they could start laying eggs. He was not discouraged, even though he made losses, but instead of being discouraged, he expanded the poutry house and restock another 2000 birds that same year, he opine that he has made discoveries in bird rearing and has a formula of feedmix which he uses to make the birds lay bigger eggs, today Fanshak turn over from the poultry farm is in million and he has employed and trained many in the same line. He is proud that he has impacted positively in the lives of many in Plateau State and has contributed to economic growth in Nigeria.

In line with these findings, Genever (2020) opine that an optimistic risk taker will always look at failure as an opportunity to learn, entrepreneurs therefore need to be optimistic in whatever business they want to establish as that will gurantee their success. Similarly, Taylor (2013) posit that risk taking involves engaging in calculated and manageable activities in order to obtain benefits rather than taking daring risks which are detrimental for enterprise performance. Lammers, Willebrands and Hartog (2010) stress that risk attitude are often included in the analysis of enterprise success as one of the personality characteristics of the entrepreneur. If MSEs are to really alleviate poverty, they must be willing to take risk.

4.9.4   Qualitative Analysis

The study asked the respondents to explain the benefit of entrepreneurial MSE owners in taking calculative risk and whether they have been lifted out of poverty. The results shows that majority of the respondents highlighted that taking calculative risk has enabled them to start enterprises, produce new products or rebrand old products which they sold, generate income and that the income generated have lifted them out of poverty, help them in educating their children, providing basic necessities such as food shelter and clothing and access to health care services. The results further indicate that some of the reasons why many micro and small enterprise owners do not want to take risk and start new businesses is due to: lack of

capital/funding; unsuccessful market initiative; faulty infrastructure especially power supply; government regulations on starting new business and corruption and bribery that they need to pay government officials before commencement among others. The respondents indicated that risk taking was a critical component in the performance of their enterprises. Qualitative analysis finding agreed with the finding of correlation and regression that established that risk taking played a significant role in poverty reduction.

4.10   Poverty Reduction

This section presents the descriptive results for the dependent variables which is the level of poverty reduction among the micro and small enterprise owners in Nigeria, Plateau State. The descriptive results are presented in Table 4.32.

Table 4.33 Descriptive Results for Poverty Reduction Measures

	SD	D	N	A	SA	Mean	Std Dev
If Nigerians have access to income they will acquire skills and establish MSEs to become self – employed and generate income and be lifted out of poverty.	6.1%	6.8%	11.0%	42.3%	33.9%	3.91	1.13
Access to clean water supply will raise a healthy population that can live and think of innovation and MSEs establishment.	4.5%	7.7%	13.5%	38.4%	35.8%	3.93	1.10
If a large number of Nigerians have access to health care services, they would be physically strong, emotionally and mentally sound and think creatively of how to establish MSEs to raise income for themselves and employ others, thus reducing poverty.	5.2%	8.1%	12.3%	34.8%	39.7%	3.96	1.14
If a large number of Nigerians have access to education, they will become knowledgeable and think of innovation and how to raise their standard of	4.8%	6.5%	13.2%	39.7%	35.8%	3.95	1.09

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living through establishing MSEs.						
If a large number of Nigerians are able to consume a good balance diet, they will be healthy and be free from communicable diseases and have a sound mind of thought and think of creativity and risking their resources to establish MSEs to be lifted out of poverty.	4.5%	6.8%	13.2%	38.7%	36.8%	3.96	1.09
If Nigerians are provided with good sanitary conditions, they will not be exposed to communicable diseases, live in healthy environment and be willing to establish MSEs to earn income and wealth and be lifted out of poverty.	5.8%	5.5%	11.0%	37.4%	40.3%	4.01	1.12
If Nigerians have access to good shelter, they will have restful mind, think positively of how to better their standard of living, therefore establish MSEs to generate income for them and lift them out of employment and poverty.	5.2%	5.8%	11.9%	42.9%	34.2%	3.95	1.08

The results show that 42.3% and 33.9% of the respondents agreed and strongly agreed that a large number of Nigerians do not have access to income so that they can acquire skills and establish MSEs to become self – employed and be lifted out of poverty. These findings imply that majority of the respondents agreed that most Nigeria were poor. The results further show that 38.4% and 35.8% of the respondents agreed and strongly agreed that access to clean water supply, will raise a healthy population that will think creatively through intiating new ideas of how to produce new product or add value to existing products that can make sales, generate income, increase wealth and reduce poverty. The respondents agreed that if a large number of Nigerians have access to health care services, and are physically, emotionally and mentally sound they can think of new ideas on creativity and initiate ideas on how to produce innovative goods that can make sales, generate income and lift them out of poverty. The finding show that 39.7% and 34.8% of the respondents

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strongly agreed and agreed respectively. Those who disagreed and strongly disagreed were 8.1% and 5.2% respectively.

The study further sought to enquire whether acces education among Nigerians would make them knowledgeable and enable them think creatively and initiate new ideas and transform those ideas into reality thus leading to innovation and production of new products which make sales, generate income, increase wealth and reduce poverty, thereby raising the standard of living. The results show that 39.7% and 35.8% of the respondent agreed and strongly agreed which represented the majority of the respondents (see Table 4.31). The study also sought to know if a large number of Nigerians are able to consume a balance diet, they will grow healthy and be free from communicable diseases and develop a sound mind of thought and be ready and willing to risk their resources in establishing MSEs that can produce innovative goods to raise income and be lifted out of poverty. The findings show that the statement had a mean of 3.96 which confirm that majority of the respondents agreed and strongly agreed with the statement.

In the same vein, Olaitan (2000) opine that absolute poverty could be subsistence poverty guided in the area of subsistence, where the basic condition that must be met in order to sustain a physically healthy existence, where individuals lack basic needs of food, shelter and clothing. Contributing, Oba and Onuoha (2013) posit that Nigeria's economy is associated with poverty and weak economic performance, gone are the days when employment was readily available for graduates based on qualification.

The results also show that 40.3% and 37.4% of the respondents strongly agreed and agreed that if Nigerians are provided with good sanitary condition, they will not be exposed to communicable diseases, but will live healthy and develop a sound mind in whatever they do. On the other hand, 5.8% and 5.5% of the respondents strongly disagreed and disagreed with the statement. This statement imply that for entrepreneurial owners of MSEs in Plateau State to succeed and think of establishing businesses, they require good sanitary environment as that will make them maintain a

good living standard. The findings of the study concurs with Anger (2010) who posit that a larger population of Nigerians lives in poverty and in poor sanitary conditions and with insufficient income to cover minimum standards of food, water, shelter, medical care and school. These conditions make it difficult for individuals to think creativily and initiate new ideas and ways of doing things.

The study further sought to enquire if Nigerians can have access to shelter, they will have a restful mind, and think positively of creativity, initiate new ideas and think of how to turn those ideas into reality so that they can produce innovative goods that can be sold to generate income, create wealth and reduce poverty. The results show that 42.9% and 34.2% of the respondents agreed and strongly agreed with the statement respectively. Those who disagreed and strongly disagreed with the statement were 5.8% and 5.2% respectively.

The findings of this study imply that MSE owners in Plateau State that have access to good shelter have a restful mind and are willing to risk their resources think creatively, establish MSEs initiate new ideas, transform those ideas into reality by producing innovative goods that could be sold to generate income, create wealth and reduce poverty. These findings underline the importance of MSE owners in poverty reduction. The growth and ownership of micro and small enterprises leads to increases in income among households, reduction of the gap between rich and the poor, creation and distribution of employment opportunities which goes a long way in reducing poverty among many.

According to Peterside (2003) cited in Kadiri (2012) micro and small enterprises serves as catalyst for employment generation, national growth, poverty reduction and economic development. In Nigeria both formal and informal sectors micro and small enterprises employs over 60 per cent of the labour force. More than 70 to 80 per cent of daily necessities are not high technological products but basic materials produced with little or no automation most of these products are from micro and small enterprises.

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4.11 Hypotheses Testing

A multivariate regression model was conducted to test the joint relationship of all the independent variables and the dependent variable. This is because a multivariate regression is an extension of multiple regressions with one dependent variable and multiple independent variables. Multivariate regression also tries to find out a formula that can explain how factors in variables respond simultaneously to changes in others. In order to establish the statistical significance of the hypothesized relationships, multiple linear regression was conducted at 95 percent confidence level (α=0.05). The study used the findings of the multivariate regression in hypothesis testing. Multiple linear regression was conducted at 95 percent confidence level (α=0.05). The results are presented in Tables 4.33 to 4.35.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \mathcal{E}$$

Table 4.34 Model Summary for Multivariate Regression Analysis

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
1	0.867	0.752	0.749	0.34437

a. Predictors: (Constant), Risk Taking Mean, Innovation Mean, Skills Acquisition Mean, Creativity Mean

The findings revealed a relationship R= 0.867, indicating a strong positive association between risk taking, innovation, skills acquisition and creativity and poverty reduction among micro and small enterprise owners in Plateau State. $R^2 =$ 0.752 which indicates that 75.2% of variation in poverty reduction among micro and small enterprise owners in Plateau State can be explained by risk taking, innovation, skills acquisition and creativity, while 24.8% is accounted for by other factors not captured in the regression model.

Table 4.35 ANOVA for Multivariate Regression Analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	109.866	4	27.467	231.613	0.000
1	Residual	36.169	305	0.119		
	Total	146.036	309			

a. Dependent Variable: Poverty Reduction

b. Predictors: (Constant), Risk Taking, Innovation, Skills Acquisition, Creativity

The results of ANOVA test show the F value is 231.613 with a significance of p value = 0.000 which was less than 0.05, meaning that there is a significant relationship between risk taking, innovation, skills acquisition and creativity and poverty reduction among micro and small enterprise owners in Plateau State, Nigeria.

Table 4.36 Coefficients for Multivariate Regression Analysis

	B	Std. Error	Beta	T	Sig.
(Constant)	0.567	0.117		4.838	0.000
Creativity	0.241	0.052	0.277	4.668	0.000
Innovation	0.149	0.049	0.152	3.013	0.003
Skill Acquisition	0.253	0.052	0.271	4.883	0.000
Risk Taking	0.215	0.05	0.242	4.288	0.000

a Dependent Variable: Poverty Reduction

H0$_1$: Creativity among entrepreneurial micro and small enterprise owners do not play a role in poverty reduction in Nigeria.

The coefficient of creativity was (β=0.241, p=0.000, <0.05) shows a statistically significant relationship between creativity among entrepreneurial micro and small enterprise owners and poverty reduction in Nigeria. Hence the study rejected **H0$_1$** at α=0.05 and concludes that creativity among entrepreneurial micro and small enterprise owners played a significant role in poverty reduction in Nigeria. The regression coefficient of 0.241 obtained in this case imply that a unit increase in entrepreneurial characteristic role of creativity among micro and small enterprise owner will lead to 0.241 units increase in poverty reduction in Nigeria. This is

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because micro and small enterprise owners will think and initiate new ideas of production and that helps in making new products available in the market, those goods when sold, generate income, increase wealth and reduce poverty among micro and small enterprise owners.

The findings of the study imply that creativity role among entrepreneurial micro and small enterprise owners leads to income generation for entrepreneurs. The finding agree with Papadaki and Chami (2002) who posit that individuals who have certain characteristics associated with creating goods are more likely to become entrepreneurs, they think creatively, initiate new ideas and think of how to turn those ideas into reality, by so doing new products flourish the market, sold income generated, wealth created and poverty reduced. Creativity provides entrepreneurs with vital knowledge of innovation, through seeking opportunities for the production of new products or how to add value to an existing product.

Similarly, the findings agree with Bowale and Akuilo (2012) who opine that micro and small enterprises that are creative are able to produce new products or add value to existing products which make sales and raises income to the owners and employees, thereby alleviating them out of poverty. Contributing, Okpara (2007) posit that income generated is made possible through the ability to or otherwise bring into existence something new, or new method or device by means of creativity. Similarly, Osunde (2014) stress that capital and output growth in an economy depends significantly on entrepreneurs. The quality of performance of entrepreneurs determines whether capital would grow rapidly or slowly and whether the growth involves innovation where new products and production techniques are developed.

H0$_2$: Innovation among entrepreneurial micro and small enterprise owners do not play a role in poverty reduction in Nigeria.

The coefficient of innovation was (β=0.149, p=0.003, <0.05) which revealed a statistically significant relationship between innovation among entrepreneurial micro and small enterprise owners and poverty reduction in Nigeria. Hence the study

rejected **H0₂** at α=0.05 and concluded that innovation among entrepreneurial micro and small enterprise owners played a significant role in poverty reduction in Nigeria. The regression coefficient of 0.149 obtain in this case imply that a unit increase in entrepreneurial characteristic role of innovation among entrepreneurial micro and small enterprise owners would lead to 0.149 units increase in poverty reduction in Nigeria.

The findings imply that MSE owners that are innovative are able transform new initiated ideas into reality, which make available new products in the market, the products are sold, income generated, wealth created and poverty reduced thereby increasing economic growth. The finding agree with Fadeee (2014) that micro and small enterprises need to be innovative as innovation is key component for creation of new products that can flourish the market make sales, generate income and alleviate many out of poverty. In a discussion with some enterprise owners and also using observation guide to see the type of innovation created among MSE owners, it was observed that most MSE owners made use modern technologies in production, modern machines for moulding blocks, local methods of extracting local juice such as zobo, etc. It was also discovered that local materials were used in making sandals and also local materials used in making clay pots, the juice drink in different colours really look attractive and others, there are elements of innovation. These products are in high demand in the market; they therefore generate income, creates wealth and reduce poverty among themselves and employees.

Asikhia (2010) argued contrary with the findings and concludes that small businesses are mostly established with the tendency of increasing individual wealth without really adding value or being creative, that most of the products produced by small enterprises are below standard and are rejected by most Nigerians and that has contributed to the failure of most small enterprises in Nigeria, as foreign goods are prefer to home made goods. MSE owners only want profit and not to lift others out of poverty but to only accumulate wealth for themselves.

H0₃: Skills acquisition among micro and small enterprise owners does not lead to poverty reduction in Nigeria.

The coefficient of Skills acquisition was (β=0.253, p=0.000, <0.05) which also reveals a statistically significant relationship between Skills acquisition among entrepreneurial micro and small enterprise owners and poverty reduction in Nigeria. Hence the study rejected **H0₃** at α=0.05 and conclude that Skills acquisition among entrepreneurial micro and small enterprise owners played a significant role in poverty reduction in Nigeria. The regression coefficient of 0.253 obtain in this case imply that a unit increase in entrepreneurial characteristic role of skills acquisition among micro and small enterprise owners will lead to 0.253 units increase in poverty reduction in Nigeria.

Ekong and Ekong (2016) agreed with the findings and posit that individuals that acquire entrepreneurial skills have the knowledge and ability to perform specific task successfully, and are independent and gainfully employed and seek to improve their standard of living and for others through being persistence, seeking for new ideas and thinking creatively of how to transform initiated ideas into reality. Similarly, Adofu and Ocheja (2013) buttress that individuals with skill acquisition are able to eradicate unemployment and poverty and can afford basic necessity needs. The findings presented imply that MSE owners that acquire skills acquisition are better equipped with the knowledge and skills that make it possible for them to create new avenues for wealth, as such skills open one's eye to forecast business opportunities and become economically independent. Similarly, Ogundele, Akigbade and Akinlabi (2012) agreed with the findings and opine that entrepreneurial skills acquisition contributes in reducing unemployment, empowering the youths and making them self – employed thus alleviating them from poverty.

H0₄: Risk taking among entrepreneurial micro and small enterprise owners does not play a role in poverty reduction in Nigeria.

The coefficient of Risk taking was (β=0.215, p=0.000, <0.05) which also reveals a statistically significant relationship between Risk taking among entrepreneurial micro and small enterprise owners and poverty reduction in Nigeria. Hence the study rejected **H0$_4$** at α=0.05 and conclude that entrepreneurial characteristic role of Risk taking among entrepreneurial micro and small enterprise owners played a significant role in poverty reduction in Nigeria. The regression coefficient of 0.215 obtain in this case imply that a unit increase in entrepreneurial characteristic role of risk taking among entrepreneurial micro and small enterprise owners will lead to 0.215 units increase in poverty reduction in Nigeria.

The findings of the study agree with Vesecky (2014) cited in Kozubikova *et al* (2017) who posit that individuals are better off to make hundred mistakes and succeed only once than stagnate thinking of how to be successful. Individuals are therefore at best to succeed only if they become risk takers. The findings imply that micro and small enterprise owners must be willing to take risk by seeking for opportunities in where others have fail. Similarly, Taylor (2013) agree that individuals who take risk, develop self – efficacy and are goal – oriented, they believe in individual thinking and establish businesses, they may fail, but yet not discouraged. Lammers, Willebrands and Hartog (2010) opine that risk attitude is often included in the analysis of enterprise success as one of the personality characteristics of the entrepreneur.

The multiple Regression Model $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \mathcal{E}$ therefore became,

Poverty Reduction = 0.567+ 0.241 (Creativity**) + 0.149** (Innovation) **+ 0.253** (Skill Acquisition**) + 0.215** (Risk Taking**) +** $\mathcal{E}$

      Y= Poverty Reduction

      β_0 = **0.567** (Constant)

      β_1 = **0.241** (Coefficients of Creativity)

      β_2 = **0.149** (Coefficients of Innovation)

      β_3 = **0.253** (coefficients of Skill Acquisition)

      β_4 = **0.215** (coefficients of Risk Taking)

Ɛ = Represents the Error Term

4.12 Revised Conceptual Framework

Based on the results of the hypotheses testing, the revised conceptual framewok is shown in Figure 4.1. The conceptual framework indicates that skill acquisition among entrepreneurial micro and small enterprise owners exibits high influence of 0.253 on poverty reduction. The next one is creativity, which means entrepreneurial MSE owners need to acquire the desired skills and knowledge that will enable them have the skills, then intiate new ideas through creative thinking. When new ideas have been generated, micro and small enterprise owners can therefore take risk through the release of fund for the establishment of the new venture. After establishing the venture, the entrepreneur now seeks to transform the initiated ideas into reality which transform into production of new products which flourish the market, making sales, generating income, creating wealth and lifting owners and managers out of poverty.

Independent Variables   **Dependent Variable**
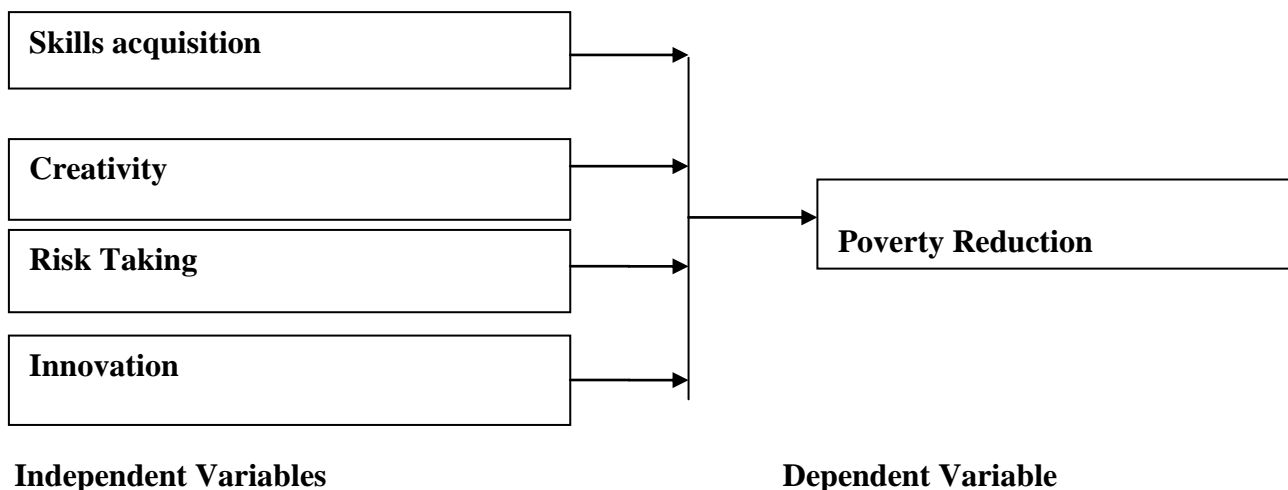
Figure 4.13 Revised Conceptual Framework

Based on the hypotheses testing, the study accepted the conceptual framework as indicated above since all the independent variables had and plays significant role in poverty reduction among micro and small enterprise owners in Nigeria.

CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of research findings on response rate, the general background information, the statistical analysis of specific objectives/research hypotheses. The conclusions and recommendations relating to specific objectives as well as suggestions for further research are highlighted.

5.2 Summary of Findings

Micro and small enterprises have been found to contribute immensely to the development and poverty reduction. Therefore, the main objective of this research was to establish the role of entrepreneurial micro and small enterprise owners in poverty reduction in Plateau State, Nigeria. The study was guided by four specific objectives; to determine the role of creativity, innovation, skills acquisition, risk taking in poverty reduction among entrepreneurial micro and small enterprise owners in Nigeria. The study adopted descriptive survey design as it has maximum reliability and protection to reduce the possibility of personal bias.

5.2.1 Creativity and Poverty Reduction

The first objective of this study was to determine the role of creativity in poverty reduction among entrepreneurial micro and small enterprise owners in Nigeria. To achieve this objective, the study used descriptive analysis, correlation and univariate regression analysis. The results of correlation analysis indicate that creativity had a strong positive and significant correlation with poverty reduction among entrepreneurial micro and small enterprise owners. The findings imply that increase in creativity would result in increase in poverty reduction among MSE owners. The findings of this study imply that creativity role among entrepreneurial micro and small enterprise owners leads to income generation for entrepreneurs. The uinvariate and multivariate regression results of findings show a statisticaly significant

relationship between entrepreneurial characteristic role of creativity among micro and small enterprise owners and poverty reduction in Nigeria. Hence the study rejected Ho$_1$ at α = 0.05 and concluded that creativity role among micro and small enterprise owners play significant role in poverty reduction since they initiate new ideas of production and ensures innovative products flourish the market, make sales, generate income and reduce poverty in Nigeria. The regression coefficient of 0.241 obtain imply that a unit increase in entrepreneurial characteristic role of creativity among micro and small enterprise owners leads to 0.241 unit decrease in poverty in Nigeria. The findings imply that creativity among micro and small enterprise owners leads to income generation, wealth creation and poverty reduction.

5.2.2 Innovation and Poverty Reduction

The second objective of the study was to establish the role of innovation in poverty reduction among entrepreneurial micro and small enterprise owners in Nigeria. The findings imply that MSE owners have confidence and think of innovation and seek transform new ideas into reality thereby introducing new products that can make sales generate income and alleviate them out of poverty. The results of correlation analysis indicate that innovation had a strong, positive and significant correlation with poverty reduction among entrepreneurial micro and small enterprise owners. The findings imply that increase in entrepreneurial characteristic role of innovation among micro and small enterprise owners' owners will result lead to poverty reduction. The univariate and multivariate regression results reveal a statistically significant relationship between entrepreneurial characteristic role of innovation among micro and small enterprise owners and poverty reduction in Nigeria, since they seek to transform new and initiated ideas into reality and making new products available in the market and such products make sales, revenue generated, wealth created and poverty reduced. The study hence rejected Ho$_2$ at α = 0.05 and conclude that innovation among micro and small enterprise owners play significant role in poverty reduction in Nigeria. The regression coefficient of 0.149 obtain imply that a unit increase in entrepreneurial role of innovation among micro and small enterprise owners leads to 0.149 decrease in poverty among micro and small enterprise owners

and employees. Micro and small enterprise owners always seek to transform initiated and new ideas into reality, hence they produce new and innovative products which flourish the market, make sales, income generated, wealth created and poverty reduced and also contribute significantly to economic development.

5.2.3   Skills Acquisition and Poverty Reduction

The third objective of the study was to determine the role skills acquisition in poverty reduction among entrepreneurial micro and small enterprise owners in Nigeria. The findings presented imply the respondents were of the opinion that skills acquisitions played a major role and ensure growth and sustainability among micro and small enterprise owners in Plateau state. The study also used correlation analysis to test the association between skills acquisition and poverty reduction among micro and small enterprise owners in Nigeria. The results of correlation analysis indicate that entrepreneurial characteristic role of skills acquisition among micro and small enterprise owners had a positive and significant correlation with poverty reduction in Nigeria. The findings imply that positive change in skills acquisition will result in corresponding positive change in poverty reduction among micro and small enterprise owners in Nigeria. The univariate and multivariate regression results reveal a statistically significant relationship between entrepreneurial characteristic role of skills acquisition among micro and small enterprise owners and poverty reduction in Nigeria. Hence the study rejected Ho_3 at $\alpha = 0.05$ and conclude that skills acquisition among micro and small enterprise owners play significant role in poverty reduction in Nigeria. The regression coefficient of 0.253 obtain imply that a unit increase in entrepreneurial role of skills acquisition among micro and small enterprise owners leads to 0.253 decrease in poverty among micro and small enterprise owners and employees. Micro and small enterprise owners acquire skills to be equip with knowledge that can make them think of new ideas and also develop vision and plan very well on how to achieve the vision, that enables them transform iniatiated ideas into reality, thus producing innovative goods that make sales, revenue generated, wealth created and poverty reduced.

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5.2.4 Risk Taking and Poverty Reduction

The fourth objective of the study was to determine the role risk taking in poverty reduction among micro and small enterprise owners in Nigeria. The findings imply that majority of the respondents agreed that entrepreneurial micro and small enterprise owners were risk takers and that led to growth of their ventures. The findings indicate that entrepreneurial characteristic role of risk taking among micro and small enterprise owners had a strong, positive and significant correlation with poverty reduction in Nigeria. The findings imply that positive change in entrepreneurial characteristic role of risk taking among micro and small enterprise owners will result corresponding positive change in poverty reduction in Nigeria. The univariate and multivariate regression results revealed a statistically significant relationship between entrepreneurial characteristic role of risk taking among micro and small enterprise owners and poverty reduction in Nigeria. Hence the study rejected Ho_4 at $\alpha = 0.05$ and conclude that entrepreneurial characteristic role risk taking among micro and small enterprise owners play significant role in poverty reduction in Nigeria. The regression coefficient of 0.215 obtain imply that a unit increase in entrepreneurial characteristic role of risk taking among micro and small enterprise owners will lead to 0.215 decrease in poverty. This is as a result of micro and small enterprise owners playing the role of being self – confidence and insisting on starting new ventures and willing to commit funds and risk the commencement of the production of new products which make sales, generate revenue, create wealth and reduce poverty among owners and employees.

5.3 Conclusions

5.3.1 Role of Creativity in Poverty Reduction

Based on the findings the study concludes that entrepreneurial characteristic role of creativity among MSE owners play important role in poverty reduction in Nigeria. Creativity enables entrepreneurs to think of new ideas and embarking on innovation through seeking opportunities for production of new products or how to add value to

an existing product. Micro and small enterprise owners that thinks creatively are able to initiate a variety of new ideas on how innovative products could be produced which they sale to customers in the market. Goods sold generate income for entrepreneurial micro and small enterprise owners and part of that income is used to increase productivity which leads to employment generation in the society and wealth creation thus leading to poverty reduction.

The findings also concludes that creativity among entrepreneurial micro and small enterprise owners leads to new ideas generation and opportunity for innovation; Entrepreneurial micro and small enterprise owners that are able to generate new ideas that are feasible and efficient have an edge over competition. Entrepreneurial micro and small enterprise owners that are creative are able to develop new ways of improving an existing product or service thereby optimizing their enterprise through embarking on mass production of goods and services that will yield more income, wealth creation and poverty reduction.

5.3.2   Role of Innovation in Poverty Reduction

The study concludes that entrepreneurial characteristic role of innovation among entrepreneurial micro and small enterprise owners play key role in poverty reduction. Entrepreneurial micro and small enterprise owners that adopt innovation are able to transform creative ideas into reality; innovation therefore results in new products flourishing the market or old products being transformed. Innovation ensures customer's satisfaction as products that are needed by the customers are the ones produced. Also entrepreneurial micro and small enterprise owners that are innovative are able to utilize technology and meet customer's needs. The study further concludes that in a rapid competitive changing business environment, innovation has grown faster among entrepreneurial MSE owners as most of them make use of new technologies and computers which leads to increased productivity. Innovation among entrepreneurial MSE owners has led to new demand and entrepreneurs bring innovation to the market thereby destroying the existing market and creating new ones which would have been destroyed even by newer products or services and that

is creative destruction. New products are sold in the market and income generated for MSE owners, as the enterprise expands, employment is generated, wealth created and poverty reduced.

5.3.3   Role of Skill Acquisition in Poverty Reduction among MSEs

From the findings the study further concludes that entrepreneurial characteristic role of skill acquisition among entrepreneurial micro and small enterprise owners is vital as it provides entrepreneurs the skills and knowledge to think diffenrently and produce innovative goods. It also helps them to plan well through designing a vision and ensure they accomplish such vision. Entrepreneurial micro and small enterprise owners that acquire skills in different areas can be able to produce different innovative products, intelligently handle issues such as crisis management that may occur due to uncertainty such as fire disaster or financial insufficiency. Entrepreneurs who are skillful will be able to handle problems, since they have a vision and they know where to find solution in terms of need of any eventuality. Similarly, decisions are well taking among skilled entrepreneurs while functions and roles are assigned to everybody in the enterprise without conflict of interest and there is effective communication of ideas. Micro and small enterprise owners get information from their customers on their products and services and that helps them to improve or change to another product. This opportunity gives entrepreneurial MSE owners more room to either increase production or change the product and produce more to generate more income and create employment thus leading to poverty reduction.

5.3.4   Role of Risk Taking in Poverty Reduction among MSEs

The study also concludes that risk taking role among entrepreneurial micro and small enterprise owners plays significant role in poverty reduction. It enables entrepreneurs to have self – confidence, prepare and get adapted to anything that may occur that is the unexpected. The finding further concludes that insistence and confidence leads to the start up of the venture. Entrepreneurial micro and small enterprise owners are always smart at risk taking so that even if they fail the learn something valuable. The

study also concludes that risk taking among entrepreneurial MSE owners has resulted in expansion of enterprises and increases in new products in the market which makes sales, generate income for owners thus leading to poverty reduction. Similarly, every risk situation has to give up something so that the enterprise can move forward, since success depends on the willingness to take risk and not being concerned about failure. Entrepreneurial micro and small enterprise owners that exercises entrepreneurial characteristic role of risk taking are able to establish new ventures, produce new and variety of innovative products through creativity and the products produced makes sales, generates more income and creates wealth for owners, thus they can expand the enterprise thereby leading to employment generation and poverty reduction.

5.4   Recommendations of the Study

This study found that entrepreneurial characteristics of creativity, innovation, skills acquisition and risk taking among micro and small enterprise owners played significant role in poverty reduction in Nigeria. Based on the conclusions of the study the following recommendations were made:

5.4.1 Role of Creativity in Poverty Reduction

Entrepreneurial micro and small enterprise owners need to play creativity role as creativity from the findings of the study enables micro and small enterprise owners to think differently, they initiate new ideas of how to produce new products or think of the possibility of adding value on an existing product. Micro and small enterprise owners that are proactive in applying entrepreneurial characteristic role of creativity are able to produce more innovative products and act differently in their mode of production. They need to engage in research and development which will enable them think of introducing new products or services. Further entrepreneurial MSE owners should identify and evaluate new opportunities and monitor market trends and should be opportunity-seeking and have a forward-looking perspective characterized by anticipation of future demand. This will enable them focus on

producing products that are needed by improving or adding value on such products thus ensuring their sustainability and ability to produce a variety of innovative products which are sold to generate more income for the entrepreneurial MSE owners and hence leading to employment generation as they will need more hands in production and thus poverty reduction.

5.4.2 Role of Innovation in Poverty Reduction

This study also recommends that there is need for entrepreneurial MSE owners to be innovative in transforming creative ideas into reality. Entrepreneurial micro and small enterprise owners should also seek to produce innovative products that satisfy the customer's needs. Entrepreneurial micro and small enterprise owners should be willing to adapt to new technology since the environment is full of competition, accepting and making use of new technologies will increase their productivity. Since innovation play vital role in production of new products, entrepreneurial micro and small enterprise owners in Nigeria therefore need to be innovative in their operations by exploring opportunities for new ideas processing those ideas towards the production of new products and services, or seek to add value to existing products. This will add to the quantum of goods and services in the economy and as they make more sales and plough back part of income generated in production, it leads to expansion of the enterprise and employment generation thereby reducing poverty.

5.4.3 Role of Skills Acquisition in Poverty Reduction

This study further recommends that entrepreneurial micro and small enterprise owners need to acquire skills so that they can be able to have a well-planned vision of the enterprise and they follow step by step on how to achieve that vision. Skills acquisition is necessary for entrepreneurial micro and small enterprise owners, as it helps them in decision making and in handling crisis management that may occur due to uncertainty such as fire incidence or lack of funds. Also effective communication among employees and customers is made easier through skillful

workers. It enables entrepreneurial MSE owners to know whether customer's are interested in their products or not and they quickly change or improve on the existing product through effective skillful communication. This gives them opportunity to produce more of the products in order to make more sales and generate more income which results in employment generation and poverty reduction.

5.4.4 Role of Risk Taking in Poverty Reduction

The study also recommends that there is need for entrepreneurial micro and small enterprise owners to be smart risk takers, so that even if they fail the have learn something and can continue from there. There is need for risk taking among entrepreneurial MSE owners as it results in entrepreneurs expanding their enterprises and move forward since success depends on the willingness to take risk and not being bordered about failure. Risk taking is important for the existence of micro and small enterprises; it enables the production of a variety of new products since resources are invested through risk taking in production. Risk taking therefore play vital role in business establishment, employment creation, income generation, poverty reduction and economic growth. Entrepreneurial micro and small enterprise owners should be involved in risk taking through sinking of resources to establish the business; in the long run the established enterprises through creativity and innovation with adequate skills will boost Nigeria's economy with a variety of innovative product, and when they make sales, income is generated and employment is created for a large number of Nigerian, thus alleviating them from poverty.

The study findings will be helpful to strategic entrepreneurship which facilitates firms and enterprise efforts in identifying opportunities with the highest potential that can lead to value creation through entrepreneurial taught of being creative, innovative, acquiring skills and taking risk and they will be able to exploit strategic actions based on the enterprise resources. Thereby, helping organizations to become more creative and innovative in creating values and gain competitive advantage. Since strategic entrepreneurship seeks and works toward developing the enterprise to

become powerful and withstand competition. The study will also help strategic entrepreneur focused on the following: develops appropriate entrepreneurial mindset; create entrepreneurial culture; strategically manage resources available; develop, innovate and create; learn how to use resources and also seek for business opportunities and know how to grow business successfully.

The findings of the study will help policy makers in achieving an industrialized Nigeria in the following ways:

i.   It will enable policy makers to formulate strategies that will encourage potential entrepreneurs to start-up micro and small enterprise firms with high potentials of driving industrialization in Nigeria.

ii. It will help policy makers to formulate and implement productivity policies with full commitment, efficient government coordination and active private sector participation so that Nigeria can be fully industrialized.

iii. It will also help policy makers to formulate policies that support business cluster in Nigeria as that will help raise productivity and growth of firms thus leading to an industrialized Nigeria and poverty reduction.

5.5   Suggestions for Further Research

Micro and small enterprises are the backbone of economies of developed countries based on available literature. However, the situation is different in developing economies such as Nigeria the study therefore recommends that further studies should focus on comparative analysis on entrepreneurial MSE owners in developed countries developing countries to establish similarities and differences between the two categories of MSEs. The study further suggests that further studies should focus on relationship between national poverty index and entrepreneurial MSE owners sustainability over a period of time.

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APPENDICES

Appendix I: Respondents Questionnaire

Please you are requested to complete the questionnaire honestly and possibly give much detail as possible. Where necessary, tick **[✔]** appropriately.

SECTION A: DEMOGRAPHIC INFORMATION

Gender

    a. Male   [   ]
    b. Female   [   ]

Nationality

    a. Nigerian   [   ]
       Foreigner   [   ]

Age bracket

    a. 18-25 years   [   ]
    b. 26-35 years   [   ]
    c. 36-45 years   [   ]
    d. 46-56 years   [   ]
    e. Over 56years   [   ]

Educational status

    Post graduate   [   ]
    Graduate   [   ]
    Secondary education [   ]
    Primary education   [   ]
    No school attended [   ]

What motivation you to start up the enterprise

Desire for financial independence	[	]
No employment after school	[	]
Loss of job	[	]
To bequeath to children	[	]

Section B: Enterprise bio-data

Location of your business

Urban area	[	]
Semi urban area	[	]
Rural area	[	]

Nature of business

Manufacturing	[	]
Trading	[	]
Services/others	[	]

How long have you been in this business?

Less than 2 years	[	]
2-4 years	[	]
5-8 years	[	]
8-10 years	[	]
Above 10 years	[	]

Which form of business are you running?

Family business	[	]
Partnership	[	]
Sole proprietorship	[	]
Joint venture	[	]

Number of workers in the enterprise

1-10	[	]
11-100	[	]

Your current source of income

Current business only   [   ]

Multiple streams of sources   [   ]

Others(specify)

....

......

....

......

....

Income generated by the enterprise per month

Less than 5,500   [   ]

5,500-10,000   [   ]

10,500-20,000   [   ]

20,500-30,000   [   ]

30,500-40,000   [   ]

40,500-50,000   [   ]

Above 50,000   [   ]

SECTION C: CREATIVITY AND POVERTY REDUCTION

Please indicate your response to the following aspects by ticking the appropriate choice. Use scale of 1-5, where 1=Strongly Disagree; 2=Disagree; 3=Neutral; 4=Agree; 5= Strongly Agree

Creativity and Poverty reduction	1	2	3	4	5
1.Entrepreneurial MSE owners always explore opportunities, thinking of new ways of doing things.					
2.MSE sector has really raised income for individuals who have the entrepreneurial mindset.					
3.Entrepreneurial MSE owners are proactive efficient in allocation of resources thus succeeding in business.					
4. Being resourceful and not thinking of how to produce or develop new products are values of MSE entrepreneurs.					
5.MSE sector has improved the standard of living of many Nigerians.					
6.MSEsector has helped in reducing the gap between the rich and the poor among creative entrepreneurs.					

7. Can you list some products produced by your enterprise and indicate whether the product have some value additions or state whether there has been no changes at all.

………………………………………………………………………………………

…………………………………………………………………………………………

…………………………………………………………………………………………

8. Can you briefly explain how new products produced has help in poverty reduction among MSE owners/managers and employees.

………………………………………………………………………………………

………………………………………………………………………………………

SECTION D: INNOVATION

Please indicate your response to the following aspects by ticking the appropriate corresponding choice. Use scale of 1-5 where 1=Strongly Disagree; 2=Disagree; 3 = Neutral; 4= Agree; 5 = Strongly Agree

Innovation and Poverty reduction	1	2	3	4	5
1.MSE owners that are entrepreneurially oriented seek to add value on products produced and that generate more income and lift them out of poverty.					
2.Creative destruction and innovation is necessary for entrepreneurial MSE owners to succeed and are action oriented and believe in themselves, thus producing new products and services.					
3.MSEs aims at adding value to already existing product and always thinking of something new and new markets,					

they are persistent in seeking to introduce new products that will make sales and generate income thereby alleviating them from poverty.					
4.MSE owners are passionate and always insisting in making things work through exploring where others have not, thus producing innovative goods that customers desire and generating more income.					
5.Entrepreneurial MSE owners do explore new methods of production and new ideas, and are innovative, therefore they have remain poor.					
6. Entrepreneurial MSE owners do not have self confidence in themselves, therefore they do not think of innovation and introducing new products that can make sales and lift them out of poverty.					

7. How have the enterprise use innovation to produce new products or what value have your enterprise added in the last 5 years?...

………………………………………………………………………………………….

8. List some innovations that your organization has achieved and how it has help in poverty reduction among owners/managers and employees………………………......

………………………………………………………………………………………….

………………………………………………………………………………………….

………………………………………………………………………………………….

SECTION E: SKILL ACQUISITION AND POVERTY REDUCTION

Please indicate your response to the following aspects by ticking the appropriate choice. Use scale of 1-5, where 1= Strong Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree

Skills Acquisition	1	2	3	4	5
1.MSE owners are well trained entrepreneurs and they are skillful in different areas of firm establishment.					
2.MSE sector have a pool of skilled and semi – skilled workers and they are responsible for industrial development.					
3.Entrepreneurial MSE owners acquire and possed entrepreneurial skills and they are the one who moves the economy..					
4.MSE sector have trained many Nigerians on different skills, thus creating employment and reducing poverty.					
5.The level of education is not a determinant for the success of MSE owners and critical thinking is not necessary for successful business.					

6.Skills provided by MSE owners has helped a majority of the population to become creative and self - employed.						
7. MSE owners that have managerial skills have performed and managed their firms better and contribute in poverty reduction.						

8.Can you list some enterprise owners that had acquired some training and have establish their own firm?

i…………………………………………………………………………………………

Type of firm/business………………………………………………………………..

ii…………………………………………………………………………………………

Type of firm/business……………………………………………………………….,,,

9. How much was the enterprise earning in a month before acquiring skills and training?..

…………………………………………………………………………………………

10. How much do the enterprise earn in a month after acquiring skills and training and how has that help in poverty reduction?...

………………………………………………………………………………………….

………………………………………………………………………………………….

SECTION F: RISK - TAKING AND POVERTY REDUCTION

Please indicate your response to the following aspects by ticking the appropriate choice. Use scale of 1-5, where 1=Strongly Disagree; 2=Disagree; 3=Neutral; 4=Agree; 5= Strongly Agree

Risk taking and Poverty reduction	1	2	3	4	5
1.Entrepreneurial MSE owners do sink their capital, that is risking their resources toward the establishment of MSEs, and develop self - confidence of the business succeeding and alleviating them out of poverty.					
2.Individuals who risk their resources and are optimistic that establishing MSEs will generate income for them and others and lift many out of poverty.					
3.MSE owners are risk averse and prudence in allocation of resources to efficiently produce goods and services that will satisfy the society and also raise income for them and lifting them out of poverty.					
4.Nigerian entrepreneurs who risk their resources in establishment of MSE are aware that they may fail in business, but yet have confidence that even if they failed, they need to continue because success only comes through risk taking.					
5.Investment in MSEs establishment through calculative risk taking and thinking of new ideas and inventions will continue to generate					

income for the owners and lift them out of poverty.				
6.MSE owners in Nigeria do not want to take risk by starting something new, rather they prefer to produce what someone else is producing, thus facing competition and are not able to make sales and therefore remain in poverty.				

1. List the benefits of entrepreneurial MSEs owners who have taken calculative risk of starting a firm and have been lifted out of poverty? …………………………

   ……………………………………………………………………………………

   ……………………………………………………………………………………

   ……………………………………………………………………………………

   ……………………………………………………………………………………

2. List some of reasons why most Nigerians do not want to start new enterprises, but prefer to produce similar products that others are producing …………………

   …………………………………………………………………………………

   …………………………………………………………………………………

   …………………………………………………………………………………

   SECTION G: Measures of Poverty Reduction

   Please indicate your response by ticking the appropriate choice. Use scale of 1 – 5, where 1 = Strongly Agree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Strongly Agree

	1	2	3	4	5
1. If Nigerians have access to income they will acquire skills and establish MSEs to become self-employed and generate income to be lifted out of poverty.					
2. Access to clean water supply in Nigeria will raise a healthy population that can live and think of innovation and MSEs establishment.					
3. If a large number of Nigerians have access to health care services, they would be physically strong, emotionally and mentally sound and think creatively of how to establish MSEs to raise income for themselves and employ others thus reducing poverty.					
4. If a large number of Nigerians have access to education, they would become knowledgeable and think creatively of how to raise their standard of living and through establishing MSEs for themselves.					
5. If a large number of Nigerians are able to consume a good balance diet, they will grow healthy and be free from communicable diseases and have a sound mind of thought and think of creativity and risk their resources to establish MSEs to be lifted out of poverty.					
6. If Nigerians are provided with good sanitary conditions, they will not be exposed to communicable diseases, live in a healthy environment and will be ready to establish MSEs to earn income and wealth and be lifted out of poverty.					
7. If Nigerians have access to good shelter, they will have a restful mind, think positively of how to better their standard of living, therefore establish MSEs to generate income for them and lift them out of unemployment and poverty.					

Thank you for taking your time to complete this survey.

Appendix II: List of Micro and Small Enterprises for the Study

1. Grand Cereal and Oil Mill Ltd   Vom Road
2. Dongo Fashion Design,   Hwolshe, Jos South
3. Davee Izzy Shoe Making Centre   Jos
4. Ku-Nyi Katsi Block Factory
5. NyamAdar Block Factory   Angware
6. Fanshak Poultry Farm   Mangu
7. Rice Milling Company Ltd
8. Xplicitmode Ltd
9. Manya Tailoring Services   Tudun Wada
10. Pavlick Constructions Ltd
11. Izuum Plaiting Centre,   Angware
12. Dung Computer Centre   Abattoir
13. Our Nation Bakery   Jos
14. DE-Zenith Bakery Ltd   Zarazon
15. Adang Poultry Farm
16. Sniper DDVP Insecticides Ltd
17. Plangnang Doughnuts & Wedding Cakes   Bukuru
18. Integrated Business Consults
19. Elim Table Water
20. Afroeastern Commodities Nig. Ltd
21. Baltu Printing Press   Jos
22. International Centre for Accelerated Development
23. Oxfoxy Interior Decorations
24. Beauty Soap Making Ltd   Rukuba Road
25. Queensway Aluminum Ltd
26. Danjuma Upholstery Shop   Jos
27. Samco Palm Sandals & Shoe Making   Garkawa
28. Emmanuela Food & Beverages Ltd
29. Aderonke Bakery Ltd
30. Emenoeli Fashion Boutique   Jos
31. Detau Palm Oil local Processing   Ba'ap
32. Linkage Iron Investment Ventures
33. Ammasco Food & Beverages Restaurant   Binchi
34. Achison Bookshop Nig. Ltd
35. Zicco Mechanical Workshop
36. Adoka & Milling Company Ltd   Bukuru Bye Pass
37. Jacky Woodwork Workshop   Jos
38. Alisco Digital Photo Studio
39. Errasmus Poutry Farm
40. Ndubisi Computer Wares   Bukuru
41. Bamidele Recording Studio   Nassarawa
42. Panam Music World   Jos
43. Golbi Nigeria Company
44. Bulus Welding/Iron Fabrication

45. Alagbede Nigeria Ltd   Rikkos
46. Nkiruka Welding & Metal Works   Bussa Buji
47. Amo Feed Mill Ltd
48. Elephant Chemical Industry Ltd
49. Maryam Food & Beverages Ltd   Barkin Ladi
50. Fobur Millennium Printing Press   Jos
51. Bozak Int'l Investment Ltd
52. Okay Electricals Ltd   Dengi
53. Abisco Tailoring Services   Kanam
54. Glady's Fashion Design Ltd   Bokkos
55. Godwin Uju Enterprises Ltd
56. Dangal Poultry Farm,   Bukuru
57. Daily Star Bakery Ltd   Dadin Kowa
58. Dashik Motel Ltd   Dadin Kowa
59. Nanklin Beauty Saloon   Kwa
60. Nandi Hair Care Saloon   Garkawa
61. Ashi Food & Beverages Ltd
62. Achinge Mike Block Industry   Farin Gada
63. Dodo Printing Press   Rukuba Road
64. Brown Synergy International
65. Chukwudi Bookshop Centre
66. D. J Bangs Studio Recordings   Abattoir
67. Elipse International Solutions Ltd (Mining)
68. Mozez Burnt Bricks Ltd   Naraguta
69. Ballanson Building Products Ltd
70. Ndumere Electrical Equipment Ltd
71. Dara Investment Ltd
72. Mangai Fish Farm   Jos
73. Adankai Plastic Products Ltd   Jingre
74. SamDang Ceramic Products Ltd
75. Hakams Investment Ltd (Fruit Drinks)   Dogon Karfe
76. Gyang Automobile Workshop
77. Sauki Leather Works Ltd
78. Blessing Food &Beverages Ltd
79. Idoko Pharmaceuticals Ltd
80. Femi Fast Foods Ltd   Jos
81. Olubenga Poultry Farm Ltd
82. Mangalis Interior Upholstery Ltd
83. Collinson Barbing & Saloon   Kwa
84. Dagwom Farms Ltd
85. Royce Plastic Products   Riyom
86. Abusco Food Restaurant
87. DanAbese Textile Product Ltd
88. Uche construction Materials
89. Chizutere Tilting Materials
90. Lindel Bureau De Change Ltd

91. Ifeanyichukwu Roofing Materials Ltd
92. Chiagozie Tilting Products Ltd
93. Chibuike Construction Materials Ltd
94. Ibekwe ventures Ltd   Jos
95. Ikenna Construction Materials
96. Kelechi Tilting Product Ltd
97. Ndubueze Roofing Products Ltd
98. Obinna Paper House Ltd
99. Okezie Printing Press Ltd
100. Osinachi Computers Products Ltd
101. Tochukwu Welders & Metal Fabrication
102. Uzochi Roofing Products Ltd
103. Erutrino Nig. Ltd
104. Scolastic Interior Decorations Ltd
105. Shepnang Fast Foods Ltd
106. Rotkang Tailoring Services   Pankshin
107. Riyerikan Barbing Saloon
108. Agyer Doughnuts & Weddings Cakes
109. Chukwuli Fashion Design Shop
110. Brain Wares Ltd (I T Solution)
111. Modern Bookshop Ltd   Jos
112. Hossana Music Studio   Tafawa Balewa Street, Jos
113. Leah Fish Farm Ltd
114. Bestu Poultry Farm Ltd   Mangu Halle
115. Baburawa Hair Cut Saloon
116. Gunza Fish Farm   Mr Alli, Bassa
117. Haske Blessed Block Factory Ltd   Rukuba Road
118. Rieze Fast Food Ltd
119. Ribina Soap Making Centre
120. Nanpin Palm Wine Processing Spot   Chip
121. I. Y & Co Fashion Designers Ltd
122. Me & You Fast Foods Ltd
123. Megap Sachet Table Water Ltd
124. Rayfield Juice Processing Ltd   Rayfield
125. Becky Baking Products Ltd   Tudun Wada, Jos
126. Mankang Ginger Processing Ltd
127. Chi – chi Cookies Ltd
128. Andat Barbing Saloon
129. Hillary Bakery Ltd
130. Ladi Food Restaurant   Jankasa, Jos East
131. Smart Web Nigeria Ltd (Internet)
132. Winifred Tailoring Services
133. Regan Beauty Saloon
134. Jakadiya Borehole Drillers Ltd   Jos
135. Babayo Automobile Workshop   Bauchi Road

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136. Plankyes Electrical Workshop
137. Bitrus Motor Engineering Works   Bauchi Ring Road, Jos
138. Dunkyes Battery Maintenance Workshop
139. Florence Food & Beverages Ltd
140. Iliyasu Auto Mechanic Workshop
141. Cle &Sons Auto Engine Drillers   Dilimi, Jos
142. Mr Biggs Business Venture Ltd
143. NASCO Household Products Ltd   Anglo - Jos
144. Virginedge Nigeria Ltd
145. Bomboy Welding & Metal Works
146. Stevenson Group of Company   Jos
147. Tiny Tots Day Care Ltd
148. Nana Ngolu Olive oil Ltd   Pankshin
149. Dunkang Groundnut oil Processing Business   Dengi
150. Usman M'hamed G/nut oil Processing   "   Dengi
151. Ogah Investment Ltd (Fruit Drinks)   Dadin Kowa
152. Fine Boy Yogurt Ltd
153. Uncle-J Inverter Installations   Garkawa
154. Uncle-B Photo Studio
155. Yamsat Farm Products Ltd   Kurgwi
156. Viva Nylon Ltd
157. Tin City Waste Management   Jos
158. Elephant Matches Ltd
159. Magdalene Frozen Food Ltd   Bukuru
160. Larson Food & Beverages Nig. Ltd   Pilgani
161. Taslat Investment Nig. Ltd
162. Erasco & Co Rental Services
163. Debris Aluminum Company
164. Gabriella General Aluminum Works   Dilimi
165. Twins Buttered Bread Bakery   Jenta Adamu
166. Nani Local Brewing Investment   Alheri
167. Wet-wet Local Brewing Investment Ltd   Mangun
168. Master Feed Mill Ltd
169. Vital Feed Ltd
170. Sam Pati Food Processing Mill   Rayfield Road
171. Adubok Carpentry Workshop
172. Danja Old School recording Studio
173. Equity Christian Ventures
174. Danlami Digital Photo Studio
175. Roselyn Beauty Care Saloon
176. Baba B' Auto Metal Cast Workshop   Dilimi
177. Joe-K Automobile Workshop   Farin Gada
178. Bob D. K Upholstery Workshop
179. Goddy Poultry Farms Ltd
180. Bebe – K Recycled Clothes Ltd
181. Nankyer Doughnuts & Wedding Cakes

182. Azubike Wedding Decorations & Others Ltd
183. Stevenson Inverters Installation Ltd
184. Solo & Co Construction Materials Ltd
185. Lucy Fibres Nig. Ltd
186. Adbulwahab Electrons Ltd   Bauchi Road
187. Remi Farms Ltd
188. Amanna Poutry Farms Ltd   Babale
189. Alhamdu Second Hand Clothes Dealers   Katako
190. Hamisu Isa Farms Ltd
191. Ogu Metal Fabrication Ltd
192. Emeka Welding & Metal Works Ltd
193. Chrisantus Upholstery workshop Ltd   Ba'ap
194. Dabagal Computer Accessories Ltd
195. Donatus Bookshop Nig. Ltd
196. Amanda Food & Beverages Ltd
197. James Andok Quality Blocks Industry Ltd   Bida Bidi
198. Kazali Investment Ltd (Fruit Drinks)
199. Aminci Electronics Ltd   Bauchi Road
200. Zumunta Frozen Foods Ltd
201. Lady G Food & Beverages Restaurant   Alheri
202. Mummy's Kitchen Food Restaurant
203. Newsgate Publishers Ltd
204. City Watch News Publishers
205. Orlando School Chalk Producers Ltd
206. C.I.O & Sons Enterprise
207. Orit Products Ltd   Zaria Road
208. Sati Electrical Products Ltd   Shendam
209. Oasis Bakery Ltd
210. Kemi Tailoring Fashion Ltd
211. Tessy Restaurant & Bar Ltd
212. K – Rock Restaurant & Bar Ltd
213. Sunshine Bakery Ltd   Tunkus
214. Amazing Grace Fast Foods Ltd
215. Likita Block Industry   Heipang
216. Amarachi Fashion Collection Ltd
217. Lamed Pharmacy Ltd   Mangu
218. Dilimi Pharmacy Ltd   Jos
219. Sharon Rose Pharmaceuticals Ltd
220. Little Angels Day Care Centre
221. Blue Whales Microfinance
222. Wilme Welding & Metal Works   Shiwer
223. Wilberforce Publishers Ltd
224. Longkat Block Factory   Chip
225. Dorcas Restaurant & Beverages Ltd
226. Achoru Associates Ltd
227. Ishoya Sachet Table Water Ltd

228. C & T Fast Foods Ltd
229. Southan Fried Chicken Ltd
230. BTO Fast Foods Ltd   West of Mines, Jos
231. Mac-Dons Metal Works Ltd
232. Lady G, Restaurant & Bar
233. Gyangzi Panel Beating Workshop   Sparking Junction
234. Fazing Painting Workshop
235. Dachollom Automobile Workshop
236. Dachung Painting Workshop
237. Bok Panel Beating Workshop
238. Andoka Borehole Drillers Ltd
239. Fancy Photo Studio & Events Centre   Hwolshe
240. Umuren Beauty Saloon
241. Felicity Cosmetic Shop
242. Esty Beauty Care Saloon
243. Mohammed Sanni Farms Ltd   Babale
244. Dapiya Farms Ltd   Mangu
245. Yakzum Dairy Farm Ltd
246. Nimsel Poultry Farm Ltd
247. Dakwal Welding, Fabrication & Metal Works
248. Zitta Drillers Ltd
249. Appolonia Cosmetic Saloon
250. Polina Tailoring Shop
251. Halima Food & Beverages Restaurant   Gindiri
252. Hwolshe Medical Centre Ltd
253. Ifesinachi Clinical Equipment Ltd
254. Nimchak Investment Ltd
255. Brytex Automobile Workshop
256. Angulu Panel Beating Workshop
257. Arin Fast Food Ltd
258. Ayuba Agada Panel Beating Workshop   Vom
259. Valentina Food & Beverages Restaurant
260. Tutu Beauty Care Saloon
261. Austino Cosmetic Saloon
262. Bristol Principal Partners
263. Engel Fashion Designers Services Ltd
264. Eugine Poultry Farm Ltd   Rukuba Road, Jos
265. Lar Construction Materials Ltd
266. Bature Beauty Care Saloon Ltd
267. Kusuk Tailoring Services Ltd
268. Balogun & Sons Printing Press
269. Makafan & Son Publishers Ltd
270. Summit Restaurant & Beverages Ltd
271. Sonei Medical Equipment Ltd   Rwang Pam
272. Christabel Cosmetic Centre
273. Tozokaji Burnt Bricks Ltd

274. Giddy Barbing Hair Care Saloon
275. Yinka Electrical/Electronic Ventures
276. Dayo Investment Ltd (Motor Vehicle Parts)   Farin Gada
277. Lincel Automobile Workshop
278. Anneshon Stone Crushers Ltd
279. Sarkin Yamma Poutry Farms Ltd
280. Yadico Investment Ltd
281. Chiroma Computer Accessories Ltd
282. Duguza Aluminum Ltd
283. Fefurr Block Indutry Ltd
284. Kushim Tailoring Shop Ltd
285. Azikang Food Restaurant
286. Shaiubu Tin Mining Company Ltd
287. Nigeria Mining Corporation, Jos
288. Fewir Block Industry Ltd
290. Misas Diden Fashion Designers Tailors
291. Kadidin Karak Food Restaurant
292. Igyem Frozen Food Ltd
293. Samchi Beautification Garden Ltd
294. Darlington Boutique Collections Ltd
295. Gershon Construction Materials Ltd
296. Dashonnong Electricals Ltd
297. Nyako Computer Accessories Ltd
298. Dimka Building Materials Ltd
299. Top Taste Bakery Ltd
300. Maria Farms Ltd
301. Tinna Hair Dressing Saloon   Algadama
302. Shally Tailoring Shop   Dankang
303. Daden Fish Farm Ltd
304. Fuandel Investment Ltd (Crushers)
305. Shokky Fashion Designers Ltd
306. Emmily Interior Decoration Ltd   Sabon Barki
307. Ziccoly Juice Making Factory   Federal Lowcost
308. Pamtronics Nig. Ltd   Rayfield
309. Sheba Carpentry Workshop   Heipang
310. Bobby Stone Crushers Ltd   Mista-ali

Appendix III: Observation Guide for MSEs on Innovation

No observation guide	Yes	No
Social media pages		
use websites		
Modern machines		
Use of Applications		

Appendix IV: Permit Letter

GOVERNMENT OF PLATEAU STATE

OFFICE OF THE SECRETARY TO THE GOVERNMENT OF THE STATE
CABINET OFFICE, OLD GOVERNMENT HOUSE
RAYFIELD, P.M.B. 2055 JOS - NIGERIA

Our Ref: SGS/EDU/87/VOL.I/209

Your Ref: _____

Date: 14th November, 2019

TO WHOM IT MAY CONCERN

RESEARCH PERMIT
RE: DABO STEVE AZI (HD413-C004-4328/2015)

The above named candidate is a PhD Entrepreneurship student at Jomo Kenyatta University of Agriculture and Technology, Kenya, who has applied for a permit to enable him conduct a research on *"Role of Entrepreneurial Characteristics and Micro and Small Enterprises Contribution in Poverty Alleviation in Plateau State, Nigeria"*.

I am directed to convey to you the approval of the Secretary to the Government of the State allowing him to conduct the research in Plateau State, Nigeria. Kindly render any assistance to him that will enable him carry out the research successfully, please.

ISTIFANUS IZANG
Chief Executive Officer
for: Secretary to the Government of the State