

## **EFFECT OF SKILLS DEVELOPMENT ON THE OPERATIONAL EFFICIENCY OF SMALL AND MEDIUM ENTERPRISES IN KEBBI STATE, NIGERIA**

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Received: 27/12/2025

Accepted: 10/01/2026

Published: 28/01/2026

DOI - <https://doi.org/10.61421/IJSSMER.2024.4101>

### **ABSTRACT**

This study examines the effect of skills development on the operational efficiency of small and medium enterprises (SMEs) in Kebbi State. The study population consisted of 820 registered SMEs from which a sample of 269 SMEs was determined using taro Yamane (1967) formula. Primary data was collected through structured questionnaires designed to gather quantitative data from SMEs owners/managers. The data was analysed using descriptive statistics (mean, frequency, and percentage) to summarise the data and inferential statistics (multiple regression analysis). The study findings revealed that Skills Development ( $B = 0.006$ ,  $p = .920$ ) was not statistically significant, suggesting that simply improving skills may not directly enhance SME operational efficiency; other important factors like technology adoption ( $B = 0.566$ ,  $p < .001$ ), awareness and motivation ( $P = .001$ ), and access to finance ( $P = .001$ ) also contribute significantly. The study recommends that Strengthening Technology Infrastructure and adoption will help SMEs automate, scale up their production, and effectively compete. Stakeholders (the Federal and State Government Agencies as well as NGOs) should offer more resolute support for digital tools and innovative platforms. In conclusion, the rejection of the null hypothesis, which states that skills development has no significant effect on operational efficiency at the 5% significance level, confirms the relevance of entrepreneurship development programmes in the operational efficiency of small and medium enterprises. Technology is the most significant factor, though the effectiveness of entrepreneurship development programmes varies depending on their components.

**Keywords:** Skills Development, Operational Efficiency, Entrepreneurship, Entrepreneurship Development Programmes, Small and Medium Enterprises.

### **INTRODUCTION**

Entrepreneurship Skills Development Programmes (ESDPs) are carefully designed to foster and develop entrepreneurial skills in participants, which in turn encourages them to start, run, and grow their own businesses. The impact of entrepreneurship development Programmes on the core areas of entrepreneurship advancement, knowledge and skills development, awareness and motivation, innovation and market adaptability, access to capital and networking opportunities, enhanced business performance, job creation, and economic growth can be used to gauge their effectiveness. Entrepreneurship Skills Development Programmes are purposefully created to play a crucial role in fostering the growth and sustainability of Small and Medium Enterprises (SMEs), which are widely recognized as the backbone of many economies. The goal of entrepreneurship skills development Programmes is to influence entrepreneurs' attitudes, behaviours, and thought processes by providing a theoretical and practical basis for entrepreneurial concepts.

The Small and Medium Enterprises Development Agency (SMEDAN), Bank of Industry (BOI), National Information Technology Development Agency (NITDA), Nigerian Export Promotion Council, Nigeria Investment Promotion Commission (NIPC), Anchor Borrowers Program, Government Enterprise and Empowerment Program (GEEP), and other organisations and initiatives were established in Nigeria to support the growth of entrepreneurship by making it easier for small and medium enterprises to access funding, training, and other essential resources. (Abdullahi & Usman, 2021)

By enhancing business management abilities, encouraging innovation, and granting access to resources and markets, entrepreneurship development programmes can greatly increase the operational efficiency of small and medium-sized enterprises (SMEs). These programmes provide business owners the information and skills they need to successfully run their businesses, adjust to changing market conditions, and compete favourably.

Based on the above, this present study investigated the effects of entrepreneurship development programmes on the growth of small and medium enterprises in Kebbi State. This study is structured into five sections. Section one gives the introduction followed by literature review. The third section discusses the results, while the fifth section is the recommendation and conclusion of the study.

Following an understanding of the roles and effects of entrepreneurial development programmes on the performance of Small and Medium Enterprises (SMEs) and the economic growth of industrialised nations, there has been a growing effort to adopt such programmes (Ayegba & Omale, 2016). Various levels of government are executing programmes aimed at enhancing the growth of Small and Medium Enterprises (SMEs) in Nigeria; however, these initiatives have not produced the anticipated outcomes. Numerous managers and proprietors of small and medium enterprises in Nigeria lack the requisite skills and knowledge to effectively run these organisations.

Okoli et al. (2022) studied the relationship between entrepreneurship training and business growth among SMEs in Southeast Nigeria. The study emphasises the necessity for additional research to gain a clearer understanding of how Entrepreneurship Development Programmes (EDPs) impact Kebbi State, considering the variations in culture and entrepreneurial orientation. The research gaps expose the lack of consideration for entrepreneurs who performed well without training, indicating a limitation in the scope of the study and suggesting the need for future research to explore the effect of Entrepreneurship Development Programmes (EDPs) on a broader range of entrepreneurs.

Majority of the previous studies such as Nguyen et al. (2020), Godfrey (2022), Olakunle et al. (2022) and Veronika (2023) mainly focused on entrepreneurship development programmes in Asia and South African countries as well as Southern part of Nigeria. This creates a geographical gap, which this study seeks to fill by assessing the effect of entrepreneurship development programmes (Skills development, Access to Finance, Technology adoption and Awareness and motivation), on the growth (operational efficiency) of Small and Medium Enterprises (SMEs) in Kebbi State.

The primary objective of this study is to examine the effect of entrepreneurship development programmes in fostering the growth of Small and Medium Enterprises (SMEs) in Kebbi State. However, the specific objective is to determine the extent to which skills development affects the operational efficiency of Small and Medium Enterprises (SMEs) in Kebbi State.

## **LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **Introduction**

This section provides conceptualisation of small and medium enterprises (SMEs), challenges faced by small and medium enterprises (SMEs) in Nigeria, government policies and support programmes for SMEs, the concept of entrepreneurship, entrepreneurship development programmes (EDP), components of entrepreneurship development programmes (EDP), the importance of EDP in developing economies, sociocultural factors influencing entrepreneurship in Nigeria, empirical review, theoretical framework, and study gaps.

## **Conceptual Review**

This subsection reviews the various concepts in the study with a view to understanding various intellectual submissions by different scholars.

### **Concept of Entrepreneurship**

Entrepreneurship is the ability and readiness to develop, organise, and run a business enterprise, along with any of its uncertainties, to make a profit. The most prominent example of entrepreneurship is the starting of new businesses.

### **Entrepreneurship Development Programmes (EDPs)**

Entrepreneurship Development Programmes (EDPs) are structured and coordinated initiatives aimed at enhancing the skills, capabilities, and resources of aspiring and existing entrepreneurs to foster the creation, management, and growth of businesses. EDPs serve as catalysts for entrepreneurial activities by providing individuals with the knowledge, competencies, and support mechanisms necessary to successfully establish and operate small and medium-sized enterprises (SMEs). The fundamental objective of these programmes is to stimulate entrepreneurship as a vehicle for economic development, job creation, and innovation, particularly in emerging economies (Mason & Brown, 2014).

### **Components of Entrepreneurship Development Programmes (EDPs)**

**Entrepreneurship Training:** Training is a central component of EDPs, focusing on building the entrepreneurial skills and competencies needed to start and manage a business. Training modules typically cover essential aspects of entrepreneurship, such as business planning, financial management, marketing, legal requirements, and strategic decision-making. This educational aspect of EDPs aims to equip participants with both theoretical knowledge and practical skills, which are critical for navigating the complexities of entrepreneurship (OECD, 2019). Training may also be tailored to specific industries or sectors, reflecting the unique challenges and opportunities within those fields.

**Mentorship and Coaching:** Mentorship and coaching are often integral to Entrepreneurship Development Programmes (EDPs), providing entrepreneurs with personalised guidance and support. Experienced mentors can offer invaluable advice, share industry insights, and help entrepreneurs develop their ideas into viable business ventures. Mentorship fosters confidence and resilience in entrepreneurs, enabling them to overcome challenges and make informed business decisions. Research indicates that mentorship increases the likelihood of business success by helping entrepreneurs avoid common pitfalls (Ribeiro-Soriano, 2017).

**Access to Finance:** A critical component of Entrepreneurship Development Programmes (EDPs) is facilitating access to finance, which is one of the most significant barriers to entrepreneurship, particularly in developing economies. Entrepreneurship Development Programmes (EDPs) often include initiatives that help entrepreneurs secure funding, such as grants, loans, microcredit, or venture capital. By partnering with financial institutions, Entrepreneurship Development

Programmes (EDPs) create avenues for participants to access the financial resources necessary to start or scale their businesses. In addition, many programmes provide financial literacy training to help entrepreneurs manage funds effectively (World Bank, 2020).

**Networking Opportunities:** Entrepreneurship Development Programmes (EDPs) also emphasise the importance of networking by creating platforms where entrepreneurs can connect with peers, investors, suppliers, and customers. These networking opportunities facilitate the exchange of ideas, foster collaboration, and provide access to new markets. Social capital, which is built through networking, is essential for business growth and can help entrepreneurs overcome challenges such as limited market access and resource constraints (Zhao & Aram, 1995).

**Support Services:** Continuous support services are another critical component of Entrepreneurship Development Programmes (EDPs). These services include legal advice, business consulting, marketing support, and technology adoption assistance. Support services are particularly vital in the early stages of business development when entrepreneurs face uncertainty and require expert guidance. Studies have shown that Entrepreneurship Development Programmes (EDPs) that provide ongoing support services enhance business survival rates and long-term success (Kuratko & Morris, 2018).

### **Skills Development**

Skills development is the process of learning, improving, and developing skills that make it easier for someone to do things well in their personal, professional, and social lives (International Labour Organisation [ILO], 2020). It includes both hard skills, like programming or running machinery, and soft skills, like working together and talking to people (World Bank, 2019). Skills development is important for getting a job, being productive, and helping the economy grow in a world that is always changing (United Nations Educational, Scientific, and Cultural Organisation [UNESCO], 2020).

Developing skills is a key part of closing the gap between what schools teach and what employers want. The Organisation for Economic Co-operation and Development (OECD) says that countries with strong skill development programs have lower unemployment rates and higher levels of innovation. Also, people need to keep learning new skills and improving their old ones because technology is changing so quickly and more jobs are being automated (World Economic Forum [WEF], 2020). Skills development is important, but some problems, like inadequate funding, not having access to good training, and not matching the skills taught with what businesses need (WEF, 2020), are militating against its attainment. Also, women and people who live in rural areas, who are often in the minority, don't have many chances to learn new skills (World Bank, 2019).

### **Operational Efficiency**

Operational efficiency is the ability of small and medium enterprises (SMEs) to get the most out of their resources while minimising waste and maximising output (OECD, 2019). It is essential for staying competitive, making money, and growing, especially in places where resources are limited (World Bank, 2020). Improving operational efficiency can help small and medium enterprises save money, make customers happier, and grow more easily (McKinsey & Company, 2021).

### **Small and Medium Enterprises (SMEs)**

Small and Medium-sized Enterprises (SMEs) are the backbone of many economies, driving innovation, employment, and economic growth. They are defined based on different criteria, such as the number of employees, annual turnover, and asset base, which varies from country to country

and sector to sector. The World Bank and other global institutions often classify SMEs based on financial metrics and workforce size. SMEs are typically characterised by their smaller scale of operations compared to larger enterprises, as well as their more localised market focus and ownership structure.

There is no universally accepted definition of SMEs, as it varies according to institutional guidelines and national policies. The European Union, for instance, defines SMEs based on their number of employees and turnover, or balance sheet total. According to the EU definition, either a small enterprise has fewer than 50 employees and an annual turnover or balance sheet total not exceeding €10 million. A medium-sized enterprise has fewer than 250 employees and either an annual turnover not exceeding €50 million or a balance sheet total not exceeding €43 million (European Commission, 2020). However, in many developing countries, thresholds that are more modest often define SMEs, reflecting the overall economic context.

The World Bank classifies SMEs based on the number of employees, total assets, and annual sales. Generally, enterprises with fewer than 300 employees and an annual turnover below \$15 million are considered SMEs (World Bank, 2019). National governments often tailor their definitions to the unique characteristics of their economies. For example, in Nigeria, SMEs are defined as enterprises with fewer than 200 employees and an annual turnover of less than 500 million Naira (Central Bank of Nigeria, 2019).

## **Empirical Review**

In this section, the relevant previous studies are reviewed, the result findings of each study, the methods deployed as well as the research gap of each research was reviewed.

Chalenco and Marion (2024) conducted a study titled “Size and financing of external growth strategies among small and medium enterprises: The research analysed the effects of size on the financial decisions of unlisted Small- and Medium-sized Enterprises (SMEs) engaged in external growth, focusing on a sample of 259 French SMEs that undertook external growth investments. It discusses the necessity of equity raising for financing external growth, particularly in consolidating sectors, where operations can be financed partly by share-based payments, allowing target owners to remain shareholders and benefit from improved performance.

The research found that the size of small and medium enterprises (SMEs) significantly effects their financial decisions when engaging in external growth, with larger SMEs better able to overcome financial constraints associated with their size, thereby accelerating their growth trajectories. The study does not specifically address the potential effect of external growth strategies on the long-term sustainability and competitiveness of small- and medium-sized enterprises (SMEs). The research does not delve into the potential challenges or risks associated with equity raising as a financing method for external growth among SMEs.

Prasannath, et al., (2024) studied the effect of government support policies on entrepreneurial orientation and SME performance. The study conducted a systematic literature review using the PRISMA methodology to synthesize the understanding of how different forms of government support policies (GSPs) relate to and effect the entrepreneurial orientation (EO) and performance of small and medium enterprises (SMEs). Thematic and semantic analyses were employed, utilizing computer-assisted data analysis software (NVivo 12 and Leximancer 4.5), to categorize GSPs as direct and indirect support policies, with financial and nonfinancial subcategories, and to depict their pathways of influence on SMEs' EO and performance.



The study revealed a research gap in understanding how different forms of government support policies (GSPs) effect both the entrepreneurial orientation (EO) and performance of SMEs simultaneously, indicating a need for further investigation into the specific mechanisms and pathways through which GSPs influence SME outcomes. Another research gap identified is the variation in the direct effect of GSP on EO based on sector, SME growth-intention, and type of support policy, suggesting a need for more in-depth studies to explore these nuances and tailor support policies accordingly for different SME contexts.

Godfrey, et al., (2022) empirically assess on how government policies influenced the performance of the SMEs in Zimbabwe: The study employed a mixed research method following a sequential exploratory strategy, which involved both qualitative and quantitative research methods. The study found that while the government policies were well-crafted to support SMEs, the main limitation was the ineffective communication and implementation of these policies, which resulted in a significant lack of effect on the performance of SMEs.

The study found that while the Zimbabwean government developed sound policies aimed at improving the performance of SMEs, the main challenge was the ineffective communication and implementation of these policies, which resulted in their insignificant effect on SME performance. The information about the policies was primarily communicated to an elite group and experts but did not effectively reach the SME implementers. The research indicated that the poor performance of SMEs in Zimbabwe is largely attributed to the government's failure to communicate its intentions and policies to the implementers, leading to a negative ripple effect across the entire economy. The findings suggest a need for the government to re-focus and create a new strategic framework that includes all stakeholders in the SME sector.

Okoli and Anugwu, (2022) studied “Uncovering the Relationship between Entrepreneurship Training on Business Growth among SMEs in Southeast Nigeria”. The study found that entrepreneurship training has a positive effect on the business growth of SMEs in Southeast Nigeria. The research concluded that further training for SMEs should be based on the availability and relevance of training needs and programmes to enhance business competitiveness and industry growth. The study utilized a survey procedure to collect data from two hundred and fifty (250) small businesses (SMEs) in Southeast Nigeria. Data collection was done through questionnaires, and the analysis was conducted using Ordinary Least Square Regression to examine the relationship between entrepreneurship training and business growth among SMEs in the region. The study does not delve into the specific types of entrepreneurship training programmes that were most effective in contributing to the business growth of SMEs in Southeast Nigeria. The study does not explore the potential challenges or limitations faced by SMEs in implementing entrepreneurship training programmes and how these factors may affect the overall business growth in the region.

Gunawardana and Bandara (2021) studied the “Effect of Entrepreneurship Development Training Programmes on Business Growth of SMEs”, the research findings indicate a positive effect of business knowledge and practices, business performance, and psychological indicators on business growth of Small and Medium-scale Enterprises (SMEs) in the Nuwara Eliya district in Sri Lanka. However, the findings also show that there is a positive but not significant effect of business knowledge and practices on formalization, and a negative and not significant effect of psychological indicators on increases in investment. The research in this study followed a deductive research approach, starting with designed hypotheses and testing existing theoretical knowledge. The study utilized the descriptive research method, which focuses on describing the characteristics of the population or phenomenon being studied, rather than delving into the reasons behind them. The research identified a gap in the literature regarding the effect of Entrepreneurship Development

Training Programmes (EDTP) on business growth in the Sri Lankan context, indicating the need for further studies to better understand the drivers of firm growth in this specific setting. Another research gap exposes lack of consideration for entrepreneurs who performed well without training, indicating a limitation in the scope of the study and suggesting the need for future research to explore the effect of EDTP on a broader range of entrepreneurs.

Fairlie (2021) study evaluating entrepreneurship training: How important field experiments are for estimating effects. The study compares nonexperimental and experimental methods for evaluating the effect of entrepreneurship training programmes, utilizing data from the Growing America through Entrepreneurship field experiment, which provides a large sample of study participants. Nonexperimental estimates are derived from a control group and utilize a rich set of controls, including unobservable characteristics such as previous family business experience, credit problems, and personality traits, while experimental estimates indicate null effects on business outcomes.

The study found a significant discrepancy between experimental and nonexperimental estimates of the effect of entrepreneurship training programmes, indicating a potential gap in understanding the true effect of these programmes. While experimental estimates show null effects on business outcomes, nonexperimental estimates suggest substantial positive effects, raising questions about the reliability and validity of nonexperimental methods in this context. There is a need for further exploration of the characteristics and factors that contribute to the differences in outcomes observed between experimental and nonexperimental evaluations. The study mentions the use of rich controls, including unobservable characteristics like family business experience and personality traits, suggesting that more research is needed to identify which specific factors may influence the effect of entrepreneurship training programmes.

Carl (2014) studied “Entrepreneurs and Entrepreneurship in Developing Countries”. The study discovered the importance of entrepreneurship in driving economic growth and development in developing countries, specifically focusing on Nigeria. It discusses the historical context of entrepreneurship development in Nigeria, noting the late start due to colonial influences and the subsequent growth of private businesses in various sectors like telecom, transport, hospitality, music, film, and food processing with government support. The study examines the importance of entrepreneurship as a catalyst for economic growth and development in developing countries, specifically focusing on Nigeria. It found various governmental agencies established in Nigeria to support entrepreneurs, such as the National Directorate of Employment (NDE) and the Small and Medium Enterprise Development Association of Nigeria (SMEDAN) and discusses the effect of government support on entrepreneurship activities in the country. The study indicated the importance of government support for entrepreneurs in Nigeria, but it does not delve into the challenges or limitations faced by these governmental agencies in effectively supporting entrepreneurship. While the study discusses the growth of entrepreneurship in Nigeria and the government's role in promoting it, there is a lack of analysis on the long-term sustainability and scalability of these entrepreneurial activities in the country.

The empirical review shows that the size of a business, its ability to get financing, supportive policy environments, and targeted entrepreneurship development all work together to affect the growth of small and medium enterprises. Larger businesses tend to be better at getting around financial obstacles to growth, and government policies that are well designed and well communicated can help businesses be more entrepreneurial and do better. Training interventions may stimulate business growth, but their effectiveness depends on contextual relevance, delivery quality, and thorough evaluation. However, there are still big gaps in our understanding of how these growth

drivers will last overtime and how they work together in different economic and sectoral settings. To create integrated strategies that not only help small and medium enterprises grow but also make sure they stay strong and competitive in the changing global economy, these gaps need to be filled.

### **Theoretical review**

Theoretical frameworks form the foundation of academic research, guiding the inquiry and help researchers to make sense of empirical data within established concepts. Studies on entrepreneurship development programmes (EDPs) and the growth of small and medium-sized enterprises (SMEs), is of multidimensional theoretical perspectives which are applied in understanding the dynamics of entrepreneurship, enterprise development, and the conditions that foster the growth of Small and Medium Enterprises (SME). The theoretical reviewed explored key theories and models that have been influential in understanding the relationship between entrepreneurship development programmes (EDPs) and growth of Small and Medium Enterprises (SME)., include different fields such as economics, psychology, sociology, anthropology, and management among others as the sources of these theories.

**Classical Theories of Entrepreneurship.** The classical theory championed the advantages of unregulated commerce, specialization, and market competitiveness' ess (Ricardo, 1817; Smith, 1776). This theoretical model advanced during the industrial revolution in Britain in the mid-18th century and maintained its effect on economic thought until the 1830s. The classical school of thought articulated the crucial role of the entrepreneur in the processes of manufacturing and the distribution of goods within a competitive marketplace (Say, 1803). Scholars of the classical tradition systematically classified production into three fundamental categories: land, capital, and labour.

The classical economic theory has faced substantial critique. The theorists inadequately addressed the transformative disruptions instigated by entrepreneurs throughout the industrial period (Anjum, 2022). The Schumpeterian approach defines entrepreneurship broadly as the innovative exploration and exploitation of untried technological possibilities or the daring implementation of a new and revolutionary production process. It places great emphasis on the crucial functions of constant innovation and calculated risk-taking, rather than solely on the individual assuming such dynamic roles.

In conclusion, entrepreneurship is a courageous endeavour that demands individuals to embrace uncertainty, make tough decisions, and take accountability for their actions. It is a path that requires a unique set of skills, a burning passion, and an unwavering belief in one's abilities. By embracing the uncertainties of the future and embracing their "managerial ability," entrepreneurs have the power to generate profits and create significant effect, ultimately shaping the economic landscape. (Zellweger & Zenger, 2023)

### **Neo-Classical Theory**

The neo-classical framework materialized as a critical response to the classical framework, positing that economic phenomena could be distilled into instances of pure exchange, demonstrate an optimal ratio, and transpire within a fundamentally closed economic system. The economic apparatus consists of participants engaged in exchanges, the actual transactions themselves, and the ramifications of the outcomes of these exchanges on other market participants. The imperative of exchange, coupled with the diminishing returns on marginal utility, provided sufficient impetus for entrepreneurial endeavours within the neoclassical paradigm (Murphy, Liao, & Welsch, 2006).



The neo-classical postulates encountered significant scrutiny. Primarily, the aggregate demand approach neglects the individual distinctiveness inherent in entrepreneurial pursuits. Furthermore, neither the utility derived from usage, nor the trade value adequately encapsulates the prospective worth of the resultant innovation. Additionally, the rational distribution of resources inadequately addresses the complexities intrinsic to market-oriented systems. The fourth contention posited that performance metrics based on efficiency do not incorporate elements of creativity or heterogeneous outputs.

It further contends that established means/ends and the possession of perfect or semi-perfect information cannot adequately characterize the nature of uncertainty. In addition, the reality of perfect competition restricts the development of innovation and the fostering of entrepreneurial engagement. The fifth consideration suggested that, within a market economy, the precise monitoring of all inputs and outputs remains an unattainable objective. Ultimately, entrepreneurial pursuits exert a deleterious influence on the organized framework of an economic system.

### **Modern Theories of Entrepreneurship**

This revolutionary theory redefines entrepreneurship by harmonizing economic competition, market power, and the diversity of innovative ideas. It indicated two key aspects. The first aspect is the Economic Growth Catalyst, Entrepreneurship drives global economic expansion by fostering innovation, creating jobs, and advancing societal progress. While the second aspect is Capital Development, entrepreneurs strategically build and deploy capital, generating wealth and sustainable business growth while adding socio-economic value.

Successful entrepreneurship depends on the coordinated interaction of employees, resources, markets, and societal structures (Dorschel, 2022). Beyond financial gains, entrepreneurs create transformative value through innovation, risk-taking, and efficient resource management. Unlike previous theories, this new approach adopts a positive economic perspective, emphasizing entrepreneurship's potential to unlock progress and inspire future generations to build a more prosperous world.

What truly sets the new theory of entrepreneurship apart from its predecessors is the transformative shift in perspective, as it now assumes the form of a positive economic theory. With this imagination, the role of entrepreneurship is no longer viewed through a lens of scepticism or doubt but rather through a lens of boundless optimism, recognizing its inherent potential to unlock unimaginable possibilities and spearhead strides on the path of progress. By illuminating the myriads of ways entrepreneurship influences and shapes our economic landscapes, this evolved theory empowers and emboldens future generations of entrepreneurs, instilling within them an unwavering belief in the power of their ideas and actions to forge a brighter and more prosperous future.

### **Theoretical framework**

The theory of human capital entrepreneurship presents both strengths and weaknesses, as presented by various studies. One of the primary strengths is its ability to explain the role of education and skills in enhancing entrepreneurial success and firm dynamics. For instance, Queiro's research demonstrates that firms initiated by more educated entrepreneurs tend to be larger at entry and exhibit higher growth, driven by productivity, which points to the role of human capital in firm performance (Queiro, 2022). Similarly, Quadrini et al. find that the managerial skills of entrepreneurs significantly enhance business productivity, particularly for wealth-rich entrepreneurs, indicating that human capital contributes to business efficiency (Quadrini et al., 2019). Furthermore, the integration of human and social capital is crucial, as Schenkel et al. suggest

that systematic efforts to build social capital can support entrepreneurial activities, regardless of technological context (Schenkel et al., 2012). However, the theory also faces significant criticisms. Fix (2018) argues that human capital theory often lacks empirical support and can be vague or based on circular reasoning, which limits its scientific utility in explaining income distribution. Additionally, Murray and Palladino exposes the challenges in effectively developing human capital due to barriers in attention, process, and resources, which can hinder entrepreneurial success (Murray & Palladino, 2021). Moreover, Chen & Antonelli (2020) emphasise the complexity of accessing human capital through social networks, challenging the assumption of strong-tie superiority and indicating the nuanced role of social media and heterogeneous human capital. Lastly, Onyema et al. (2021) suggests that entrepreneurial earnings are highly dependent on job-related human capital, indicating that not all forms of human capital are equally beneficial for entrepreneurship. Overall, while the theory of human capital entrepreneurship offers helpful information about the role of education and skills in entrepreneurial success, it also requires further empirical validation and refinement to address its limitations and enhance its applicability.

## RESEARCH METHODOLOGY

This study adopted a descriptive survey approach to examine the effect of entrepreneurship development programmes on the growth of small and medium enterprises (SMEs) in Kebbi State. The study population consists of 820 registered small and medium enterprises in Kebbi State. A sample size of 269 participants was calculated using Taro Yamane (1967).

The simple random sampling technique was adopted with a view to give every member of the population an equal chance of being selected. Primary data were collected through structured questionnaire designed for the purpose of this study and administered to respondents in the study area. Data gathered is analysed via descriptive and inferential statistics to determine the effect of Skills development, on the Operational efficiency of Small and Medium Enterprises in Kebbi State. Multiple regression Analysis was conducted to assess whether skills development has a significant effect on operational efficiency of SMEs in Kebbi State. The overall model significance for the multiple regression was assessed by the cumulative impact of the independent variables.

## Findings

The results of descriptive statistics on the study variables (dependent and independent variables) are presented. The results include frequency distributions, percentages, means, standard deviations, and standard errors.

**Table 1: Distribution of Respondents based on Gender**

| Gender | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------|-----------|---------|---------------|--------------------|
| Female | 39        | 14.5    | 14.5          | 14.5               |
| Male   | 230       | 85.5    | 85.5          | 100.0              |
| Total  | 269       | 100.0   | 100.0         |                    |

Source: Administered Questionnaire (2025)

Table 1 shows the distribution of respondents based on their gender (sex). Male respondents dominate the sample: 85.5% (n = 230), while females account for only 14.5% (n = 39). This suggests a gender imbalance, possibly reflecting male dominance in entrepreneurial activities in the region.

**Table 2: Distribution of Respondents based on Years in Business**

| Number of Years in Business | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------------------|-----------|---------|---------------|--------------------|
| Under 1 Year                | 19        | 7.1     | 7.1           | 7.1                |
| 1-5 Years                   | 84        | 31.2    | 31.2          | 38.3               |
| 6-10 Years                  | 78        | 29.0    | 29.0          | 67.3               |
| 11-15 Years                 | 38        | 14.1    | 14.1          | 81.4               |
| Over 15 Years               | 50        | 18.6    | 18.6          | 100.0              |
| Total                       | 269       | 100.0   | 100.0         |                    |

Source: Administered Questionnaire (2025)

Table 2 shows the distribution of respondents based on their years of experience in business. The results show that 19 (7.1%) respondents have less than one year of experience in business, 84 (31.2%) respondents have between 1 and 5 years of business experience, 78 (29.0%) respondents have between 6 and 10 years of business experience, 38 (14.1%) respondents have between 11 and 15 years of business experience, and 50 (18.6%) respondents have over 15 years of business experience. These results revealed that most respondents have years of business experience: 1–5 years account for 31.2%, and 6–10 years account for 29.0%. The data shows that most businesses are still in early- to mid-growth stages, potentially explaining the strong interest in support services.

**Table 3: Distribution of Respondents based on Sectors**

| Sectors       | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------|-----------|---------|---------------|--------------------|
| Manufacturing | 48        | 17.8    | 17.8          | 17.8               |
| Retail        | 72        | 26.8    | 26.8          | 44.6               |
| Finance       | 34        | 12.6    | 12.6          | 57.2               |
| Agriculture   | 95        | 35.3    | 35.3          | 92.6               |
| Construction  | 20        | 7.4     | 7.4           | 100.0              |
| Total         | 269       | 100.0   | 100.0         |                    |

Source: Administered Questionnaire (2025)

Table 3 shows the distribution of respondents based on their business sectors. Agriculture leads at 35.3%, followed by retail (26.8%) and manufacturing (17.8%). Emphasis on agriculture aligns with regional development priorities and national economic diversification goals.

**Table 4: Skills Development (SD)**

| ITEMS   | N   | RESPONSES |     |    |    |     | MEAN  | STD   | SE    |
|---|-----|-----------|-----|----|----|-----|-------|-------|-------|
|   |     | SA        | A   | U  | DA | SDA |       |       |       |
| Entrepreneurship Development Programmes (EDP) in Nigeria can be regarded as highly effective business skills development among SMEs | 269 | 103       | 133 | 23 | 10 | 0   | 4.223 | 0.755 | 0.046 |
| Entrepreneurship Development Programmes enhance   | 269 | 96        | 127 | 33 | 9  | 4   | 4.123 | 0.857 | 0.052 |

|   |     |     |     |    |    |   |       |       |       |
|---|-----|-----|-----|----|----|---|-------|-------|-------|
| financial literacy among SMEs in Kebbi State.   |     |     |     |    |    |   |       |       |       |
| Entrepreneurship Development Programmes can be seen as a force behind technology adaptation by SMEs in Kebbi State. | 269 | 66  | 134 | 49 | 18 | 2 | 3.907 | 0.870 | 0.053 |
| Skills acquired through Entrepreneurship Development Programmes have contributed to the growth SMEs in Kebbi State  | 269 | 111 | 116 | 33 | 8  | 1 | 4.219 | 0.801 | 0.049 |
| Though various Entrepreneurship Development Programmes in Kebbi State, SMEs have enhanced their products/services.  | 269 | 95  | 119 | 44 | 6  | 5 | 4.089 | 0.876 | 0.053 |

Source: Administered Questionnaire (2025)

\*SA= Strongly Agree, A= Agree, U= Undecided, DA= Disagree, SDA= Strongly Disagree, STD= Standard Deviation, SE= Standard Error of Mean

Table 4 presents the results of means, standard deviations, and standard errors of all the items that were used to measure skills development. The results revealed that there is a strong consensus among respondents that EDPs have significantly contributed to the acquisition of business and financial skills. High mean scores, ranging from 3.907 to 4.223, indicate widespread agreement that these programmes enhance financial literacy, promote technology adoption, and directly contribute to SME growth and product/service enhancement. Specifically, over 88% of the respondents agreed or strongly agreed that EDPs are highly effective in developing entrepreneurial skills, with only minimal dissent.

**Table 5: Access to Finance (AF)**

| ITEMS   | N   | RESPONSES |     |    |    |    | MEAN  | STD   | SE    |
|---|-----|-----------|-----|----|----|----|-------|-------|-------|
|   |     | SA        | A   | U  | DA | SD |       |       |       |
| Entrepreneurship Development Programmes (EDP) provide access to financial resources for SMEs in Kebbi State   | 269 | 89        | 127 | 37 | 15 | 1  | 4.071 | 0.850 | 0.052 |
| Participation of banks and other financial institutions in various Entrepreneurship Development Programmes (EDP) has significantly reduced the cost of financing for SMEs in Kebbi State. | 269 | 82        | 113 | 53 | 17 | 4  | 3.937 | 0.942 | 0.057 |
| Access to finance has improved the ability of SMEs  | 269 | 80        | 137 | 40 | 4  | 8  | 4.030 | 0.880 | 0.054 |

|  |     |    |     |    |    |    |       |       |       |
|--|-----|----|-----|----|----|----|-------|-------|-------|
| to expand their operational capabilities in Kebbi State  |     |    |     |    |    |    |       |       |       |
| SMEs in Kebbi State are satisfied with the financial support provided through Entrepreneurship Development Programmes            | 269 | 54 | 133 | 53 | 17 | 12 | 3.744 | 0.995 | 0.061 |
| Understanding the sources of funds and their implications for financing a business enables healthy growth of SMEs in Kebbi State | 269 | 85 | 135 | 29 | 16 | 4  | 4.045 | 0.892 | 0.054 |

Source: Administered Questionnaire (2025)

\*SA= Strongly Agree, A= Agree, U= Undecided, DA= Disagree, SD= Strongly Disagree

Table 5 presents the results of means, standard deviations, and standard errors of all the items that were used to measure access to finance. The results indicate generally positive perceptions, with mean scores between 3.744 and 4.071. Most respondents believe that EDPs have improved access to financial resources and enhanced the financial literacy of SMEs, thereby improving their operational capabilities. However, satisfaction with financial support showed slightly lower agreement, suggesting that while access has improved, the quality or sufficiency of that support may still be an issue. Notably, the standard deviation is slightly higher here, implying more varied responses.

**Table 6: Awareness and Motivation. (AM)**

| ITEMS   | N   | RESPONSES |     |    |    |     | MEAN  | STD   | SE    |
|---|-----|-----------|-----|----|----|-----|-------|-------|-------|
|   |     | SA        | A   | U  | DA | SDA |       |       |       |
| Entrepreneurship Development Programmes enhance awareness of business opportunities and market trends   | 269 | 108       | 129 | 24 | 5  | 3   | 4.242 | 0.781 | 0.048 |
| Impact of Entrepreneurship Development Programmes can be rated on their ability to motivate the business growth of SMEs in Kebbi State              | 269 | 93        | 133 | 28 | 13 | 7   | 4.122 | 0.835 | 0.051 |
| Techniques acquired in Entrepreneurship Development Programmes is said to have improve the efficiency of SMEs in Kebbi State                        | 269 | 80        | 123 | 42 | 10 | 14  | 3.911 | 1.032 | 0.063 |
| Critical knowledge of business trends gained though Entrepreneurship Development Programmes led to informed decision-making by SMEs in Kebbi State. | 269 | 81        | 131 | 46 | 10 | 1   | 4.045 | 0.809 | 0.049 |
| Understanding customer expectations by SMEs is one of   | 269 | 104       | 131 | 27 | 3  | 4   | 4.219 | 0.787 | 0.048 |



|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
| the most important achievements of Entrepreneurship Development Programmes in Kebbi State. |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

Source: Administered Questionnaire (2025)

\*SA= Strongly Agree, A= Agree, U= Undecided, DA= Disagree, SDA= Strongly Disagree

Table 6 presents the results of means, standard deviations, and standard errors of all the items that were used to measure awareness and motivation. The results revealed that EDPs are viewed as highly impactful, particularly in raising awareness of market trends, motivating business growth, and helping SMEs understand customer expectations. Mean values range from 3.911 to 4.242, with over 85% of respondents agreeing that EDPs have enhanced their market awareness and business decision-making. This suggests a strong alignment between EDP objectives and SME strategic orientation.

**Table 7: Technology Adoption (TA)**

| ITEMS  | N   | RESPONSES |     |    |    |     | MEAN  | STD   | SE    |
|--|-----|-----------|-----|----|----|-----|-------|-------|-------|
|  |     | SA        | A   | U  | DA | SDA |       |       |       |
| Technology adoption has brought about significant improvement in the operations of small and medium enterprises in Kebbi State | 269 | 113       | 126 | 19 | 8  | 3   | 4.257 | 0.804 | 0.049 |
| Entrepreneurship Development Programmes have increased SMEs awareness of digital tools for business                            | 269 | 87        | 139 | 22 | 8  | 13  | 4.037 | 0.980 | 0.060 |
| Technology adoption has improved revenue growth of small and medium enterprises in Kebbi State                                 | 269 | 77        | 134 | 28 | 13 | 17  | 3.896 | 1.070 | 0.065 |
| Technology adoption enhanced the competitiveness of small and medium enterprises in Kebbi State                                | 269 | 80        | 145 | 27 | 11 | 6   | 4.048 | 0.873 | 0.053 |
| Technology and innovation have played a critical role in SME's market expansion in Kebbi State.                                | 269 | 81        | 128 | 41 | 9  | 10  | 3.970 | 0.962 | 0.059 |

Source: Administered Questionnaire (2025)

\*SA= Strongly Agree, A= Agree, U= Undecided, DA= Disagree, SDA= Strongly Disagree

Table 7 presents the results of means, standard deviations, and standard errors of all the items that were used to measure technological adoption. The results revealed that technology adoption is another area where EDPs appear to have had a notable influence. Respondents reported that technology has significantly improved operations and competitiveness, with mean scores between 3.896 and 4.257. While the integration of digital tools and innovations has been broadly successful, the impact of technology adoption on revenue growth is perceived slightly less strongly, with some reservations likely stemming from implementation challenges or industry-specific constraints.

**Table 8: Operational Efficiency (OE)**

| ITEMS  | N   | RESPONSES |     |    |    |     | MEAN  | STD   | SE    |
|--|-----|-----------|-----|----|----|-----|-------|-------|-------|
|  |     | SA        | A   | U  | DA | SDA |       |       |       |
| Through Entrepreneurship Development Programmes Small and Medium Enterprises in Kebbi State have streamlined processes that reduces waste and inefficiencies | 269 | 89        | 126 | 39 | 13 | 2   | 4.067 | 0.857 | 0.052 |
| Operational efficiency has significantly contributed to cost reduction in SMEs operations.   | 269 | 68        | 129 | 38 | 17 | 17  | 3.796 | 1.085 | 0.066 |
| Cost reduction measures have enhanced financial stability among the SMEs in Kebbi State.   | 269 | 79        | 125 | 32 | 12 | 21  | 3.851 | 1.130 | 0.069 |
| Reducing operational inefficiencies has led to better pricing strategies for SMEs in Kebbi State.  | 269 | 67        | 139 | 30 | 13 | 20  | 3.818 | 1.093 | 0.067 |
| Operational efficiency has brought about competitive advantage for SMEs in Kebbi State.  | 269 | 68        | 140 | 29 | 12 | 20  | 3.833 | 1.088 | 0.066 |

Source: Administered Questionnaire (2025)

\*SA= Strongly Agree, A= Agree, U= Undecided, DA= Disagree, SDA= Strongly Disagree

Table 8 presents the results of means, standard deviations and standard errors of all the items that were used to measure skills development. The results on operational efficiency reflect a more mixed view. While SMEs recognize that EDPs have helped streamline operations and reduce inefficiencies (mean = 4.067), responses were more divided on cost reduction, pricing strategy improvement, and financial stability outcomes (means ranging from 3.796 to 3.851). The higher standard deviations and levels of disagreement suggest that some SMEs may still face structural or managerial barriers to fully realizing efficiency gains from EDPs.

In summary, the analysis Tables 8 demonstrates that Entrepreneurship Development Programmes have a generally strong and positive impact on key performance areas of SMEs in Kebbi State. The highest perceived benefits are found in skills development, technology adoption, and awareness creation. However, elements related to operational cost control show relatively lower confidence levels, pointing to specific areas where policy makers and programme implementers can target improvements.

### Correlation Analyses of Dependent and Independent Variable

**Table 9: Pearson Product Moment Correlation Coefficients of Dependent Variable versus Independent Variables**

|                            | Independent Variables |                  |                  |                  |                  |
|----------------------------|-----------------------|------------------|------------------|------------------|------------------|
|                            |                       | SD               | AF               | AM               | TA               |
| <b>Dependent Variables</b> | <b>OE</b>             | 0.583<br>(0.000) | 0.674<br>(0.000) | 0.792<br>(0.000) | 0.818<br>(0.000) |

Table 9 presents the results of correlation analyses of dependent variable versus independent variables. The correlation analysis shows strong, statistically significant positive relationships between the independent variables (SD = Skills Development, AF = Access to Finance, AM = Awareness and Motivation, TA = Technology Adoption) and the dependent variable (OE). All correlations are significant at  $p\text{-value} < 0.05$ , denoting robust associations.

### Multiple Linear Regression Analyses

**Table 10: Regression Coefficients of SD, AF, AM and TA on OE**

| Model Predictors       | Coefficients |            | T       | Sig.                  |
|------------------------|--------------|------------|---------|-----------------------|
|                        | B            | Std. Error |         |                       |
| (Constant)             | -.664        | .194       | -3.421  | .001                  |
| SD                     | .006         | .060       | .101    | .920                  |
| AF                     | .213         | .062       | 3.453   | .001                  |
| AM                     | .336         | .081       | 4.128   | .000                  |
| TA                     | .566         | .064       | 8.863   | .000                  |
| F=188.0, p-value=0.000 |              |            | R=0.854 | R <sup>2</sup> =0.730 |

a. *Dependent Variable: Operational Efficiency*

b. *SD: Skills Development, AF: Access to finance, AM: Awareness and motivation, TA: Technology Adoption*

Table 10 presents the results regression coefficients, significance of the regression coefficients and regression model goodness of fit on operational efficiency. The regression model obtained is given in equation (5).

$$OE = -0.664 + 0.006SD + 0.213AF + 0.336AM + 0.566TA \dots\dots\dots(5)$$

Table 10 presents the regression model for Operational Efficiency (OE), which also demonstrated strong statistical significance with  $F(4, 264) = 178.542$ ,  $p < 0.001$  and an  $R^2$  of 0.730. The strongest contributor here was Technology Adoption ( $B = 0.566$ ,  $p < 0.001$ ), indicating that digitization and technological tools play a crucial role in streamlining SME operations. This is also in agreement with the work of Nhung and Hồng (2022) who found that Government supporting programmes have a positive influence on the innovation improvement of small and medium enterprises (SMEs) in Vietnam. Among the two main types of Government support financial and technicality it is revealed that only technical support programmes have significant positive effects on innovation engagement, while Awareness and Motivation ( $B = 0.336$ ,  $p < 0.001$ ) and Access to Finance ( $B = 0.213$ ,  $p = 0.001$ ) were also significant predictors. Skills Development, however, did not significantly influence operational efficiency ( $B = 0.006$ ,  $p = 0.920$ ), further supporting earlier results. Therefore, the null hypothesis H01: Entrepreneurship Development Programmes have no significant effect on the operational efficiency of Small and Medium Enterprises (SMEs) in Kebbi State is rejected at 5% level of significance.

### DISCUSSION OF FINDINGS

The results revealed that most of the people respondents agreed that entrepreneurship development programs have greatly improved their business skills. The high mean score ( $M = 4.223$ ,  $SD = 0.755$ ) shows that most of the respondents thought these programmes have significantly improve their managerial and operational skills.

Additionally, the multiple regression analysis investigating the factors influencing operational efficiency demonstrated a strong model fit, evidenced by a  $R^2$  value of 0.730 and an F-statistic of

188.0 ( $p < .001$ ). This shows that the chosen predictors together account for a large part of the differences in operational efficiency among small and medium-sized businesses (SMEs).

Several variables were identified as statistically significant predictors. Technology Adoption ( $B = 0.566$ ,  $p < .001$ ) had the biggest effect, which means that SMEs that adopt modern technologies in their work are likely to be more efficient in their operations. Awareness and Motivation ( $B = 0.336$ ,  $p < .001$ ) were also significant. This shows how important it is to have an entrepreneurial mindset, be driven, and make smart decisions to improve business results. Moreover, Access to Finance ( $B = 0.213$ ,  $p = .001$ ) significantly enhanced operational efficiency, demonstrating that Access to finance empowers SMEs to invest in essential resources, broaden operations, and increase productivity.

Nonetheless, Skills Development ( $B = 0.006$ ,  $p = .920$ ) did not prove to be a statistically significant predictor. This means that skill acquisition alone may not directly lead to better operational efficiency, even though it is relevant. Instead, a combination of an entrepreneur's level of awareness and motivation, access to finance, and technology adoption has a greater effect on efficiency. This finding shows how important it is for SME support programs to have a full strategy that includes skill development, technology adoption, access to finance, and motivational initiatives.

## CONCLUSION

In conclusion, the study's findings indicated that entrepreneurship development skills programmes significantly affect the expansion of SMEs in Kebbi State, especially through factors such as access to finance, technological adoption, and entrepreneurial awareness and motivation. The results imply that although skills development is important, its effects depend on the presence of supportive frameworks that enable the use of those skills in real-world situations. The rejection of the null hypothesis, which states that skills development has no significant effect on operational efficiency at the 5% significance level, confirms the relevance of entrepreneurship development programmes in the operational efficiency of small and medium enterprises. Technology is the most significant factor, though the effectiveness of entrepreneurship development programmes varies depending on their components.

## RECOMMENDATIONS

Based on the findings of the study, the following recommendations were made:

This study recommends that technology adoption should be made a top priority for Small and Medium Enterprises (SMEs), and that key entrepreneurship support agencies such as SMEDAN, BOI, NITDA, NEPC, NIPC and GEEP intensify efforts to provide SMEs with easy access to appropriate technologies. This can be achieved through targeted interventions such as technology grants, innovation hubs, subsidised ICT tools and structured digital training workshops, with particular emphasis on helping business owners apply digital tools in marketing, accounting, inventory control and supply chain management.

This study recommends that skills development initiatives should not be designed or implemented in isolation, but within a synergistic framework that integrates motivation and awareness, access to finance and technology adoption. Policymakers are therefore advised to adopt integrated, end-to-end programme designs that move SMEs along a coherent support pathway from initial mindset and skills development, through access to funding, to the provision and effective use of digital tools to maximise the sustainability and impact of EDPs in Kebbi State.

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