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The Short Business Life Span Among Entrepreneurs in Aba, Southeastern Nigeria

Uche Kalu
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Walden University

College of Management and Human Potential

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Uche K. Kalu

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Walden University
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Abstract

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By

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MPhil, Walden University, 2020

MBA, Strayer University, 2013

LL.M, University of Houston, Law School, 2012

B.L, Nigerian Law School, Lagos, Nigeria, 1993

LL.B (Hons), University of Benin, Nigeria, 1992

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

May 2022

Abstract

Southeastern Nigeria is known for high entrepreneurial activity. However, there is an observable high small business mortality in one of the major commercial cities, which many scholars argue could be connected to insufficient entrepreneurial development. The purpose of this qualitative transcendental phenomenological study was to explore the phenomenon of insufficient entrepreneurial development and short business life span among small and medium scale businesses in a major city of Southeastern Nigeria. Scholars have stated five years or less as the average lifespan of a small or medium scale business enterprise in Southeastern Nigeria. This study was based on the theories of entrepreneurial development, financial inclusion, and economic growth to explore the lived experiences of small business entrepreneurs related to running and growing their small businesses in a Southeastern Nigerian city. Twenty small business owners were chosen to participate in face-to-face semi-structured interviews. NVivo 11, and modified Van Kaam were used in analyzing data. A central theme of difficulty in running and managing a small business emerged with four subthemes: (a) lack of access to finance, (b) lack of prior enterprise management experience, (c) lack of entrepreneurial education, and (d) inadequate social infrastructure. Recommendations for improvement include the need for policy makers to acknowledge the importance of financial inclusion in entrepreneurship and for entrepreneurs to understand the skill sets necessary to prepare for the uncertainties involved in entrepreneurship. The study could help bring about positive social change through entrepreneurial stability, economic growth, job creation and reduction in negative social behaviors such as petty and violent crimes because of unemployment.

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Dedication

I dedicate this doctoral study to my Late Dad, Chief Uche Kalu Amogu Snr., and my Mom Dinah Uche Kalu for the resources both spiritual and temporal you invested in me. Dad and Mom, you taught me love, perseverance, service, and kindness. To my beloved wife Grace and four wonderful sons, Oscar, Melvin, Fred, and Henry. Your love and support made the journey lighter. Grace, you literally put everything on hold to see me through the journey. It is a debt am not sure I would be able to pay back. I will always love you as my best friend through this mortal journey. To the society's downtrodden whose voices are not heard. I am hoping through this work someone will take up a positive social change project for you to lift your voices up. Finally, to the Almighty, the great architect of the earth for your benevolence.

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This dissertation would be incomplete without acknowledging the special ones who one way or the other made it possible. I pray I will be able to remember every one of you. First, Damon Romberger who introduced me to Walden and followed through till I was able to stand on my own. Dr. Barbara (Barb) Turner a bundle of talents and my committee chair for your invaluable guidance and tough love. Dr. Kenneth Levitt my committee member for your encouragement. You gave me confidence and made me believe I could do this. Dr. Butkiewicz for your kindness and humility. I also acknowledge Dr. Korrapati for teaching me to set SMART goals and write one page a day. I followed your advice and avoided stress and being overwhelmed during the dissertation process. Dr. Korrapati to you I say thank you. The last but not the least Dr. Holly Rick. Dr. Rick you exemplified resilience, an attribute I needed and learned from you at my last residency.

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Chapter 1: Introduction to the Study

Entrepreneurial development is a foundational element in organizational business growth. Entrepreneurial development means the underlying indices that equip the entrepreneur with the essential work tools to navigate the risky terrain of business organizational management and growth (Hlavna, 1992; Ojapinwa, 2021; Umezuluike, 2010). Entrepreneurial development is also a primary tool for job creation and meaningful engagement of a society's productive workforce (Ayoade & Agwu, 2016; Rideout & Gray, 2013). Entrepreneurial development includes such concepts as financial inclusion, enterprise management, training, and development (Adegboyega, 2016). Insufficient entrepreneurial development and short business lifespan may constitute formidable obstacles for economic growth and business development in any economy or society (Onuoha, 2009).

The Aba commercial center of Southeastern Nigerian houses a large number of entrepreneurs and serves as the commercial engine house of the Southeastern Nigeria and beyond. There appears to be insufficient entrepreneurial development in Aba, which may be responsible for the short business lifespan among entrepreneurs in the area (Umezuluike, 2010). The short business lifespan may similarly be accountable for the high rate of unemployment in the area and high rural-urban migration from the region to other more developed areas of the country Nigeria (Owualah, 1999). While researchers have given a great deal of attention to entrepreneurial development in the broader Nigerian context, they have not given equal attention to the phenomenon of insufficient entrepreneurial development and

short business lifespan among entrepreneurs in the Aba commercial center of Southeastern Nigeria.

In this study, I explored the concept of short business life span through the research question as to the lived experiences of Aba Ibo entrepreneurs in managing and growing their small businesses. In answering the research question, I applied the transcendental phenomenological research design aimed at exploring the lived experiences of the Aba Ibo entrepreneurs related to managing and growing their small business organizations.

Background

While entrepreneurial development in Nigeria has generated interest and scholarship, insufficient entrepreneurial development and short business lifespan in Aba Southeastern Nigeria has not produced the same attention. According to their different epistemological underpinnings, various scholars who have researched the subject of entrepreneurial development have developed their arguments on the issue from different perspectives. The different cases represent the concepts upon which I built the present study such as:

1. Financial inclusion (Aro-Gordon, 2017),
2. Enterprise management (Okon & Njoku, 2016), and
3. Training and education (Ogedengbe, Ekeria & Ewanlen, 2019; Otache, 2019).

These components represent the aggregate of what Zarezankova-Potevska (2016) termed entrepreneurial spirit in explaining entrepreneurial development that drives innovation, wealth, and job creation. In this section, I have provided a

historical analysis of the problem of insufficient entrepreneurial development and short business lifespan in the Aba Southeastern Nigeria from a synthesis of the various researchers who have written on the issue from about 15 years ago to the present.

Researchers agree that entrepreneurial development is a foundational tool for wealth creation, economic development, and job creation (Adeola & Evans, 2017; Jakada & Abubakar, 2017). The Ibo Southeastern Nigeria region comparatively has the highest rate of rural-urban migration of active labor force to other more economically viable areas of the country (Okon & Njoku, 2016; Umezuluike, 2010). The rural-urban movement also includes upstart entrepreneurs who migrate from the Aba Ibo Southeastern Nigeria to other more economically viable cities of Nigeria with better facilities for enterprise growth and enhancement (Ebiringa, 2013). The rural-urban migration of the Ibo Southeastern labor force may be the result of a high rate of unemployment.

The insufficiency of entrepreneurial development may be the cause of the high unemployment prevalent in Aba compared to other areas of the country (Diyoke, 2014; Oghojafor et al., 2011). While entrepreneurial development results in viable entrepreneurship in a society, it follows that insufficient entrepreneurial development may stifle economic growth and attendant benefits. Such benefits may comprise enterprise growth, and development, job creation, and availability (Adeola & Evans, 2017; Owualah, 1999; Smith, 2014).

Onuoha (2008) and Onuoha (2009) presented empirical research works demonstrating in no small measure an acknowledgment of the importance of

entrepreneurial development in enterprise growth and the challenges inherent in growing small businesses in Nigeria, respectively. Extant research works also demonstrate the knowledge among scholars of the attendant problems from insufficient entrepreneurial development (Diyoke, 2014; Oghojafor et al., 2011).

It appears that while the researchers have dwelt on the general problem of insufficient entrepreneurial development in Nigeria, little or no attention has been devoted to the acute insufficient entrepreneurial development and short business lifespan in the Aba Southeastern Nigeria. In his research, Aro-Gordon (2017) argued for the need to put in place a holistic entrepreneurial financial inclusion policy to cater to the entrepreneurial need and development of entrepreneurship in the geopolitical, ethnic zones of Nigeria. Similarly, Aro and Ani (2017) traced the entrepreneurial deficit of the Ibo Southeastern Nigeria to the government marginalization of the Ibo Southeastern Nigeria. Aro and Ani (2017) also argued that the marginalization of the Ibo Southeast manifests in the denial of financial infrastructure for entrepreneurial development in the region. Smith (2014) shared similar sentiments on the financial marginalization of the Southeastern region of Nigeria.

While Adeola and Evans (2017) provided empirical research evidence to support the importance of financial inclusion to entrepreneurial development, job, and wealth creation, Adegboyega (2016) narrowed the research to bolster the efficacy of financial inclusion in strengthening ethnic entrepreneurial development. While there appears to be abundant research on the subject of entrepreneurial development in Nigeria, there seems to be no corresponding volume of research addressing the

phenomenon of insufficient entrepreneurial development and short business lifespan in the Aba Southeastern Nigeria. In addition, an analysis of the multitude of existing research on entrepreneurial development in Nigeria does not show much research on the existence of the components of entrepreneurial development among most entrepreneurs in the Aba Southeastern Nigeria. Similarly, the topic of insufficient entrepreneurial development in Aba Southeastern Nigeria appears relatively unexplored, warranting the present research.

I carried out this exploratory study of the problem of insufficient entrepreneurial development, and short business lifespan among entrepreneurs in the Aba Southeastern for two main reasons. First was because of its strategic economic importance to all the stakeholders in this commercially active region of Nigeria such as industrial, and trade policymakers of Nigeria, the Aba/Southeastern business community, and future business investors to the commercial city. Second was because of the keen interest by the stakeholders in the phenomenon of insufficient entrepreneurial development and short business lifespan in Aba.

Problem Statement

A well-developed entrepreneurial development system may not only enhance entrepreneurial skills and facilities for entrepreneurial growth but may also spur economic development and growth (Ojapinwa 2021; Umezuluike, 2010; Zarezankova-Potevska, 2016). Entrepreneurial development may also help create employment and improve standards of living in the society (Ayoade & Agwu, 2016; Rideout & Gray, 2013). The Aba commercial hub of the Ibo Southeastern Nigeria has a reputation for turning out a high number of entrepreneurs who feed the industrial

engine of Southeastern Nigeria and beyond (Aro & Ani, 2017). While much discourse and attention are devoted to the high commercial activity of this region spurred by entrepreneurial activities and business dexterity of entrepreneurs in the area, researchers, on the hand, have not written much on the challenges and experiences of these entrepreneurs embedded in the Ibo heartland (Aro-Gordon, 2017; Smith, 2014). The general management problem was that there appears to be insufficient entrepreneurial development in the Aba Ibo Southeastern region of Nigeria, which could help the entrepreneurs manage and grow their small business organizations more effectively (Ayoade & Agwu, 2016; Oguntimehin, 2017; Okon & Njoku, 2016).

The specific management problem was that the insufficient entrepreneurial development and short business life span among the entrepreneurs in the Aba may be responsible for the high unemployment, mass exodus of the labor force from the Aba Southeastern Nigeria (Okoye, 2017). There is an abundance of research demonstrating high entrepreneurial activity in Aba Southeastern Nigeria (Aro & Ani, 2017; Ayoade & Agwu, 2016). There is limited research literature devoted to insufficient entrepreneurial development and short business life span among the entrepreneurs in Aba Southeastern Nigeria (Ehimere & Ogaga-Oghene, 2011; Rasul & Rogger, 2015).

Purpose of the Study

The purpose of this transcendental phenomenological study was to explore the lived experiences of the Aba Ibo ethnic entrepreneurs in running and growing their small business organizations. The research population consisted of entrepreneurs from the private sector in Aba who have managed a locally owned or indigenous

business with an annual turnover of a maximum of 2,000,000. Naira and a minimum of 500,000. Naira for at least 5 years. I conducted semi structured interviews with the participants and collected their firsthand experiences in managing and growing their small business enterprises.

I used purposive sampling to select a mix of 20 participants from this population for interviews until data saturation occurred. Out of the 20 participants, I selected 5 participants entrepreneurs who had survived and remained active in business for 5 years before the meeting or prior to participating in the study. In contrast, I chose the remaining 15 participants whose businesses did not survive beyond 5 years and had been out of business for the immediate 1 year preceding the interview date to make up the total number of 20 participants for the study. I chose the 1-year rule to have entrepreneurs with a fresh memory of entrepreneurial shortfalls and experience before business failure. The reason for the separation of participant entrepreneurs into those who had succeeded and those whose businesses failed was to have diverse rich information from their experiences for the study.

Similarly, the participant pool included male and female entrepreneurs in the Aba business community. In recruiting participants for the study, I used records of organizational platforms such as the Aba Chamber of Commerce, Aba sports club as main sources of participants, and a few other notable associations to reach out to potential research participants. I chose this organizational target of recruitment to ensure ease of reach and a backup for a possible shortfall in the projected number of research participants for the study.

I classified participants into those whose businesses have survived and are currently in business and those whose companies did not survive beyond 5 years to have a balanced, rich data and lived experience from major stakeholders from opposite ends of the research spectrum. By doing this, I ensured the credibility of the research. While those who had succeeded described their success, they also illustrated the factors responsible for their accomplishments for the benefit of the research and for those whose businesses failed. By analyzing the opposite cases, I addressed trustworthiness in the research findings.

Research Question

What are the lived experiences of the Aba Ibo ethnic entrepreneurs in Southeastern Nigeria in building and sustaining their small business organizations?

Conceptual Framework

I based this study on the concept that educational training in enterprise management both at the formal and informal platforms is necessary for success as an entrepreneur.

Figure 1

Conceptual Framework

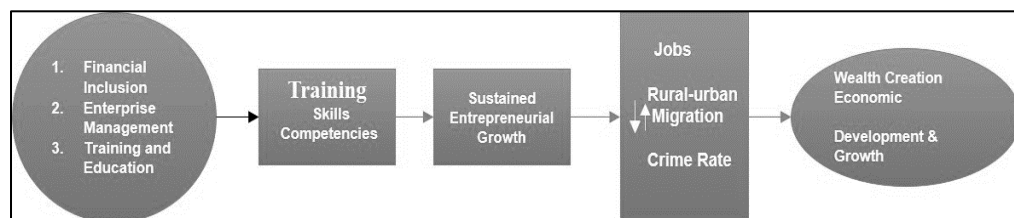


Figure 1 demonstrates that essential skills through formal and informal education engagements are essential to acquire the self-efficacy competencies such as

finance management, sound business planning, business promotion, customer care, and marketing strategies. The lack of these competencies may be directly linked to the inability to create productive and profitable business decisions and, ultimately, to business failures. Formal and informal vocational pieces of training in enterprise management for specific trades and businesses may also prove practical tools for entrepreneurial development (Ugoani & Ibeenwo, 2015).

Similarly, financial inclusion as a core component of entrepreneurial development is the lifeline of every business. Entrepreneurial development includes concepts such as training in finance acquisition and management. An active entrepreneur should be knowledgeable in financial management, and acquisition strategies and resources, especially resources from the government, such as small business loan administration. Entrepreneurs should be able to access financial acquisition and management policies such as tax breaks, economic benefits for pioneer statuses in pioneer business enterprises, and other similar government incentive packages that may help reduce overhead costs. Besides, entrepreneurs should be knowledgeable in loan terms and conditions where the option of private finance facility acquisition is available and an opportunity (Evans & Lawanson, 2017; Gulani & Usman, 2012) . I used this conceptual framework of this study on short business lifespan among some entrepreneurs in the Aba Ibo Southeastern Nigeria. I will explain these concepts further in the literature review.

The state of research and literature on the phenomenon of insufficient entrepreneurial development and short business lifespan in the Aba Ibo Southern Nigeria appears either scanty to explain the problem of insufficient entrepreneurial

development and short business lifespan in the region. There is a gap in this area of research, and therefore, additional research was needed to explore the concept. I used semi structured interviews as a method of data collection to obtain information-rich data to examine the idea of insufficient entrepreneurial development and short business lifespan. I analyzed the data using the epoche system of data analysis. I have described the concepts and data analysis for the study in detail in Chapter 2 and Chapter 3 of the study, respectively.

Nature of the Study

This was a transcendental qualitative phenomenological study in which I explored the lived experiences of entrepreneurs in the Aba commercial hub of the Ibo Southeastern Nigeria. The transcendental phenomenological study approach entails drawing inference from empirical knowledge rather than a priori knowledge (Anosike et al., 2012; Moustakas, 1994). In transcendental phenomenology, the researcher draws meaning from the lived experiences of the subjects on the phenomenon studied (Crowell, 2020; Moustakas, 1994).

I employed the epoche process of qualitative research inquiry as explained by Anosike et al. (2012), and Moustakas (1994), which entails putting aside personal beliefs and what is already known about the phenomenon to interpret the phenomenon from empirical deductions as related by participants. According to Giorgi (1992), the transcendental phenomenological research design is used to explore the lived experiences of research participants. The transcendental phenomenological design was therefore the best fit to explore the lived experiences of small business entrepreneurs in Aba regarding the phenomenon of short business

lifespan. I explored the phenomenon of short business life span through the experience of entrepreneurs in Aba narrated firsthand by the Aba entrepreneurs.

I used a purposive sampling method to select a mix of 20 business owners with an operating capital of 500,000. Naira to 2,000,000. Naira until data saturation occurred. From the 20 participants I chose for the study, I included 15 entrepreneurs whose businesses did not survive beyond 5 years. In addition, such business owner participants were out of business and had been out of business exactly 1 year before the interview date. The remaining 5 participants were business owners who had managed their businesses for 5 years and were still in active business at the time of the interview.

I segmented the participant pool so that those whose businesses failed would perhaps, have something new to learn from those still in active business, and to have information rich data. I invited owners of businesses to participate in interviews and analyzed and interpreted those interviews to ascertain common themes. I analyzed the data using the modified Van Kaam method of data analysis for rigor. The modified Van Kaam method involved the following steps of data analysis; horizontalization, reduction and elimination, thematizing invariant constituents, checking themes against the data, creating individual textural descriptions, creating individual structural descriptions, creating composite textural description, creating composite structural descriptions, creating a composite structural-textural description (Moustakas, 1994).

Definitions

Economic development: Economic development refers to a definite economic improvement of the society that improves living standards of the community for the better. It implies wealth and job creation through entrepreneurship (Eleodinmuo, 2015; Hlavna, 1992).

Enterprise management: Enterprise management refers to the activity of effective day-to-day decision-making and management of vital aspects of a business enterprise such as purchases, resource allocation, budgeting, and inventorying, and customer service (Okon & Njoku, 2016; Ugoani & Ibeenwo, 2015).

Entrepreneurial development: Entrepreneurial development in this study refers to the existence of and acquisition of the necessary skills and resources such as formal and informal education, essential knowledge, and practical and profitable business management skills (Ediagbonya, 2013; Zarezankova-Potevska, 2016).

Financial inclusion: Financial inclusion refers to the availability of financial resources and incentives by the government through equitable fiscal policies that will benefit small and medium scale enterprises to help jumpstart and stabilize their businesses (Adegboyega, 2016). Financial inclusion encompasses other aspects of financial resources that should be accessible to entrepreneurs for operation such as equity participation, venture capital, and direct lending (Oliyide, 2012).

Insufficient entrepreneurial development: Insufficient entrepreneurial development means the inadequate deployment of the components of entrepreneurial development resulting in business failures (Ugoani & Ibeenwo, 2015). According to

Ugoani and Ibeenwo (2015), where entrepreneurship is well developed, enterprises thrive, wealth and jobs are created.

Self-efficacy competency: Self-efficacy competency entails acquiring requisite skills such as finance management and, enterprise management through entrepreneurial development necessary for effective and sustainable management of a business enterprise (Zarezankova-Potevska, 2016).

Small business organizations: There is hardly a definite categorization of small business organizations in management literature in that strict term. Researchers rather use the term loosely to refer to small and medium enterprises (SMEs) (Babatunde & Laoye, 2011; Irenaus et al., 2018; Watse, 2017). Small businesses according to Bee (2004) include SMEs with fewer than 100 jobs or employees. Winders (2000) defines small businesses as SMEs that operate locally with local ownership.

The central bank of Nigeria's definition as cited in Babatunde and Laoye (2011), differentiates small and medium enterprises in terms of turnover. According to the definition, small businesses are businesses indigenously owned with an annual turnover of 500,000. Naira, which is the equivalent of \$2000, and 2,000,000. Naira for medium enterprises, which is an equivalent of \$12,000. My working definition of small businesses for the purpose of clarity therefore will mean SMEs, indigenous or locally owned with an annual turnover of a maximum of 2,000,000. Naira and a minimum of 500,000. Naira.

Training and education: The training and education used in this study connote some learning in both formal and informal settings in the components of

entrepreneurial development required to make effective and sound management decisions for a business enterprise's profitable business management (Ugoani & Ibeenwo, 2015).

Assumptions, Delimitations, and Limitations

Assumptions

Assumptions in qualitative research are the foundational ideas that ground the research problem without which the research problem could not exist. They also mean the basic ideas within the research outside the control of the researcher (Simon, 2011). In the present research, there was the assumption that the chosen sample population would be easily reachable during the data collection, and that the research participants were literate enough to give intelligent responses to interview questions in English language during the data collection for the study. To justify the above two assumptions, I chose the Aba Chamber of Commerce, and the Aba Sports Club for easy reach to study participants. I also arranged for a professional linguist as an interpreter, and translator for the data collection during the interview sessions to justify the assumption that interview participants would understand interview questions and give intelligent answers to such questions.

In the study, there was also the assumption that the chosen sample of 20 participants for the interview data collection would be enough to obtain reasonable data to answer the research question. The justification for this assumption stemmed from the research method and design. The phenomenological research design for the research required a manageable sample size for feasibility. The manageable sample size would help explain the research purpose and question since the result would not

be generalizable. In addition, there was the assumption that research participants would come with good knowledge and give honest answers to questions during the interview. To justify this assumption, I invited participants to participate voluntarily at a time and place of their choice and subject to their convenience.

The participants were also guaranteed of their anonymity and confidentiality of information they offered and were free to withdraw from the interview with a backup replacement. Similarly, the above assumptions were necessary to justify the research design as appropriate for exploring the lived experiences of entrepreneurs in the Aba Ibo entrepreneurs of Southeastern Nigeria on the phenomenon of insufficient entrepreneurial development and short business lifespan.

Scope and Delimitations

The scope, and delimitations of a qualitative research are those peculiarities that restrict the scope and map out the boundaries of a research study. Unlike assumptions, scope, and delimitations usually are within the control of the researcher, and consciously decided by the researcher for the research feasibility (Dimitrios & Antigoni, 2019; Simon, 2011). Examples of delimitations include such things as the research topic, the population focus of the research etc.

I focused the present study on the Aba Ibo entrepreneurs in Southeastern Nigeria with a focus restricted to insufficient entrepreneurial development as a possible reason for the problem of short business lifespan in the Aba Ibo Southeastern Nigeria. The scope of the research was therefore short business lifespan in Aba Southeastern Nigeria with a focus limited to insufficient entrepreneurial development as a possible cause. I restricted the study to insufficient entrepreneurial development

and not on other possible reasons for the short business lifespan among entrepreneurs in the Aba Ibo Southeastern Nigeria.

However, the study focus, and delimitations did not exclude the possibility of other likely reasons for the problem of short business lifespan in Aba. The delimitations therefore widened the field of future research into the problem of short business lifespan in the Aba Ibo Southeastern Nigeria. Similarly, the research geographical regional focus meant choosing study participants from that region, and population sample selected from the same region. Since the study region was the Aba Southeastern Nigeria, it followed that the choice of study population, and sample was to be limited to Aba. Besides, the research result, and recommendations would be restricted to the entrepreneurs in Aba Ibo Southeastern Nigeria.

Limitations

Limitations of a particular study are those potential and inherent shortcomings in the chosen research design by the research. Unlike delimitations, the researcher does not consciously choose them. They are inextricably tied to the research design, and out of the control of the researcher. They are in other words restrictions imposed on the researcher, and the research (Dimitrios & Antigoni, 2019; Simon, 2011). A possible limitation of the present study came from the study sample size, and geographical focus of the research, which is Aba, Southeastern Nigeria. The study result would only be applicable to the circumstances, and experiences of Aba entrepreneurs of the Southeastern Nigeria, and the participants' sample size not truly representative of the entire crème of entrepreneurs in Aba.

Another limitation was the lack of specificity, and differentiation of entrepreneurs into categories such as manufacturers, service providers, importers, and exporters. The above limitations provided another area of future research on the subject. An additional limitation in the research process was in the aspect of possible reflexivity or the researcher's involvement in the research topic since the researcher came from the Aba Ibo ethnic region of Nigeria. The reflexivity could likely have led to bias and lack of objectivity by the researcher.

As a measure to guard against bias in the research I included dialogue with fellow researchers on the topic to reach a common idea of the phenomenon and preferences and the use of memos and bracketing journals to write down reminders of areas of bias. In addition, I employed writing down everything bracketed in the final research where and if necessary to fully inform the reader in the research.

Significance of the Study

The study may help throw light on the problem of insufficient entrepreneurial development and short business lifespan in the Aba Southeastern Nigeria.

Preponderance of research dwells extensively on the problem of entrepreneurial development in the broader context of Nigeria without specifically addressing the problem as it affects the bulk of entrepreneurs in the Aba Southeastern Nigeria. This obviously leaves a gap of understanding of this systemic problem in Aba.

The study may also be helpful to the mass of entrepreneurs in Aba to an understanding of the concept of entrepreneurial development and its importance in growing and sustaining business enterprises. The study may also help in an understanding of how to help ameliorate the acute problem of unemployment and the

attendant social ills as crimes attributable to idleness and unemployment in the society. In helping entrepreneurs create jobs and wealth in the community the study may help further positive social in the Aba commercial city.

Significance to Practice

The study result may help small-scale entrepreneurs in the private sector of Aba understand the importance of requisite skills acquisition for managing and growing their businesses. The exploratory approach of the research study may reveal the underlying reasons why some businesses in Aba last between 3 to 5 years. Recommendations from the result of the research interviews may help Aba entrepreneurs and business owners understand better their business challenges and how to overcome them and manage their small businesses more profitably (Smith, 2014). The research may also play a huge role in wealth creation through the instrumentality of capable and well-trained entrepreneurs (Ogedengbe et al., 2019).

Significance to Theory

The study may contribute to an understanding of the application of the theories of entrepreneurial development, economic development, and financial inclusion in an ethnic, regional economy with a high potential for growth and improving the living standards of its citizens (Evans & Lawanson, 2017; Jakada & Abubakar, 2017). The research may also contribute to an understanding of the link between entrepreneurial development, economic development, financial inclusion, and short business life span (Hlavna, 1992; Theodorakopoulos & Budhwar, 2015; Zarezankova-Potevska, 2016). Besides, the research may also add clarity to an

understanding of how entrepreneurial development may help create new jobs and reduce rural-urban drift (Ayoade & Agwu, 2016).

Significance of the Study to Social Change

The study may further an understanding of the theory of entrepreneurial development, and how the concept could be applied to help solve such social problems as high entrepreneurial failures and unemployment, thereby bringing about positive social change (Okon & Njoku, 2016; Owualah, 1999). Entrepreneurial growth may be directly linked to the creation of jobs, and the reduction of unemployment. Entrepreneurial development may also help in wealth creation and distribution in society (Onuoha, 2008).

I focused the study on exploring Aba Ibo ethnic entrepreneurs' lived experiences in running and growing their small businesses. The study may indirectly help improve the living standards of the Aba citizens by helping reduce unemployment (Ogedengbe et al., 2019; Owualah, 1999).

I explained the study's positive social change implications through the social problem and the conceptual framework. The research developed from the concept that the insufficient entrepreneurial development among the Aba Ibo ethnic entrepreneurs of Southeastern Nigeria may be responsible for the short business lifespan among the entrepreneurs in the region. The high unemployment rate, and rural-urban migration from the Aba area may be due to the systemic short business lifespan in Aba. Therefore, the study projected that through the lived experience of these entrepreneurs narrated firsthand, recommendations will be proffered in the research to reduce the short business lifespan as a way of creating wealth and jobs in the region.

When entrepreneurs create jobs, citizens will be employed, and become meaningfully engaged and responsible members of society, thereby changing the community for the better.

Summary and Transition

A short business lifespan among entrepreneurs in the Aba Ibo Southeastern Nigerian as a possible result of the insufficient entrepreneurial development among entrepreneurs in the Aba Southeastern Nigerian was my focus in this research. Utilizing enterprise management, training, and education, and financial inclusion as conceptual frameworks, I adopted the phenomenological research design for the study. I analyzed data in the study using a sample of 20 participants in semi structured interviews. I chose the data analysis model based on the assumption that participants' responses will explain the research problem in the Aba Ibo Southeastern Nigeria. The research will be instrumental in helping shape policy reform to improve entrepreneurial development in the region. The study will also help to gain clarity into the theories of entrepreneurial growth in helping solve social problems for the good of society.

Similarly, the research will help entrepreneurs in the region better understand the likely competencies necessary to manage and grow small, and medium scale business enterprises for sustainable wealth, and job creation in the Aba Southeastern Nigeria. In the next chapter, which is chapter 2, I delved into literature review to understand the depth of the knowledge base for insufficient entrepreneurial development, and short business lifespan in Aba Ibo Southeastern Nigeria to support the need for research on the stated research problem. In Chapter 3, I presented the

justification for the study, and which includes methodology that grounds the study, trustworthiness and ethical issues that were encountered in the study. In addition, in chapter 4, I presented an analysis and result of data collected to answer the research question while in chapter 5, I presented a summary of chapters 1 through 4 of the study.

Chapter 2: Literature Review

Introduction

In this Chapter, which is chapter 2, I hereunder present an in-depth discussion of the phenomenon of insufficient entrepreneurial development and short business lifespan in the Aba Southeastern Nigeria. There is insufficient entrepreneurial development in Aba Southeastern Nigeria, which may be responsible for the problem of short business lifespan among some entrepreneurs in Aba Southeastern Nigeria. I will also discuss the theories of entrepreneurial development, financial inclusion, and economic growth, the foundational theories that ground the research. I have also delve into an in-depth discussion of the conceptual ideas that propel this study, specifically the concepts of enterprise management, financial inclusion, training, and education in the chapter.

Extant research in management literature supports the existence of the problem of insufficient entrepreneurial development both in the broader Nigerian context, and specifically in the Aba Southeastern Nigeria (Diyoke, 2014; Onuoha, 2009). There appears to be little research on the problem of short business lifespan in Aba as a possible fallout of the general problem of insufficient entrepreneurial development in Aba Southeastern Nigeria.

The purpose of this study was to explore the depth of knowledge on the entrepreneurs' lived experiences in the Aba Southeastern Nigeria related to managing and growing their small business organizations. I presented the topic from the lens of transcendental phenomenological qualitative research design, and methodology.

Because I used a phenomenological approach for this study, I delved into a discussion of phenomenology as a human science and method of inquiry below in the chapter.

In discussing phenomenology and the transcendental design, I drew copiously from Moustakas' exposition of phenomenology, and how the present study fits into the continuum of phenomenology as a science of human enquiry. I also explained the literature search strategy, and resources employed to search out the depth of knowledge on the research problem, and theories that ground the present study. Finally, I summarized the major themes in the searched literature that emphasize what is known, the gap, and how the present research fits into the void.

Phenomenology

I placed the present study against the background of phenomenology, and the transcendental phenomenological research philosophy. Therefore, I here present a discourse on phenomenology down to the transcendental phenomenology, and how the present study fits into the philosophical research paradigm. In the presentation, I drew mostly from the perspective of Husserl as presented by Moustakas (1994).

Phenomenology deals with real essence in other words, the real meaning of things as they are. It deals with phenomena and how the human perceptual process gives meaning and perspective to phenomena (Moustakas, 1994). To the phenomenological philosophical position, phenomena are real. They should be perceived and described in their pure form without the perceiver injecting his preconceived meanings and biases. A phenomenological inquiry calls for actual conscious efforts in divesting customs and traditions ascribed to the purpose of things; that is the epoche process of transcendental inquiry (Moustakas, 1994).

To the transcendental philosophical proponents like Husserl, though the researcher may come with inherited notions, and ideas that may likely filter into the research process through interpretation of human experience, he ought to make conscious efforts at divesting these preconceived meanings from the research (Moustakas, 1994). Husserl argued that transcendental phenomenology is inextricably tied to intentionality (Moustakas, 1994). In other words, the researcher explores and explains the object or phenomenon in an intentional, conscious way (Moustakas, 1994).

In discussing and demonstrating the phenomenon, the researcher employs bracketing, which informs and warns the researcher of potential areas of bias in the research process. The use of bracketing also serves as a pointer and credibility check for the researcher's audience and through which the audience validates the research result (Burkholder et al., 2016). From the above ideas, I explored the problem of insufficient entrepreneurial development and short business lifespan among some entrepreneurs in the Aba Ibo southeastern Nigeria from the transcendental phenomenological enquiry.

Literature Search Strategy and Keywords

In the literature search, I used terms and combinations of words to search databases for peer-reviewed works on the study's theories and conceptual framework of the study. The literature reviewed consisted of approximately 90% qualitative peer-reviewed articles published mainly between 2017 and 2020 (i.e., articles published within the past 3 to 4 years). Databases that I searched were mostly from the Walden Library and include Business, and Management databases, Business Source

Complete, Academic Search Complete, EBSCOhost, Google Scholar, and ProQuest. I used the following search terms to search out sources: *entrepreneurship, entrepreneurial development, SMEs in Nigeria, financial inclusion, enterprise management, economic growth, and small business development.*

Conceptual Frameworks

I anchored the study on the concepts of enterprise management, training, and education, and financial inclusion. These concepts were the main ideas that drove the research and determined the research methodology and design. The concepts underlay the choice of the theoretical frameworks and informed the research question as well. The conceptual ideas embedded in the theory of entrepreneurial development are the concepts of enterprise management, training, and education, and financial inclusion. The concepts are subsets of entrepreneurial development that may equip entrepreneurs with self-efficacy competencies to manage their small business organizations more efficiently.

In this study, I applied the concepts of enterprise management, training and education, and financial inclusions to buttress how entrepreneurial development may lead to employment generation and wealth creation, thereby bringing about positive social change.

Enterprise Management

Enterprise management means the activity of effective day-to-day decision-making and management of vital aspects of a business enterprise such as purchases, resource allocation, budgeting, and inventorying, and customer service (Ugoani & Ibeenwo, 2015). Both large and small business enterprises require efficient

management for survival and competitive advantage (Osuala, 2019). Enterprise management is a crucial component of entrepreneurial development. A plethora of research demonstrates the major role enterprise management plays in the developing and growing small and medium enterprises SMEs (Okon & Njoku, 2016).

Enterprise management may instill management skills in the entrepreneurs and facilitates the competencies to make sound business decisions that touch on all strands of a business enterprise (Ajike & Nwakoby, 2017). Ajike and Nwakoby (2017) described enterprise management skills as the cognitive adaptability that derives its foundation from the entrepreneurial mindset. An effective enterprise manager's mindset is well prepared to make sound organizational and business decisions in uncertain environments and situations (Ajike & Nwakoby, 2017). This quality derives from enterprise management skills (Ajike & Nwakoby, 2017). Thus, I anchored the present in the concept that enterprise management skills acquired from entrepreneurial development would go a long way to stimulate the growth, and development of small, and medium enterprises. Development and multiplicity of small and medium enterprises will generate employment and wealth distribution in an economy, thereby bringing about positive social change in the community.

Training and Education

Training and education as one of the concepts for the present study connotes some learning in both formal and informal settings in the components of entrepreneurial development required to make significant, sound management decisions for a business enterprise's profitable management, and growth (Ugoani & Ibeenwo, 2015). Literature is abundant in management that stresses the significance

of training and education to entrepreneurial development. Researchers in this school of thought argue that training and education both in the formal and informal settings are fundamental to success as an entrepreneur (Garba, 2010; Irenaus et al., 2018). Researchers on training and education fall into two primary opinion schools. One school of thought argues vigorously in favor of training and education through formal institutional settings (Obi, 2015). Another school of thought highlights training and education through informal institutional settings in the form of apprenticeship (Irenaus et al., 2018).

Entrepreneurship development and growth require skill sets to appreciate and comprehend the essential variables necessary for organizational business growth and sustainability (Garba, 2010). There appears to be an agreement in scholarship that entrepreneurs may acquire these actual skillsets through training and education either in the formal institutions of learning or through the informal process of apprenticeship (Irenaus et al., 2018). From the plethora of studies in management, it follows that training and education as a concept of entrepreneurial development may be either formal or informal or both (Okon & Njoku, 2016). In the present study, I took the position that formal and informal training and education, as components of entrepreneurial development are fundamental to developing small and medium scale business organizations.

Obi (2015) added a new dimension to the entrepreneurial development discourse. Obi (2015) argued not only in favor of education as a necessary component of entrepreneurial development but also added a qualification to the concept of education. Obi (2015) argued that quality entrepreneurial education tailored to

contemporary entrepreneurial practices' specific needs are a required strategy to create wealth and eliminate unemployment.

Obi (2015) further argued that where entrepreneurs acquire quality entrepreneurial training, and education, such training and education would equip the entrepreneur with the skills and competencies necessary to navigate the rough terrain of entrepreneurship. She further argued that entrepreneurs could acquire quality education only through formal education in the universities, and colleges (Obi, 2015). Obi's argument is a sharp departure from other scholars who argue for a combination of formal and informal entrepreneurial training, and education for entrepreneurial development.

Financial Inclusion

As a concept in the present study, financial inclusion refers to the availability of financial resources and incentives by the government through equitable fiscal policies that will benefit small and medium scale enterprises to help jumpstart and stabilize their businesses (Adegboyega, 2016; Zarezankova-Potevska, 2018). There are quite a good number of studies in management literature devoted to the topic of financial inclusion as an indispensable component of entrepreneurial development (Evans & Lawanson, 2017; Gulani & Usman, 2012). The multitude of research works on financial inclusion support the position that financial resources through financial inclusion are the bedrock of survival and growth of business enterprises, both large and small (Onuoha, 2009; Zarezankova-Potevska, 2018).

Proponents of financial inclusion fall into two categories on the topic. While the first group sheds light on the mechanism of informal unorthodox sources of

finance for small, and medium business enterprises, the second group emphasizes the formal or government financial inclusion initiatives for SME growth and development (Evans & Lawanson, 2017; Meagher, 2015). The preponderance of opinion among researchers on financial inclusion seems to focus on the formal aspect of financial inclusion. In its traditional connotation, financial inclusion indicates government fiscal policies that distribute and make financial resources available as a way of stimulating entrepreneurial development and economic growth (Adegboyega, 2016; Zarezankova-Potevska, 2018).

Both sides of the financial inclusion spectrum speak unequivocally to the significance of finance and financial inclusion to the stimulation and development of entrepreneurship. In this study, I took the position of the formal dimension of financial inclusion, which is that financial inclusion sponsored through governmental policy framework is necessary for entrepreneurial development as argued by Ediagbonya (2013), and Gulani & Usman (2012).

Theoretical Frameworks

I grounded the present research on the theories of entrepreneurial development, financial inclusion, and economic development. I used the above theories in the study to shed light on the problem of insufficient entrepreneurial development and short business lifespan in the Aba Southeastern Nigeria. An abundance of literature demonstrates a logical connection between entrepreneurial development, financial inclusion, and economic growth or development. There is a consensus among researchers on the significant effect of entrepreneurial development, financial inclusion on the growth and development of entrepreneurship

(Ediagbonya, 2013; Zarezankova-Potevska, 2016; Zarezankova-Potevska, 2018).

Proponents of economic development theory also agree that entrepreneurial development is a fundamental economic growth element (Eleodinmuo, 2015; Hlavna, 1992).

Proponents of the theory of entrepreneurial development explain how entrepreneurial development equips entrepreneurs with the requisite skills to manage their business enterprises more effectively and more profitably (Ediagbonya, 2013; Zarezankova-Potevska, 2016). In addition, proponents of financial inclusion theory explain the importance of financial inclusion and finance to business enterprises' survival and sustainability (Adegboyega, 2016; Zarezankova-Potevska, 2018).

Similarly, the economic development theory demonstrates the totality and result of an amalgam of financial inclusion theory and entrepreneurial development theory in a country's economy (Eleodinmuo, 2015; Hlavna, 1992). In other words, while entrepreneurial development and financial inclusions are prerequisites for entrepreneurial success, economic growth and development represent the result of combined effects of entrepreneurial development and financial inclusion (Adeola & Evans, 2017; Ediagbonya, 2013).

Entrepreneurial Development Theory

The theory of entrepreneurial development was the significant theory in the present study even though financial inclusion theory and economic development theory also featured as complimentary theories to the theory of entrepreneurial development in the present study. The entrepreneurial development theory explains the process of development of the necessary skills and resources for business

management and growth (Zarezankova-Potevska, 2016). The theory goes a long way to show how to build and grow sustainable entrepreneurship (Adeola & Evans, 2017; Zarezankova-Potevska, 2016).

Entrepreneurial development theory, in its holistic connotation, explains both the promoters of a business organization, the business organization itself, and how the two combine to build a lasting profitable organization (Zarezankova-Potevska, 2016). The theory of entrepreneurial development presupposes that business organizations' growth and sustainability is contingent upon such factors as skills, training, education, enterprise management competencies, and financial inclusion (Adegboyega, 2016; Zarezankova-Potevska, 2016). Proponents of the entrepreneurial development theory argue that these variables represent the components of entrepreneurial development, which must be present for business organizational success (Hlavna, 1992; Umezuluike, 2010).

Financial Inclusion Theory

Financial inclusion theory explains the dynamics of finance in organizational business growth. The theory helps to understand the importance of finance in a business organization's operation and how financial inclusion helps in entrepreneurial stability and sustainability (Adegboyega, 2016; Zarezankova-Potevska, 2018). The theory demonstrates that organizations need finance to survive, operate, and remain competitive. Therefore, financial inclusion remains the backbone of every business organization. Proponents of the financial inclusion theory demonstrate the strategic importance of financial inclusion in organizational management, mostly small and medium enterprises (SMEs) (Adegboyega, 2016; Zarezankova-Potevska, 2018).

Financial inclusion theory remains a pivotal theory in management literature for discussing SMEs' success and failure in Nigeria among scholars (Adeola & Evans, 2017; Adegboyega, 2016). The theory explains the mechanism of how financial policies could be beneficial for entrepreneurship and small business organizations. The theory also explains the best possible options for entrepreneurs and SMEs in accessing liquid capital and fiscal policies that enhance entrepreneurial development and growth (Aro-Gordon, 2017; Evans & Lawanson, 2017).

Economic Growth Theory

The theory of economic growth is used synonymously with economic development. It throws light on the positive implications of entrepreneurial development, and the negative impact of insufficient entrepreneurial development in an economy (Ediagbonya, 2013; Oguntimehin, 2017). By implication, the theory of economic growth and development explains the result of entrepreneurial development (Owualah, 1999; Ugoani & Ibeenwo, 2015). Proponents of the economic growth theory argue that both large and small business enterprises' entrepreneurial development leads to economic development, and growth (Hlavna, 1992).

Economic growth and development theory explain growth by the process of employment creation, wealth creation, and distribution through entrepreneurship and entrepreneurial development of business organizations both large and small. According to proponents of the theory, when entrepreneurship develops, small business organizations survive and grow creating employment, and wealth, and these finally lead to economic growth and development (Meagher, 2015; Ogedengbe et al., 2019).

Small Business Development

There is hardly a precise, generally accepted definition of small businesses in the management research literature (Babatunde & Laoye, 2011; Irenaus et al., 2018; Watse, 2017). Different jurisdictions apply different metrics in the designation and qualifications for small businesses. The preponderance of definitions in research literature defines small businesses in terms of small and medium enterprises (SMEs) (Watse, 2017). In this research, I adopted the SME categorization and applied common characteristics extracted from most writers in arriving at my working definition of small businesses where possible. Bee (2004) defined small businesses to include SMEs with fewer than 100 jobs or employees. Winders (2000) explained small businesses as SMEs that operate locally with local ownership.

As cited in Babatunde and Laoye (2011), the central bank of Nigeria's definition differentiates small and medium enterprises in terms of turnover. According to the definition, small businesses are businesses indigenously owned with an annual turnover of: (a) 500,000. Naira, which is the equivalent of \$2000, and (b) 2,000,000. Naira for medium enterprises, which is an equivalent of \$12,000. From the above extracts, indigenouslyness appears a common metric in the classification. Indigenouslyness will therefore guide my working definition of small and medium businesses in the present study. My working definition of small businesses for clarity therefore will be indigenous or locally owned businesses with an annual turnover of a maximum of 2,000,000. Naira, and a minimum of 500,000. Naira.

According to Can (2003), everyday small businesses typically flourish in rural grassroots constituencies where they touch the lives of the people directly through job

creation and accessibility. Besides, scholars believe small businesses are the driving force of economic development in developed and developing economies constituting more than 98% of enterprises in most developed economies (Jikan-Jatum, 2014). Specifically, scholars argue that they constitute approximately 80% of Japan's industrial labor force, 50% in Germany, and 46% in the United States (Jikan-Jatum, 2014). On the other hand, small business development connotes the emergence, growth, and sustainability of small and medium businesses in the society (Can, 2003). Small business development also suggests a totality of training and counseling to promote small businesses' ownership and growth (www.sba.gov). The development of small businesses in local communities brings about employment and a drastic reduction in the active workforce's rural-urban migration in search of jobs.

Many scholars argue that in developing economies such as Nigeria, and Kazakhstan, small business development is significantly low, and underdeveloped even though acknowledged as the bedrock of economic development (Babatunde & Laoye, 2011; Can, 2003). The insufficient development of small businesses in these developing countries is because of many factors ranging from complex bureaucratic policy regimes to dearth of the skilled and trained workforce (Can, 2003). The above assertion will be dealt with in detail in the next section.

Small Business Development in Nigeria

Small business development in Nigeria appears significantly low and underdeveloped (Adisa et al., 2014). There is an abundance of research literature, which seems to support the low development index of small businesses in Nigeria (Babatunde & Laoye, 2011; Eleodinmuo, 2015). Nigeria is a developing country and

economy. Like developing countries globally, the country seems to struggle with the optimal development of the economy's small business sector. Some of the reasons fronted in academic research for the seemingly low small business development in Nigeria include such indicators as harsh bureaucratic regimes, lack of skilled personnel to manage the onerous task of risk-taking as entrepreneurs, financial constraints (Diyoke, 2014; Jakada & Abubakar, 2017).

Small businesses constitute a large percentage of entrepreneurial activity in Nigeria. Some scholars believe they are the driving force behind economic growth positive social change (Babatunde & Laoye, 2011). Small businesses could therefore be positive social change agents in Nigerian society. The Nigerian government and policymakers are cognizant of the potentials of small business development and entrepreneurship's potentials in turning the fortunes of the society around through wealth creation and employment generation (Awogbanle & Iwuamadi, 2010; Babatunde & Laoye, 2011; Onuoha, 2013). There is an abundance of government programs geared towards stimulation and development of the small business sector in Nigeria such as the small-scale industries corporation (SSIC), small and medium industries equity investment scheme (SMIEI), Nigerian export-import bank, bank of industry, SME apex unit loan scheme, and the medium enterprises' development agency of Nigeria (SMEDAN) (Awogbanle & Iwuamadi, 2010; Chinedu et al., 2019).

Many scholars like Chinedu et al. (2019) question the effectiveness of the schemes by the Nigerian government mentioned above towards the stimulation and development of the small business sector in Nigeria. Therefore, there is a serious debate among academic scholars as to whether these schemes in Nigeria have worked

going by their stewardship and scorecards. Other scholars argue that these schemes have failed abysmally in delivering their mandate of stimulating growth and developing the small business sector in Nigeria (Abimbola & Agboola, 2011; Adisa et al., 2014). Adisa et al. (2014) argued that a holistic analysis of Nigerian government efforts at jumpstarting small business development shows a low-performance index for small business development in Nigeria.

Entrepreneurial Development, and Small Business Development in Nigeria

Regarding entrepreneurial development and small business development in Nigeria, there appears to be insufficient entrepreneurial development among entrepreneurs in Nigeria's small business sector. There appears to be insufficient entrepreneurial development in the broader Nigerian context from a broader perspective. The underdevelopment of entrepreneurial development in Nigeria seems to touch entrepreneurs in large, medium, and small business enterprises. To get a depth of the state of entrepreneurial development and small business development in Nigeria, one must look at extant research on entrepreneurship in Nigeria to appreciate the current situation in the sector.

Many research works are devoted to entrepreneurship in Nigeria and the challenges of entrepreneurial development (Adisa et al., 2014; Babatunde & Laoye, 2011; Dike, 1997). Small and medium enterprises appear to be most impacted by the challenges of entrepreneurial development in Nigeria. Over 80% of Nigeria's entrepreneurship falls under the small business category. Over 80% Nigerian labor force work in the small and medium enterprises (Babatunde & Laoye, 2011; Jikan-Jatum, 2014). Several scholars have advanced several reasons for the severe

challenges of the small business sector's entrepreneurial development in Nigeria (Diyoke, 2014). The most formidable challenges find expression in such areas as financial exclusion (Chinedu et al., 2019; Gulani & Usman, 2012), training, and education (Agbefo & Abe, 2017; Ediagbonya, 2013), enterprise management (Ediagbonya, 2013; Okon & Njoku, 2016). I have discussed the challenges in more detail in subsequent subheadings below.

Financial Inclusion, and Small Business Development in Nigeria

Financial inclusion refers to the government's advancement of financial resources and incentives through equitable fiscal policies. The program should benefit small and medium scale enterprises to help jumpstart and stabilize their businesses (Adegboyega, 2016; Chinedu et al., 2019). Financial inclusion represents one of the formidable challenges to small business development in Nigeria (Adeola & Evans, 2017; Onuoha, 2009). There is much research on the importance and impact of financial inclusion on small business organizations' survival in Nigeria (Adegboyega, 2016; Adeola & Evans, 2017). Due to financial problems expressed in terms of the difficulty in accessing capital for business operations, small businesses in Nigeria resort to informal channels of either community cooperatives, friends, or family members to raise financial capital for business (Adisa et al., 2014).

The informal channels may not come handy as when urgently needed. Where available, financial advances come with high payback interests that more than often impact the bottom line of the small business (Adisa et al., 2014). Scholars argue that informality drives small businesses underground where such small businesses are constrained by finance and compelled to source finance through informal channels.

Such businesses are forced to the informal sector (Can, 2003). Can (2003) further argued that informal sector small business organizations are characterized by low productivity due to under-capitalization, constant attempts at evading detection by authorities, and inability to access formal finance. Informality prevents the expansion and growth of small business organizations (Can, 2003). The seeming overarching burden of financial exclusion of small business organizations from the Nigerian economy's formal financial sector stifles the development and sustainability of the small business sector of the economy (Adisa et al., 2014).

Training, and Education, and Small Business Development in Nigeria

Training, and education used in this study connote some learning in both formal, and informal settings in the components of entrepreneurial development required to make effective and sound management decisions for a business enterprise's profitable business management (Ugoani & Ibeenwo, 2015). The above operational definition, which I have adopted in this study for the broader context of entrepreneurial development, will be equally applicable to small business development and used in that sense in this subheading. Training and education contribute immensely to the cultivation of entrepreneurial skills necessary for managing small business organizations (Agbefo & Abe, 2017; Ogedengbe et al., 2019). Training and education also constitute a component of entrepreneurial development (Hlavna, 1992; Ogedengbe et al., 2019).

Scholars who have written on training and education as instruments for small business development in Nigeria argue that training and education could be formal. Training and education could come through some structured school curricula found

the college or university entrepreneurial training programs. They could also be through informal learning or apprenticeship with an experienced, and successful entrepreneur (Akhuemonkhan et al., 2013; Irenaus et al., 2018; Zarezankova-Potevska, 2016). The preponderance of research in management literature appears to lean toward formal training education against informal training for current and would-be entrepreneurs in Nigeria (Ediagbonya, 2013; Tende, 2014).

The amount of research devoted to training and education demonstrates the importance of training and education to the development of entrepreneurship and small business organizations in Nigeria (Agbefo & Abe, 2017; Ogedengbe et al., 2019; Ugoani & Ibeenwo, 2015). From extant research, there appears to be an inadequacy of training and education among many Nigerian entrepreneurs and leaders of small businesses (Oghojafor et al., 2011; Olofinyehun et al., 2018). Scholars have argued the inadequacy of training and education as one of the many challenges of entrepreneurship and development of small business organizations in the broader Nigerian context (Diyoke, 2014; Oghojafor et al., 2011; Olofinyehun et al., 2018).

Entrepreneurial Development, and SMEs in the Aba Southeastern Nigeria

The Aba Southeastern Nigeria has a high concentration of entrepreneurs in the small business sector (Dike, 1997). Most small businesses are either a family-owned sole proprietorship or joint ownership in partnerships (Adisa et al., 2014). There is almost non-existent research on entrepreneurial development in the Aba Southeastern Nigeria's small and medium enterprise sector. While there is an abundance of research on entrepreneurial development in Nigeria, almost all the existing research addresses the problems and obstacles to entrepreneurial development in the broader

Nigeria context (Adisa et al., 2014; Babatunde & Laoye, 2011). There appears to be just a few research works devoted to a cursory analysis of social infrastructural marginalization, which affects entrepreneurs in Southeastern Nigeria post-civil war 1966-1970 (Aro & Ani, 2017)

From the few available research on Aba, it appears entrepreneurial development in the Aba Southeastern Nigeria suffers the same general insufficient entrepreneurial development prevalent in the broader Nigerian context (Adisa et al., 2014; Dike, 1997). From the general perspective of many researchers on the state of entrepreneurial development and SMEs in Nigeria, there appears to be acute insufficient entrepreneurial development among SMEs in Aba, Southeastern Nigeria, regardless of the magnitude of entrepreneurial activity recorded in the commercial city of Aba (Dike, 1997). Some scholars have argued that small business organizations in Nigeria, including Aba, survive for a very brief period and go down (Adisa et al., 2014; Dike, 1997). However, many scholars believe Aba's small business sector and entrepreneurship are insufficiently developed (Dike, 1997).

Insufficient Entrepreneurial Development

There is hardly a specific reference to the term insufficient entrepreneurial development in management research. The concept is a product of deduction from the theory of entrepreneurial development. Entrepreneurial development theory explains developing of the necessary skills and resources for business management and growth (Zarezankova-Potevska, 2016). The theory of entrepreneurial development goes a long way to explain how to build and grow sustainable, successful entrepreneurship (Adeola & Evans, 2017; Zarezankova-Potevska, 2016). Scholars agree that

entrepreneurship, in its developed form, is necessary for wealth creation, employment generation, and economic development in a given society (Jain & Pisani, 2008; Ross, 2008). Researchers explain insufficient entrepreneurial development in terms of obstacles to entrepreneurial development in society (Abimbola & Agboola, 2011; Ayoade & Agwu, 2016; Can, 2003).

Many developed countries' economies are supported by corresponding developed systems of entrepreneurship (Jain & Pisani, 2008). Scholars argue that the volume and measure of entrepreneurship could explain the extent of economic growth in an economy in that economy's private sector (Ayoade & Agwu, 2016; Dike, 1997; Ross, 2008). Scholars agree that evidence of low entrepreneurship in a given society manifests in high unemployment, low economic growth, and human capital flight (Dike, 1997; Winders, 2000). Similarly, underdevelopment of entrepreneurship in academic research is explained mostly in terms of challenges and obstacles that hinder entrepreneurship activities in each society (Gourene & Mendy, 2017; Jain & Pisani, 2008; Oghojafor et al., 2011).

There is a multitude of evidence in research to the effect that societies with insufficient entrepreneurial development mostly exhibit such entrepreneurial challenges as financial exclusion (Adegboyega, 2016; Gourene & Mendy, 2017), poor business management skills development (Babatunde & Laoye, 2011), low level of entrepreneurial training, and education (Adisa et al., 2014) and low enterprise management skills (Adisa et al., 2014).

Insufficient Entrepreneurial Development in Nigeria

An understanding of entrepreneurship in Nigeria is necessary by examining extant research on entrepreneurial development in Nigeria alongside government's efforts to stimulate and support entrepreneurship (Abimbola & Agboola, 2011; Obi, 2015). There is an abundance of research on entrepreneurship in Nigeria. Researchers agree on the existence of several serious obstacles that militate against entrepreneurial development in Nigeria (Adeghe, 2019; Ayoade & Agwu, 2016; Oghojafor et al., 2011). Researchers also agree that businesses in Nigeria, especially small business organizations collapse faster than they are created (Adisa et al., 2014).

A United Nations Research Institute for Social Development's study spanning a period of nine months (August 1991 to April 1992) revealed that much of entrepreneurial activity in Nigeria in the small-scale industrial sector remained largely informal with attendant low productivity, and low growth (Dike, 1997). Successive

Nigerian governments in recognition of the strategic importance of the small business sector in stimulating economic growth from the grassroots, and the insufficient status of this sector, have made policy attempts at boosting entrepreneurial development in the small business sector (Adeghe, 2019; Oghojafor et al., 2011). Yet, obstacles to entrepreneurial development in Nigeria appear more formidable than the government's corresponding efforts at boosting entrepreneurial development of the small business sector (Adisa et al., 2014; Babatunde & Laoye, 2011; Dike, 1997).

Insufficient Entrepreneurial Development in Aba Southeastern Nigeria

There is hardly a single or uniform definition of entrepreneurship in management literature. The lack of a single definition leaves the definition of entrepreneurship open to as many scholars as there are in management (Chinedu et al., 2019; Diyoke, 2014; Jakada & Abubakar, 2017). Diyoke (2014) defined entrepreneurship as “the dynamic process of creating incremental wealth.” Timmons et al. (1987), cited in Jakada and Abubakar (2017) defined entrepreneurship as “the creation, building, and distribution of something of value from practically nothing to individuals, groups, organizations, and society.” From the preceding definitions, initiative and creativity run through the gamut of illustrations on the subject. The Aba commercial center of Southeastern Nigeria is known for entrepreneurial creativity (Dike, 1997).

While literature is abundant in entrepreneurship, and entrepreneurial development in Nigeria, there is not much written on entrepreneurship, specifically on Aba’s entrepreneurship development. The scanty research available on Aba deals more on the financial exclusion and infrastructural marginalization of entrepreneurs in Aba (Aro & Ani, 2017; Meagher, 2014; Smith, 2014). Much of entrepreneurship in Aba operates informally at the subsistence level due to the state of entrepreneurial development in the city (Dike, 1997). A major feature of this informal characteristic is the lack of longevity in the lifespan of many of the small business organizations in Aba (Buowari, 2015; Okon & Njoku, 2016). Aba could be said to be a microcosm of the general malaise plaguing entrepreneurship in the broader Nigerian context (Babatunde & Laoye, 2011). Therefore, from the few research devoted to Aba, there

appears to be insufficient entrepreneurial development in Aba Southeastern Nigeria. The insufficient entrepreneurial development may be responsible for the short business lifespan among some small business organizations in Aba (Umezuluike, 2010).

None of the few existing research on Aba addresses the phenomenon of insufficient entrepreneurial development and short business lifespan in Aba. Thus, the present study may contribute to the knowledge on how the theory of entrepreneurial development may improve Aba's entrepreneurship and lead to the sustainability and stability of small businesses in Aba. The study may also show how the theory of entrepreneurial development as a positive social change agent could help bring about positive social change in Aba through wealth creation, employment generation and ultimately, economic growth.

Review of Scholarly Works

Insufficient Entrepreneurial Development, and Short Business Lifespan in Aba Southeastern Nigeria

Training and Education

According to Zarezankova-Potevska (2016), on the role of entrepreneurial education in economic growth and wealth creation, formal and informal education are indispensable components of entrepreneurial development. Zarezankova-Potevska (2016) further argued that even though entrepreneurial development through education is necessary for entrepreneurial growth, entrepreneurial learning is a lifelong process. In other words, successful entrepreneurship involves a process of

constant learning through either formal or informal education. Zarezankova-Potevska's construct of entrepreneurial education opens a further door for further research on the specific roles of formal and informal entrepreneurial learning in entrepreneurial development. The study also reinforces the theory of entrepreneurial development through education and skills acquisition for successful entrepreneurship.

Ediagbonya (2013) examined the role of entrepreneurial education in youth empowerment in Nigeria. Ediagbonya (2013) in his analysis focused on a narrow scope targeted at upstart entrepreneurial students and not a holistic approach to entrepreneurial development. However, the author agrees with the opinion of many other scholars that entrepreneurial development through education of the youth is an instrument of job and wealth creation in Nigeria.

Agbefo and Abe (2017) investigated the role of entrepreneurial education as one of the vital tools of youth empowerment for entrepreneurship. Agbefo and Abe (2017) argued that entrepreneurial education is fundamental in empowering youth through skills acquisition. They explained that youth education is the key to unlocking entrepreneurial spirits and productive youth's potentials in an economy. They further explained that entrepreneurs could acquire entrepreneurial knowledge and enterprise management spirit through university education. Entrepreneurs could also develop such knowledge and skills through vocational training preparatory to establishing self-employment and creating jobs (Agbefo & Abe, 2017). While the research adds to the existing body of knowledge on entrepreneurial development's learning and education components, it opens a further avenue for research into the concept of entrepreneurial spirit in enterprise management.

Asogwa and Dim (2016) applied the psychological theory of entrepreneurship in exploring the impact of entrepreneurial development through training on unemployment reduction in Nigeria. Asogwa and Dim (2016) used a convenience sample of 150 youths from 5 local governments of Southeastern Nigeria. They analyzed the data using the Pearson correlation and, ANOVA which showed a significant relationship between entrepreneurial training and unemployment reduction in Southeastern Nigeria. Asogwa and Dim (2016) seemed to argue in favor of insufficient entrepreneurial development as the likely reason for business failures and high unemployment in developing economies like Nigeria. They further stressed the importance of training and education in cultivating entrepreneurial skills and spirit necessary for enterprise management and job creation. The research opens a further avenue of inquiry into the requisite skills and spirit for entrepreneurial success.

Diyoke (2014) explored how lack of competent management skills of an entrepreneur affects entrepreneurship. He also investigated how socio-political environment effect entrepreneurial practice in Nigeria and the extent to which availability, and accessibility of capital affect entrepreneurship development in Nigeria. Diyoke (2014) used purposeful sampling of 15 micro finance companies to generate data for the research. The author distributed questionnaires to the banks and analyzed data using the Chi-square data analysis technique. Results showed that self-competency factors such as skills from training, education, and external factors such as unfavorable political climate and lack of finance negatively affect entrepreneurial development (Diyoke, 2014).

Diyoke raised (2014) awareness to a salient point for further investigation, which is the entrepreneurship discourse's socio-political question. The implication of Diyoke's research to practice is the creation of awareness among entrepreneurs on the need to study the prevailing political climate that may impact their operation. According to Diyoke (2014), entrepreneurs can only acquire the ability and skill to predict business atmosphere based on the general political environment through training and education.

Akhuemonkhan et al. (2013) examined the role of entrepreneurial education in employment creation in Nigeria. Using the linear multiple regression analysis to predict economic phenomena within given variables, Akhuemonkhan et al. (2013) found a negative relationship between entrepreneurship and poverty incidence in Nigeria. According to Akhuemonkhan et al. (2013), as the level of entrepreneurship increases in Nigeria, entrepreneurs create jobs with a corresponding drop in the poverty index. Formal and informal entrepreneurial educations as components of entrepreneurial development help reduce the poverty index by creating employment and wealth (Akhuemonkhan et al., 2013). In addition, with job creation such social vices as crime and criminality are drastically reduced (Akhuemonkhan et al., 2013).

Ogedengbe et al. (2019) examined the role of training and education in entrepreneurial skills acquisition. The authors noted that entrepreneurial training and education are necessary to hone entrepreneurial skills required for successful entrepreneurship. They further opined that formal entrepreneurial training and education play a positive role in entrepreneurial skills development for enterprise management (Ogedengbe et al., 2019).

Okon and Njoku (2016), while exploring the type of entrepreneurial skills required to establish, and run small businesses in southeastern, tackled the systemic high small business mortality rate in Nigeria. They explained that entrepreneurial skills could be acquired both formally and informally. The informal platform could be through apprenticeship. However, they argued that entrepreneurial skills such as information communication technology (ICT) acquired through formal education trumps skills acquired from the informal training (Okon & Njoku, 2016). They further argued that entrepreneurial skills acquired through formal training and education is fundamental to entrepreneurial growth, job creation, and poverty alleviation (Okon & Njoku, 2016).

Ajike and Nwakoby (2017) examined three hypotheses in their research. The first is the extent to which entrepreneurial experience influences productivity of a business organization. The second is the relationship between an entrepreneur's on the job orientation, and ability to manage business risks. The third is the extent to which entrepreneurial education affects an entrepreneur's ability to develop a sound business strategy. Ajike and Nwakoby (2017) examined these three concepts through the lens of entrepreneurial cognitive theory. Using the quantitative survey design methodology and the SPSS Z-test data analysis system, Ajike and Nwakoby (2017) analyzed data from 50 SMSs from the southeastern Nigeria.

The result showed a significant effect of entrepreneurial learning on the entrepreneur's ability to build a strong business strategy. The researchers therefore argued that the entrepreneurial mindset is essential to entrepreneurial development, stimulation of small business growth, and economic growth. The research supports

the importance of necessary self-competency skills for incubation of productive business ideas. The study also reinforces the need for further research into the cognitive theory of entrepreneurial development in the management literature (Ajike & Nwakoby, 2017).

Garba (2010) explored the implications of entrepreneurial education on enterprise development and economic growth. The author arguing on the need, and importance of entrepreneurship education as a panacea to socio -economic problems in Nigeria, advocated a partnership model between the private sector, the universities, and colleges. Garba's argument and perspective on entrepreneurial education is to the effect that functional education in entrepreneurial development will provide the platform for requisite skills acquisition for enterprise management especially among upstart entrepreneurs (Garba, 2010).

In lending a voice of support to scholarship on the preeminence of education to entrepreneurial growth, Garba vigorously argued that entrepreneurial development in any society goes a long way to support economic growth and development. He further argued that entrepreneurial development through training and education boosts productivity, competitiveness, innovation, and employment generation, and ultimately invigorates the economy (Garba, 2010).

Oguntimehin (2017) examined the process of building sustainable development through entrepreneurial education in Nigeria. Oguntimehin (2017) canvassed entrepreneurial education as the tool that could create sustainable development in Nigeria. In highlighting the need for sustainable development in Nigeria, the author threw light on the importance of education in creating a breed of

skilled entrepreneurs. The entrepreneurs would take risks, break new grounds, create, and sustain small businesses that would in turn create jobs (Oguntimehin, 2017).

Entrepreneurial education according to the author entails the process of acquisition of competencies necessary for organizational, and enterprise management (Oguntimehin, 2017).

Oguntimehin (2017) further observed that such entrepreneurship competencies could be acquired similarly through the informal process of constant experience and practice in an enterprise as a school for practical learning. He argued that with skilled entrepreneurship comes sustainable economic development that would lead to job, wealth creation and improvement in the community living standard.

Adesope et al. (2010) explored a needs assessment on enterprise development in Nigeria's Niger Delta area. The study was directed at youth unemployment in Nigeria's Niger Delta region to ascertain how entrepreneurship, and self-employment could help stem the teeming mass of unemployed youths in the region. Adesope et al. (2010) used questionnaires in their survey with the central question; what do the youths need to help them achieve self-employment and entrepreneurship in the Niger Delta. Findings revealed that the lack of self-competency skills for enterprise management, and mostly the overall lack of entrepreneurial development skills militate against self-employment. Other factors such as the lack of training and education among the growing youth population were among the factors militating against entrepreneurship and self-employment in Niger Delta (Adesope et al., 2010).

Adesope et al. (2010), further argued that the youth of Niger Delta need vocational skills to be meaningfully engaged in the region. In this direction, governments should direct efforts towards providing the necessary structures and facilities for vocational youth development in the region. According to Adesope et al. (2010), this measure will go a long way in creating employable youths who could fit into the job market. Being gainfully employed would stem youth restiveness, violence, and other social vices among the jobless youths in the Niger Delta region (Adesope et al., 2010).

Oseni (2017) examined the relevance of entrepreneurial education to the development of micro, small, and medium enterprises in Nigeria. The author in his analysis, adopted the argument in management literature supporting entrepreneurial education as a catalyst for economic development and job creation. According to Oseni (2017), the high rate of social vices in Nigerian society, such as robbery, fraud is as a result of unemployment among the teeming youth population of the country. Oseni (2017) advocated introducing a bottom-up entrepreneurial education into the nation's education curriculum to curb unemployment and attendant social vices in the Nigerian society.

Oseni (2017) further argued that entrepreneurial education equips students with the requisite skills and orientation to take up entrepreneurship. According to Oseni (2017), entrepreneurial skills acquired from entrepreneurial education will help students discover opportunities and take advantage of those opportunities to create jobs for themselves and others in the community. Oseni (2017) carried out a survey of SMEs in Nigeria with a sample size of 961 respondents from the SME sector Nigeria.

Oseni (2017) used questionnaires for data collection and analyzed data using the non-parametric test of the Kruskal-Wallis sample test, with the result showing a positive correlation between the Nigerian education system and entrepreneurial development. Oseni's study demonstrates the importance of education in the Nigerian small business development discourse.

Entrepreneurial Development

Abimbola and Agboola (2011) applied the psychological and sociological theories of entrepreneurial development in exploring the role of entrepreneurial environment in the development of entrepreneurial skills necessary for enterprise management. The researchers argued that psychological factors based on individual traits influence entrepreneurial development. Such characteristics as motivation and the need for achievement remain active preconditions for entrepreneurial success (Abimbola & Agboola, 2011). They also argued that social conditions and socio-environmental factors as financial inclusion, political climate, and government policies influence entrepreneurship either negatively or positively depending on whether the government creates an enabling political climate that will encourage entrepreneurship (Abimbola & Agboola, 2011).

In their study, Abimbola and Agboola, (2011) reechoed the consensus in academic scholarship on the importance of entrepreneurial development to job creation, and economic growth. Therefore, the study opens a further avenue for research into the specific environmental factors that impact entrepreneurial development in Nigeria.

Ebiringa (2013) reinforced the importance of entrepreneurial development. She explored the role of entrepreneurship in sustainable economic transformation. Ebiringa (2013) applied the concept of entrepreneurial attitude to explain the personality component of entrepreneurial development. According to Ebiringa (2013), even though entrepreneurial development entails using external variables to achieve success as an entrepreneur, there is an intrinsic component dependent of the individual. This intrinsic component is called the entrepreneurial attitude (ENT-ATD). The entrepreneurial mindset will drive the external variables and result in entrepreneurial development and economic growth. The author, in the study, directs the attention of practitioners to the aspect of personality traits that drive entrepreneurial innovation while at the same time calling for further research on the psychological part of entrepreneurial development.

Ugoani and Ibeenwo (2015) researched the factors that militate against entrepreneurial development and job creation in Nigeria. According to the authors, a survey through questionnaires of a cross-section of entrepreneurs in Aba, Southeastern Nigeria, showed a positive correlation between entrepreneurial development and job creation. Using the Pearson data analysis, Ugoani and Ibeenwo (2015) demonstrated that such external factors as poor social infrastructure and corruption could militate against entrepreneurial development in Nigeria. They argued that entrepreneurial education equips the entrepreneur with the skills and mindset necessary to navigate these hurdles and make smart business decisions for enterprise growth and survival (Ugoani & Ibeenwo, 2015). The research enlightens practicing and would-be entrepreneurs on the skills needed to make intelligent

business decisions in unfavorable entrepreneurial environments. The study also directs further attention to the external conditions necessary for entrepreneurial development.

Chidiebere et al. (2014) examined entrepreneurial development, and youth unemployment in Nigeria, and how entrepreneurship has helped to reduce youth unemployment in Nigeria. Chidiebere et al. (2014) based their research mainly on secondary sources from existing literature on youth unemployment. The authors argued that based on existing literature on the subject, entrepreneurial development's underdevelopment is directly linked to youth unemployment in Nigeria. They further argued that youth unemployment in Nigeria is at the root of major social ills associated with unemployment, such as robbery, thuggery. The result demonstrates the importance of entrepreneurial development in bringing about positive social change in the society by creating jobs and eliminating social vices (Chidiebere et al., 2014). The result also opens an avenue for further inquiry on the correlation between insufficient entrepreneurial development and social vices in Nigeria.

Owualah (1999) explained that entrepreneurial development plays a huge role in in grooming entrepreneurs who create jobs. According to him, entrepreneurial development is an instrument for job and wealth creation, elimination of enterprise mortality, and ensuring economic growth. Owualah (1999) in his research examined the role of entrepreneurship in youth unemployment Nigeria using a stratified random sampling of 232 youth beneficiaries of government loan schemes in Nigeria. Result obtained using the student t-Test showed that youth beneficiaries of government

financial incentives could create 99% full-time jobs and employment for others (Owualah, 1999).

Irenaus et al. (2018) examined the relationship between the Ibo institutionalized practice of apprenticeship and the entrepreneurial development in Nigeria's Southeastern region. Irenaus et al. (2018) sought to draw a connection between the informal apprenticeship practice and small business growth by examining how knowledge gained through apprenticeship helps increase sales volume in a small business organization. The authors employed the survey method through questionnaires to 347 small business organizations in Nigeria's Southeastern part.

The researchers also utilized the Pearson's multiple regression system of data analysis to analyze data. The result found a positive relationship between the informal apprenticeship method of training, education, and small business growth. The result also revealed a positive relationship between informal apprenticeship and entrepreneurial development in southeastern Nigeria. Irenaus et al. (2018) found that the region's apprentice practice helped create a cluster network of small business organizations in the southeast. The latter network with each other in enterprise management from production to distribution (Irenaus et al., 2018).

Irenaus et al. (2018) argued that the institutional and social conceptualizations of entrepreneurial development both show that the social and institutional practices of southeastern Nigeria, such as informal apprenticeship, have a direct positive relationship with enterprise growth and entrepreneurial development within the small business sector in the Ibo southeastern Nigeria. Their research raises interest in the

direction of the need for further research on the institutional and social practices that support entrepreneurial development in the southeastern part of Nigeria, which includes Aba.

Small Business Development

Eleodinmuo (2015) examined the effect of government policies on developing small and medium scale enterprises in Aba, Southeastern Nigeria. In a case study using a random sample of 100 entrepreneurs in Aba, Southeastern Nigeria, Eleodinmuo (2015) analyzed data using the five-point Likert scale. The result showed that government policies, such as financial inclusion policies, significantly impact entrepreneurial development (Eleodinmuo, 2015). The result showed that entrepreneur centered financial inclusion policies would create a corresponding favorable entrepreneurial climate that would grow SMEs in Aba, Southeastern Nigeria. Eleodinmuo (2015), in the research, stressed the need for entrepreneurs to come to a better understanding of tapping into government financial policies as a necessary process in entrepreneurial development.

Oghojafor et al. (2011) examined the evolution of the small and medium enterprise sector in Nigeria against successive governments' efforts at stimulating growth in the sector. Oghojafor pointed to failures in the various government initiatives to depict the underdevelopment of entrepreneurial development in the small business sector, which constitutes the lion's share of entrepreneurship in Nigeria (Oghojafor et al., 2011). Oghojafor et al. (2011) agreed on the importance of the small business sector in creating jobs, and promoting economic development in both the developing, and developed economies of the global market. They however

lamented the grim statistics of business closures, and failures in Nigeria's small business sector due to poor development of the sector (Oghojafor et al., 2011).

According to many the researchers, all over the world entrepreneurship in the small business sector provide effective means of creating jobs in the society, eliminating poverty, improving the living standards of the society, and reducing rural-urban drift (Oghojafor et al., 2011). The authors argued that the government has the responsibility through policies to ensure effective development of the small business sector to improve the lives of the citizens.

Jain and Pisani (2008) examined small, and micro business development in Costa Rica. Jain & Pisani (2008) argued that small, and micro enterprises can create wealth, economic, and social security in Costa Rica. Small and micro enterprises can do this by creating opportunities for self-employment among the huge number of employed lower class of the Costa Rican society (Jain & Pisani, 2008). Using survey research of 327 small firms in Costa Rica, Jain & Pisani (2008) demonstrated a positive attitude of the working population towards small, and micro enterprises in creating jobs for the population, and opening up investment avenues for the economy.

However, the researchers identified financial constraints, and difficult bureaucratic hurdles as limiting factors in the activities of willing entrepreneurs who are be prepared to take risks, and venture into new grounds in the economy of Costa Rica (Jain & Pisani, 2008).

Adegboyega (2016) examined the twin subjects of micro financing, and financial inclusion aimed at examining the relationship between financial inclusion, and micro financing for small, and micro business organizations in Nigeria.

Adegboyega (2016) explained financial inclusion as the allocation of financial resources in such a manner that makes finance reachable, and affordable to the population. He further explained micro financing as the provision of financial resources, and services to the poor and self-employed in the society (Adegboyega, 2016).

The researcher noted that financial inclusion through micro financing, and micro finance policies would provide necessary operational finance to small, and medium enterprises (Adegboyega, 2016). He observed that most small business owners in Nigeria are self-employed. Provision of operational finance, and services will support the small business, and boost small business development, encourage, and stimulate economic growth in Nigeria (Adegboyega, 2016).

Huang and Liu (2019) examined immigrant entrepreneurship, and economic development. Their main aim was to examine the local small business landscape across immigrant communities in America, and how local policies shape local small immigrant businesses. Huang and Liu (2019) used local financial policies, information availability, and language as their reference points. According to Fairlie and Lofstrom (2015), cited in Huang and Liu (2019), in 2010 total revenue from immigrant owned small businesses generated a total sum of \$121 billion to the US economy. In 2012, immigrant small businesses constituted 18% of the total small businesses in the US.

Huang and Liu (2019) noted that the immigrant owned small businesses contribute immensely to job growth, and economic development in the communities where they are located. Such immigrant small businesses serve the minority's needs,

and marginalized immigrant community, reinvigorate abandoned communities, and bring about social cohesion and cultural diversity in such communities (Huang & Liu, 2019). They further noted lack of access to finance, inadequate information from local authorities, and language barriers as obstacles to small business development of the immigrant small business sector in the various U.S. immigrant small business communities.

Huang and Liu (2019) cautioned on the overconcentration of immigrant business clusters as a limiting factor that may prevent such small businesses from networking outside their ethnic cleavages and prevent growth. They noted that local communities' initiatives in the areas of financial policies, information sharing, and language training towards integration of small immigrant owned businesses into mainstream US business community have been ineffective (Huang & Liu, 2019).

Babatunde and Laoye (2011) examined the effects of employee turnover, and other critical areas that may hinder the performance of small and medium enterprises in Nigeria. They examined the factors that affect SMEs development, and productivity with a focus on employee turnover, and enterprise productivity in Nigeria. Babatunde & Laoye (2011) adopted the survey technique through questionnaires to 100 respondents. The authors noted that SMEs in Nigeria provide a grooming platform for local skills, innovators, and risk takers who could potentially create multiple jobs, direct wealth distribution, and curtail rural-urban drift thereby bringing about economic development (Babatunde & Laoye, 2011).

Babatunde and Laoye (2019) further argued that most of the research on small business enterprises in Nigeria dwells mainly on financial exclusion to the total

exclusion of other areas that require attention. In order to help the country, achieve full entrepreneurial development, other relevant areas they argued need to be addressed (Babatunde & Laoye, 2011). They argued that SMEs' low performance rating in Nigeria is due largely to over emphasis on financial inclusion without equal emphasis on such issues as employee turnover. They further argued that by employees' negative attrition in search of better paying jobs, deficiency in government policies, poor social infrastructure, and poor communication system in the country also affect SME performance (Babatunde & Laoye, 2011). The researchers argued that the above factors hinder growth, and development of SMEs in Nigeria in addition to financial exclusion. To fully develop the small business sector in Nigeria, Babatunde & Laoye (2011) suggested that government ensure infrastructural policies tailored towards SMEs. Besides, they suggested the need for a government educational policy that would ensure skilled workers' training. Such trained skilled workers would have better skills and better pay to stem employee turnover in the SME sector (Babatunde & Laoye, 2011). They further argued that since the Nigerian economy comprises 87% small and medium enterprises, the SMEs would unlikely grow without a fully developed SME sector (Babatunde & Laoye, 2011).

Adisa et al. (2014) presented an exploratory study into the characteristics and challenges of small businesses in Africa with a focus on Nigeria business owners. Adisa et al. (2014) noted that small businesses without doubt play a critical role in a country's economic growth, and remain a sure source of job creation, development of grass root technology, and local entrepreneurship. They lamented the gross under-

performance of small businesses in Nigeria and the country's high small business mortality (Adisa et al., 2014). According to Adisa et al. (2014) the small business sector's gross under-performance in Nigeria is a hindrance to the Nation's economic growth and development.

The authors further argued that because small businesses in Nigeria operate at the marginal level in form of mainly either sole proprietorship or partnership, their survival and sustainability are a big problem in Nigeria (Adisa et al., 2014). Many other factors in addition to the structural characteristic combine to frustrate the full development of the small businesses in Nigeria (Adisa et al.,2014). They also argued that the systemic poor succession plan among SMEs in Nigeria add to the systemic short business lifespan among small businesses in Nigeria (Adisa et al., 2014).

They further noted that because almost 90% of businesses in Nigeria come under the category of SMEs with weak operational foundations, the alter ego's death means the demise of the business (Adisa et al., 2014). The authors argued that some of the challenges like financial exclusion and poor infrastructure are external. In contrast, others like lack of requisite entrepreneurial skills depend on the business owner (Adisa et al., 2014). The authors recommended that government provide consistent training in entrepreneurial skills through seminars and workshops to business owners in addition to provision of social infrastructure that supports small-scale entrepreneurship (Adisa et al., 2014).

Bala (2011) examined the influence of small, and medium building engineering entrepreneurship for the actualization of vision 20:2020 in Kebbi State Nigeria. Vision 20:2020 is a Nigerian government's developmental goal to make

Nigeria a fully developed economy by the year 2020. The nucleus of the country's economic vision is to transform Nigeria as one of the 20 largest global economies by the year 2020. The Nigeria government by the policy vision projected the small business sector, and entrepreneurship as strategic to actualizing this goal (Bala, 2011). The vision entails a network that should connect all the branches of the small business sector such as agriculture, engineering, production, marketing, science, and technology, education, politics etc.

Bala (2011) noted that small engineering entrepreneurs could adapt the broad framework of the economic goal at the local level for job, and wealth creation in local communities in Kebbi state Nigeria. Using a multistage random sampling technique to select 180 small and medium size companies, the author analyzed data to ascertain the influence of small, and medium building engineering firms in actualizing the vision 20:2020. Result from data analysis revealed that small, and medium building entrepreneurship have a significant influence on vision 20:2020, which will in turn stimulate development of commerce, and industry which supports vision 20:2020 development (Bala, 2011).

Can (2003), explored the impact of small businesses on the economic development of Kazakhstan. Kazakhstan is a developing economy (Can, 2003). Kazakhstan shares this similarity with Nigeria as a developing third world economy, and in terms of small business development. Can's research is a discourse on the state of small business development in most developing economies (Can, 2003). Can's work provides the lens through which to examine small businesses and their activities in developed and developing economies (Can, 2003). The author noted that in the

developing economies worldwide, small business organizations play a critical role in reducing poverty by creating quick, and multiple jobs at the local level (Can, 2003).

Can (2003) noted further that the benefits from small business organizations are legion especially at the grassroots. Notable among the benefits include touching the lives of local constituencies directly through job creation, and accessibility to local communities, and reducing rural-urban migration (Can, 2003). The author, however argued that small business operations in developing economies in spite their potency in job creation come with mixed results (Can, 2003). The author further argued that most small businesses in developing economies operate informally to evade government scrutiny, regulation, and tax due to harsh bureaucratic systems. (Can, 2003). Because of operating informally below the radar, small businesses in developing countries lose revenue, income, and eventually collapse (Can, 2003).

Can (2003) summarized the sentiments in many developing economies on the struggles of small businesses due to harsh bureaucratic regimes. According to Can (2003), small businesses find it extremely difficult to survive in many developing economies leading to the small business sector's insufficient development. In the author's argument, it follows that insufficient entrepreneurial development among the small business communities in most developing countries is attributable to harsh operational environments among other factors (Can, 2003).

Bee (2004) argued a contrary opinion from scholars' widely accepted opinion about small businesses, and job creation. He noted that the emphasis on small, and medium enterprises among scholars tends to center on numbers of jobs they create and not on the quality of jobs (Bee, 2004). Bee (2004) agreed that small, and medium

enterprises create jobs faster than large corporations. The author, however argued that looking at the numbers and ignoring the totality of the effects of the jobs created by small organizations, and large corporations amounts to focusing on the tree and ignoring the forest (Bee, 2004). He argued that though the SMEs outnumber large corporations, they create quality, and enduring jobs much more than SMEs (Bee, 2004).

Bee (2004) further argued that large corporations' aggregate output into the economy outmatch the aggregate output of SMEs. The author suggested that quality rather than quantity of jobs should be the yardstick for measuring SMEs' performance in contributing to economic growth (Bee, 2004).

Betts (2015) examined the hot button issue of sustainable development. Betts addressed this topic from the perspective of government policy at the local level to create a cluster of local entrepreneurships tailored to the specific needs of a local community. Betts (2015) argued that sustainable economic development is achievable by creating a cluster of SMEs in the local communities. Citing the city of Austin Texas as an example, she argued that government policies at the grassroots could be effective tools of stimulating small business development. Governments could achieve this at the local level by creating entrepreneurship clusters that further a vision of sustainable development (Betts, 2015).

Ross (2008) ventured into an analysis of the US government initiatives towards stimulating development in the small business sector. The United States government recognizes the small business sector's importance in stimulating economic development through small business entrepreneurship (Ross, 2008). Ross

(2008) analyzed such government policy initiatives as the federal government's small business innovation development act of 1983 establishing the small business innovation research program (SBIR), its application, and adaptation to the local small technology business community in different states of the US. The US government recognizing the strategic importance of small technology firms in creating jobs, innovation, and stimulating economic growth established the SBIR program (Ross, 2008).

The program required every federal agency to plough 2.5% of its research budget above \$100 million as grant to small technology firms that may further the agency's research objectives (Ross, 2008). It thus means that the US government recognizes the small technology businesses' ability to spur innovation and economic development in local communities in the US like many Asian countries (Ross, 2008).

Ross (2008), however, decried the propensity for abuse of the free funds to small businesses whose managers may lack the entrepreneurial skills and competencies to pilot the firm's affairs. Such managers may also lack the skills to manage research grants. In such instances, the author argued that incompetence, poor implementation, and abuse defeat the purpose of such grants from SBIR (Ross, 2008). However, regardless of the grant's implementation flaws, small business enterprises according to the author remain indispensable partners for local employment generation, innovation, and economic growth (Ross, 2008).

Winders (2000) presented a comparative analysis of small businesses, and large businesses regarding non-metropolitan job growth in Georgia, USA. Winders (2000) noted opposing opinions by other academic scholars on job creation by small

business organizations. Winders (2000) pointed out that many scholars doubt that small business organizations create more jobs and quicker than large firms. She agreed that small business organizations create more jobs than larger organizations.

However, small businesses' jobs earn lower wages and fewer benefits than larger companies (Winders, 2000). The author did not dispute the ability of small locally owned businesses in creating readily available jobs in local communities, she however pointed out that this is contingent on viability of the local operational environment of such localities (Winders, 2000). She concluded by expressing a bias for quality against quantity in evaluating job creation between small business organizations and the larger companies (Winders, 2000).

Dike (1997) examined the impact of structural adjustment on small-scale industrial entrepreneurs in Southeastern Nigeria. Though the author directed his study at a specific class of entrepreneurs, the industrial entrepreneurs, yet the theme of the study embraced all small-scale entrepreneurs in the Southeastern Nigeria (Dike, 1997). The author noted the centrality of small-scale industrial entrepreneurship to Nigeria's economic development as a growing economy (Dike, 1997). He similarly agreed to the popular claim among scholars that small-scale entrepreneurs create jobs and subsistence for the low-income class of the society (Dike, 1997). Dike (1997) however expressed a divergent opinion on the characteristics of small scale-industrial enterprises against the conventional notion of small business enterprises.

Dike (1997) noted that small-scale industrial enterprises exemplify technical sophistication, high quality employee pay, and high capitalization. However, this does not take away the characteristic informality typical of most small businesses in

Nigeria (Dike, 1997). Dike (1997) narrowed his study on the impact of the Nigerian government's structural adjustment program to two local cities of Aba and Nnewi in Southeastern Nigeria. Using direct observations, interviews, and questionnaires from 105 respondents from the two cities, Dike (1997) observed that industrial entrepreneurship remains a significant portion of small-scale entrepreneurship in southeastern Nigeria. He further noted that industrial small-scale entrepreneurs create jobs but operate within financial and infrastructural constraints that result in low productivity (Dike, 1997). According to the author, the structural adjustment program brought significant positive development in the SME sector in form of savings in economies of scale, overhead cost, and reduced employee remuneration (Dike, 1997).

Rambe and Mosweunyane (2017) addressed the poverty-reduction oriented perspective of small business development in South Africa. They adopted the human capabilities approach in examining the capability of small business ventures to create employment in South Africa. The researchers decried the high small business mortality rate in South Africa and argued for self-competency skills development as a way to arrest the trend (Rambe & Mosweunyane, 2017). Rambe & Mosweunyane (2017) also argued in favor of the capabilities approach through entrepreneurship to poverty reduction in South Africa. The substance of their argument was that measuring entrepreneurial success based on available resources to entrepreneurship without factoring in the skill sets required to put these resources to use could be misleading (Rambe & Mosweunyane, 2017). On the question of capabilities set that shapes the operation of poverty-reduction oriented enterprises in South Africa, Rambe & Mosweunyane (2017) argued that entrepreneurial skills are necessary to

successfully manage small business enterprises. They further argued that successful entrepreneurship through small business development entails wealth and job creation that will ultimately lead to a drastic reduction of poverty in South Africa (Rambe & Mosweunyane, 2017).

Pierre (2017) explored local small business development in Sweden, and the impact of social capital, and trust in stimulating small business growth, and job creation. Through his research findings, the author argued that vertical trust was insignificant to small business development (Pierre, 2017). In his argument, he suggested that horizontal trust played a significant role in small business development in Sweden due to horizontal networking among small business organizations in Sweden. According to Pierre (2017), collaboration and cooperation between local small businesses and horizontal municipal authorities are essential for small business development. Partnership based on trust for local municipal authorities would help create a favorable climate for SME growth and build community-based entrepreneurship for the community's socio-economic development (Pierre, 2017).

Kondrachuk (2006) examined state influence on small business development in the Russian federation post-communism. While the author acknowledged the vital role small businesses play in creating jobs, innovation, and removal of monopoly from large enterprises, he decried the poor state of small business development in Russia (Kondrachuk, 2006). Kondrachuk (2006) traced the low small business development in Russia to the Russian federation's historical evolution from communism to the present free- market economy. Kondrachuk further noted that the nascent free enterprise in Russia had created severe obstacles to small business

development (Kondrachuk, 2006). Such obstacles as complex bureaucratic environment and corruption have made it extremely difficult to develop small business enterprises (Kondrachuk, 2006). The author advocated government policy intervention to inspire small business growth by creating a favorable entrepreneurial climate in Russia (Kondrachuk, 2006).

Schnake-Mahl et al. (2018) examined the public health perspective on small business development. Schnake-Mahl et al. (2018) acknowledged the tremendous benefits from small enterprises to local communities, including job creation and social stability. Schnake-Mahl et al. (2018) based their research on the conceptual framework of a direct link between local entrepreneurship and community wellbeing. The authors agreed that the direct effect of entrepreneurship in community health care is empirically unproven yet (Schnake-Mahl et al., 2018).

However, Schnake-Mahl et al. (2018) argued that evidence from scholarly literature shows a direct nexus between high entrepreneurship and community health. According to Schnake-Mahl et al. (2018) small business enterprises create accessible jobs in local communities and dwindle in economic downturns. Dwindling local small business enterprises have adverse implications for local communities, such as job losses resulting in such health problems as suicide, cardiovascular diseases, and diabetes in local communities (Schnake-Mahl et al., 2018).

Edmiston (2007) presented a comparative analysis of the roles of small, and large businesses in economic development. Edmiston cited data from the US bureau of census to the effect that between 1990, and 2003, small businesses in the US created 79.5% net new jobs while large firms created 7.3%. According to the author,

it is evident going by the data that small business organizations generate more jobs than large enterprises, and at a faster frequency (Edmiston, 2007). However, the author noted that large corporations create quality jobs with better pay and benefits than jobs created by small business enterprises and drive more research and development in the community (Edmiston, 2007).

Edmiston (2017) argued that emphasis ought to be on the quality of jobs created, and not on quantity. In sharp contrast, the author noted that large corporations establish in communities at a corresponding colossal cost to the communities such as creation of monopolies in the community at the expense of small business enterprises (Edmiston, 2007). In conclusion, Edmiston (2007) argued that innovation drives small business development to the benefit of the community. Small businesses spring up in communities with corresponding job creation, expanded market, and competition.

Ezeanyika et al. (2010) analyzed rural development, environmental sustainability, and poverty alleviation in Africa. Though the authors did not address entrepreneurial development or small business development as central themes in their research, they however highlighted the centrality of small business development in poverty alleviation in Africa (Ezeanyika et al., 2010). They also addressed grass root development through micro-entrepreneurship (Ezeanyika et al., 2010). However, the authors argued an iconoclastic position away from the old paradigm of state dominance in Africa's poverty alleviation (Ezeanyika et al., 2010). They argued that the disregard of Africa's deep cultural diversity by international donor agencies and African governments had been the reason for the abysmal failure of most state

initiatives at poverty alleviation in Africa through small business stimulation (Ezeanyika et al., 2010).

Ezeanyika et al. (2010) argued governments and donor agencies should contextualize policy initiatives aimed at reducing poverty through local small business development. They argued that governments and donor agencies should tailor such initiatives to local units' units' peculiar circumstances bearing in mind diversity away from the old one size fits all approach (Ezeanyika et al., 2010). According to them, doing that is the only way state policy initiatives would have the real impact of stimulating local microenterprise, economic growth, and poverty alleviation in Africa's local communities (Ezeanyika et al., 2010).

Adebowale (2011) examined the concept of micro-credit concerning poverty amelioration for small-scale entrepreneurship in Nigeria. Adebowale (2011) emphasized the potential of the small business sector to boost economic growth through multiple job creation. However, the author noted Nigeria's small business sector's low-performance rating due to financial constraints (Adebowale, 2011). The author also highlighted the importance of financial inclusion and the Nigerian government's efforts to jumpstart the small business sector through the initiation of financial incentive policies to stem the acute financial crunch in the small business sector (Adebowale, 2011).

The author, similarly, argued that financial access without training and education in finance, and education for entrepreneurs in the small business sector would prove counterproductive and defeat the purpose of finance advance to micro-entrepreneurs (Adebowale, 2011). According to the author, training and education in

finance management are a sine qua non for finance management and the making of strategic finance and business decisions, thereby reducing the chances of entrepreneurial casualty (Adebowale, 2011).

Kirsten and Rogerson (2002) examined tourism, business linkages and small enterprise development in South Africa. They acknowledged the small business sector's centrality in creating jobs and boosting economic growth in developing economies (Kirsten & Rogerson, 2000). However, the authors noted the inadequate attention given to the tourism small business sector as an instrument of economic development. They argued in part that large tourism businesses need small tourism businesses in South Africa in a symbiotic relationship as strategic economic partners to increase their productivity and output to the community (Kirsten & Rogerson, 2002).

Large tourism corporations could do this by outsourcing some of their needs to the small tourism enterprises (Kirsten & Rogerson, 2002). According to Kirsten and Rogerson (2002), the symbiotic relationship so created demonstrates the strategic role small business development could play in economic development, distribution chain, and overall entrepreneurial growth of the local tourism sector.

Oliyide (2012) examined the law, credit risk management, and bank lending to SMEs in Nigeria. Oliyide (2012) noted that SMEs play strategic roles in the Nigeria's economic development but operate within financial constraints. He argued that the SMEs role as initiators of economic development depends on access to financial resources from the banks' financial sector. Oliyide (2012) also noted that unfortunately the banks as intermediating factors in financial accessibility by SMEs

are risk averse towards SMEs in Nigeria (Oliyide, 2012). According to him the banks see SMEs as high-risk borrowers and are quick to decline loan applications from SMEs (Oliyide, 2012).

The author argued that despite the general stance of banks towards SMEs, SMEs present an all-pervading characteristic of providing handy jobs faster than large corporations, bringing about social stability, socio-economic development. SMEs also bring about flexibility in manufacturing, distribution of consumer goods, and services to local communities and curbing monopoly by large firms (Oliyide, 2012). However, the author noted such limiting factors characteristic of SMEs such as poor record-keeping, substandard finance recording, lack of separation between owner finance, and company's finance, and unskilled management staff as obstacles to SME development in Nigeria (Oliyide, 2012). Those limiting factors even with government assistance render SME development ineffective in Nigeria (Oliyide, 2012).

Egbide et al. (2013) examined capital budgeting, government policies, and the performance of SMEs in Nigeria. The researcher sought to explore SME growth inhibitors with an emphasis on their capital budgeting techniques and the role of government in enhancing growth of SMEs in Nigeria. Egbide et al. (2013) noted the vital role SMEs play in generating employment and stimulating economic growth in a developing economy like Nigeria. The authors noted the centrality of finance management to the survival of SMEs. Still, they argued that there is little or no research on SMEs' financial management techniques and their impact on SME performance in Nigeria (Egbide et al., 2013).

Egbide et al. (2013) further argued that capital budgeting constitutes an indispensable element in large and small organizations' financial management decision-making process. They further argued that financial management requires skills from training and education, but unfortunately, this aspect is mainly lacking in SMEs. They observed that investment decision-making is a crucial aspect of capital budgeting, which lies at the root of organizational survival (Egbide et al., 2013). According to Egbide et al. (2013), organizations cannot risk a terrible investment decision as this could ruin the life of the business. The authors' research could represent two perspectives; first, the importance of finance to organizational survival, and second, the centrality of training and education to SMEs finance management (Egbide et al., 2013).

The researchers argued that finance management requires skill sets acquired through training and education. Training and education in finance management would equip entrepreneurs with requisite skills to make strategic investment decisions (Egbide et al., 2013). They further argued lack of standard financial management as an inhibitor to SME growth. The lack of standard financial management also accounts for the high business failures in the SME sector in Nigeria (Egbide et al., 2013). According to the researchers, governments should direct SMEs' policy efforts as catalysts for economic development on financial policies driven by SME financial management efficiency (Egbide et al., 2013).

Meagher (2007) examined manufacturing disorder alongside liberalization, informal enterprise, and economic ungovernance in African small firm clusters. The author noted the strategic importance of small business organizations as catalysts for

employment generation and economic development (Meagher, 2007). Meagher used the term small business clusters to depict SMEs. The author argued that small firm clusters' low performance and insufficient development in Africa are traceable to cultural embeddedness, which stifles expansion and growth (Meagher, 2007).

Meagher (2007) dwelt more on the cultural perspective of African entrepreneurship and the interface of culture on entrepreneurship. According to Meagher(2007), African enterprise's cultural embeddedness has become an obstacle to entrepreneurial growth due to inherent pathologies in the culture. He argued that institutional pathologies such as corruption, ethnic parochialism, high violent crime, and incessant conflicts combine to frustrate growth and development of SMEs in many African societies (Meagher, 2007). In the author's argument, African small firm clusters lack viable production networks against distribution networks, which deprives them of the opportunities for development, expansion, and growth (Meagher, 2007).

However, Meagher (2007) noted the stellar examples of two exceptional Ibo small firm clusters of Aba and Nnewi in the Southeastern Nigeria to contrast the over-generalization cultural enterprise's negative traits in African societies. He also noted that Aba and Nnewi small firm clusters had overcome stereotypes of low performance and poor growth because of high-level informality, cultural cohesion, and business networking with foreign partnerships (Meagher, 2007). In the case of Aba, the author noted that small firm clusters showed an astronomic growth of up to 13,910 firms in 1999, with a corresponding 58,000 net jobs created the same year (Meagher, 2007). In all, the author's research brought to light the capacity of small firm clusters

(SMEs) to create jobs and stimulating economic growth in African economies (Meagher, 2007).

Adegboye and Iweriebor (2018) explored the impact of financial accessibility on SMEs' innovation and productivity in Nigeria. The authors noted that financial inclusion enhances entrepreneurial growth and are of strategic importance to innovation and productivity in the small business sector (Adegboye & Iweriebor, 2018). In their analysis of the topic, the authors took the position that innovation and productivity are inextricably tied to financial accessibility and are used by financial institutions in Nigeria to determine grant of financial facilities to SMEs (Adegboye & Iweriebor, 2018). However, they noted that due to the high risk inherent in financing innovations by enterprises, there is an apparent reluctance on the part of financial institutions to advance loans to SMEs for innovative investments. They argued that the most reason for the reluctance of banking institutions to extend loans to SMEs is the inherent structural and management flaws present in Nigerian SMEs (Adegboye & Iweriebor, 2028).

Adegboye and Iweriebor (2008) drew a distinction between bigger SMEs and smaller SMEs in Nigeria and explained a disparate impact of lack of finance on the two categories of SMEs. In their conclusion, while financial scarcity impacted the smaller SMEs most, the bigger SMEs could withstand the negative impact due to size and economies of scale advantage (Adegboye & Iweriebor, 2018).

Kallier et al. (2013) examined small business owners' perceptions of moral behavior and employee theft in the Nigerian small business sector. The authors focused their research on employee theft in small businesses and the implications for

SME growth in Nigeria. Kallier et al. (2013) citing 2011 statistics from the US chamber of commerce, argued that employee theft accounts for 30% of business failures and \$40 billion loss annually in the US. They argued that SMEs in Nigeria are more prone to ethical problems that rise to employee dishonesty due to the lack of clear-cut organizational ethics policies found in larger corporations (Kallier et al., 2013).

The authors further argued that the lack of coherent ethics policies makes room for dishonest practices such as pilfering and financial impropriety in SMEs, which goes to the root of productivity and survival of small businesses in Nigeria (Kallier et al., 2013). However, using the survey method of data collection, the authors used questionnaires to explore employee moral behavior in the workplace and the impact on the organization. Kallier et al. (2013) sampled 42 Nigerian SMEs and analyzed data using a seven-point Likert scale. The result showed concern for theft, and its impact does not influence employee moral behavior. According to the researchers, the result showed employee perception of moral behavior at work has no bearing on employee theft. Other factors, such as lax financial practice and procedures and lack of ethics, have more influence on employee moral behavior that leads to theft (Kallier et al., 2013).

Ajuwon et al. (2017) examined SMEs and employment generation in Nigeria. The authors based their research on a classification of enterprises into micro, small, and medium enterprises and analyzed the relationship between firm size and job creation in the Nigerian economy. Regardless of the tripartite classification, the authors highlighted the strategic efforts of the small businesses in creating jobs in the

Nigerian economy (Ajuwon et al., 2017). While the authors acknowledged SMEs as an essential source of employment in Nigeria, they also argued that SMEs destroy jobs due to the systemic short lifespan and short survival rate of small businesses Nigeria (Ajuwon et al., 2027)

Ajuwon et al. (2017) used the term creative destruction to explain the corresponding rate of job losses in SMEs with their short survival rate. They argued that because of SMEs' systemic short survival rate in Nigeria due to the underdevelopment of entrepreneurship, sustainable job creation, and productivity remain an illusory concept in the SME discourse (Ajuwon et al., 2017). The authors concluded their research by arguing that even though SMEs destroy jobs faster than they create, faster than larger organizations due to business closures, extant research, and data lay credence to the fact that SMEs create more net jobs than larger organizations in the economy (Ajuwon et al., 2017).

Ajibefun and Daramola (2003) examined the determinants of technical and allocative efficiency of micro enterprises in Nigeria. Ajibefun and Daramola (2003) centered their argument on policy as a catalyst for SME efficiency and development in Nigeria. They argued that policymakers must understand the measure of efficiency for SMEs in order to develop policies that will enhance SME productivity and job creation (Ajibefun & Daramola, 2003). According to the authors, policymakers should be asking questions to inquire about a firm's current level of efficiency, and what factors influence the current level of efficiency (Ajibefun & Daramola, 2003). Results from the inquiry would determine the direction of policy at stimulating SME efficiency, which would in turn increase productivity.

The authors similarly argued that an understanding of the problems of SMEs in Nigeria, and factors that influence their efficiency is fundamental in seeking solutions to SME problems in Nigeria (Ajibefun & Daramola, 2003). According to them, policymakers must have a thorough understanding of the efficient allocation of productive resources, and how policies could enhance the efficient allocation of those productive resources (Ajibefun & Daramola, 2003). The essence of Ajibefun and Daramola's position is that policies such as training, and education policies play a fundamental role in the growth and development of SMEs in Nigeria especially since the SME sector in Nigeria is mostly informal and generates employment. SMEs can only fulfill the role of employment generation on the condition of efficiency and productivity through an education policy geared towards training entrepreneurs and SME owners in enterprise management (Ajibefun & Daramola, 2003).

Alarape (2014) examined the topic of developing entrepreneurial orientation of owner-managers of small and medium enterprises in Nigeria. Alarape's purpose was to determine, among others, a level of entrepreneurial orientation of SMEs in Nigeria, and the patterns of entrepreneurial orientation exhibited by SMEs in Nigeria c. highlight the strength and weaknesses of the SMEs as it relates to their entrepreneurial orientation. The author argued that SMEs in Nigeria have performed below expectations in terms of job creation, which is a metric for assessing economic development in the Country (Alarape, 2014). He also noted that external factors such as poor social infrastructure, and financial exclusion of SMEs have contributed to the poor performance of SMEs in Nigeria (Alarape, 2014). The author however argued that even though poor infrastructure, and finance are responsible for the poor

performance, the major problem of SMEs lies in inadequate attention both in scholarship, and by policymakers to the more serious topic of entrepreneurial orientation (Alarape, 2014).

The author further argued that entrepreneurial orientation is a significant determinant of entrepreneurial success and growth, and therefore deserves more attention by both government policymakers and academic scholars (Alarape, 2014). Alarape (2014) noted that entrepreneurial orientation is a firm-level concept that explains a firm's strategic management and strategic decision-making process. The orientation involves innovativeness, proactiveness, and risk taking, and helps SME managers in decision-making that will result in productivity and sustainable growth (Alarape, 2014).

The researcher conducted his inquiry using questionnaires administered on owners and managers of SMEs in Nigeria obtained through a multistage sampling technique. Alarape (2014) used a 5-point Likert scale to analyze data. The result showed that the rate of innovation, proactiveness, and risk-taking was directly proportional to the quality of entrepreneurial orientation. In other words, to encourage SME development and growth, SME owners/managers' orientation should be examined and encouraged for efficiency and productivity (Alarape, 2014).

Isiaka et al. (2017) explored the effect of entrepreneurial practices in managing the small-scale business for sustainable development in Nigeria. The authors noted the strategic importance of SME in Nigeria to economic development through job, and wealth creation (Isiaka et al.,2017). The authors also noted the high business failures and high mortality rate among small enterprises in Nigeria due to

systemic failure in the Nigerian system (Isiaka et al., 2017). Isiaka et al. (2017) observed the abysmal failure of government initiatives towards stimulating small business development and growth in Nigeria due to operational failures of the initiatives. According to the authors, several factors are responsible for the high entrepreneurial failures in Nigeria such as lack of finance, lack of skilled managers, and lack of training and education for entrepreneurs (Isiaka et al., 2017).

In addition to the above shortcoming, the authors also noted a lack of product differentiation and the negative impact of the government's economic liberalization policy on small business operations in Nigeria (Isiaka et al., 2017). They further noted that the country's economic liberalization policy leaves domestic SMEs vulnerable to external competition from better and stronger foreign corporations whose products filter into the Nigerian market (Isiaka et al., 2017). According to the authors, most SMEs lack product differentiation as a practice for sustainable growth and competition (Isiaka et al., 2017).

Isiaka et al. (2017) also posited that SMEs additionally, lack a long-term survival plan, market research, market segmentation, standard record keeping, and financial accounting. All these combined with external factors of poor social infrastructure, result in reduced productivity and eventual collapse of the enterprise (Isiaka et al., 2017). The researchers recommended that SMEs in Nigeria adopt strategic measures that will encompass all the enumerated weaknesses. At the same time, Nigerian government should assist through social infrastructural policies to ensure the full development of the SME sector (Isiaka et al., 2017).

Ademola and Michael (2012) examined small-scale businesses as a solution to unemployment in Nigeria. They argued an interesting point in the small and medium scale discourse. They further argued that the lack of a universally accepted definition of SMEs is due to disparity in the economic development of countries (Ademola & Michael, 2012). The authors similarly argued that each state defines SMEs according to their level of economic development (Ademola & Michael, 2012). They noted the importance of small-scale businesses in the economic growth of Nigeria through the creation of jobs, grass-root technological, and technical innovation (Ademola & Michael, 2012). They also noted that small-scale enterprises bring strategic economic benefits to a more massive corporation in the distribution chain by supplying raw materials and semi-finished goods needed by larger companies for the production of goods (Ademola & Michael, 2012).

According to Ademola and Michael (2012), small-scale businesses constitute 98% of the indigenous entrepreneurship in Nigeria and are cost-efficient in technological innovation and job creation. They argued that these benefits from small-scale enterprises add up to the economic growth of the country. However, they decried the poor performance of these roles due to the insufficient development of the small enterprise sector in the Nigerian economy (Ademola & Michael, 2012). According to the authors, several factors ranging from lack of strategic assistance from Nigerian policymakers to internal systemic flaws inherent in the Nigerian small-scale entrepreneurship account for the poor performance of SMEs Nigeria (Ademola & Michael, 2012).

Ademola and Michael (2012) similarly, argued from the perspective of a high small business mortality rate in Nigeria, noting that an average of two businesses die every day in Nigeria. Their argument seems to lend credence to the insufficient entrepreneurial development in Nigeria, especially within the SME sector. Ademola and Michael (2012) argued that government financial assistance alone is not enough solution to the problem of SME development in Nigeria. They supported their argument with a laundry list of public enterprises in Nigeria with colossal government financial assistance also failed and died (Ademola & Michael, 2012).

According to Ademola and Michael (2012), training and education in enterprise management skills are most needed to curb the high enterprise mortality rate within the SME sector in Nigeria and, by extension, the problem of unemployment in Nigeria. They argue that internal weaknesses in Nigerian SMEs account for 70% of the reasons for failure (Ademola & Michael, 2012). Such internal deficiencies as a lack of entrepreneurial skills and inadequate enterprise management training remain more severe problems than financial exclusion (Ademola & Michael, 2012). According to them, even with finance, an entrepreneur needs skills to manage finance and make productive and profitable decisions that would impact finance and bottom-line (Ademola & Michael, 2012).

Durasevic (2014) reviewed the development of a small tourism business in the lake Skandar national park of Montenegro. The author noted the centrality of the small tourism business and small enterprise development in entrepreneurial growth, job creation, economic growth, improving wealth, and standard of living of the local communities in the areas of operation of SMEs (Durasevic, 2014). He further argued

that for the small tourism business to fulfill the expectation of job creation and economic development, there is a need for policymakers to develop a new economic policy model aimed at stimulating small tourism business development (Durasevic, 2014).

According to Durasevic (2014), economic growth, job availability could only be possible with a successful and diligent encouragement of small business development by policy makers since small businesses constitute 98.7% of the small and medium business sector in Montenegro. Also, the author suggested introducing the cluster model of enterprise development within the small tourism enterprise sector for efficiency, economies of scale, healthy competition, production, and distribution networking as an easy and strategic approach for growth and creation of employment (Durasevic, 2014). To the author, knowledge and skills development through training and education would play a fundamental part in creating an understanding and awareness among small business entrepreneurs on the benefits of the cluster model for small businesses (Durasevic, 2014).

Obi et al. (2018) conducted descriptive research on the contribution of small and medium enterprises to economic development in a transiting economy. Obi et al (2018) focused their research on Nigeria. They drew data from a survey of 60 small and medium scale enterprises operating in three major commercial states of Anambra, Lagos, and Kano states of Nigeria. They argued that small and medium enterprises are critical to the economic development of developing nations in the areas of provision of employment opportunities at the grassroots, poverty alleviation, and improving the living standards of the population (Obi et al., 2018).

Obi et al. (2018) distributed questionnaires to 600 respondents from 60 small and medium scale enterprises in Nigeria and analyzed data using the chi-square test. Result revealed small and medium enterprises as catalysts for economic growth in developing economies such as Nigeria. Results further showed that small and medium enterprises play a significant role in improving the living standards of the local population through poverty alleviation, creation of jobs, and wealth (Obi et al., 2018).

Financial Inclusion

Gulani and Usman (2012) examined the impact of financial inclusion policy on enterprise growth in Northern Nigeria. The authors used a purposeful sampling of 10 interview participants and 65 questionnaires. Gulani and Usman (2012) analyzed data with the help of Chi-square and SPSS technique of data analysis showing financial inclusion as an indispensable tool for SME growth and entrepreneurial development in Nigeria. The researchers argued that financial inclusion policies initiated by the government should be a core component of entrepreneurial development (Gulani & Usman, 2012). Gulani and Usman (2012) directed their research on the impact of financial inclusion policy on entrepreneurial development in Northern to the exclusion of other regions of Nigeria. They reinforced the importance of financial inclusion, which applies to the country's different areas (Gulani & Usman, 2012).

Chinedu et al. (2019) examined entrepreneurial development through government financial inclusion and infrastructural policies in Southeastern Nigeria. Using descriptive statistics design and a sample of 300 SMEs in Eastern Nigeria, the authors employed the Chi-square data analysis technique in analyzing data. The result

revealed an 8.2% significant effect of government credit facilities on entrepreneurial development in Southeastern Nigeria. Chinedu et al. (2019) showed that the government is responsible for stimulating entrepreneurial growth through financial inclusion and infrastructural policies. The research helps to sensitize Nigerian entrepreneurs on government roles in enterprise development while directing further research to explore the government's specific role in entrepreneurial development (Chinedu et al., 2019).

Tende (2014) wrote about entrepreneurial development through government financial inclusion policy in Nigeria and expressed a divergent view. The author examined the impact of government financial inclusion policy on entrepreneurial development in Nigeria by surveying 1,159 entrepreneurs from 6 geopolitical zones in Nigeria, including the Southeast. Tende (2014) used the Chi-square parametric test, and the SPSS data analysis techniques showed government financial inclusion policy had no significant impact on the entrepreneur recipients of such policy assistance.

The author argued that a government financial assistance to entrepreneurs without requisite competencies would have zero efficacy on entrepreneurship. Such competencies, according to him, are acquired through training and education. While the result opens an avenue for further research on enterprise management requisite competencies, the study explains the importance of self-competency skills acquired through training and education in entrepreneurial development (Tende, 2014).

Jikan-Jatum (2014) examined factors that militate against SMEs in northern Nigeria. He explained that financial inclusion, entrepreneurial skills acquired through formal training, and educations are fundamental entrepreneurial development

components. The researcher used questionnaires and analyzed survey results obtained from a non-probability sampling of 50 entrepreneurs in northern Nigeria. He demonstrated from an analysis of data that entrepreneurial skills are necessary for making profitable business decisions such as production, marketing, and purchasing. These decisions go to the root of enterprise competitiveness and profitability (Jikan-Jatum, 2014). He also stressed the importance of financial incentive policy as vital to SMEs' survival in northern Nigeria (Jikan-Jatum, 2014).

Adeola and Evans (2017) explored the theories of financial inclusion, financial development, and their implication for the economic diversification of the Nigerian economy. According to Adeola and Evans (2017), financial inclusion entails making financial resources accessible to entrepreneurs, and small businesses such as affordable loans. Such loans would help SMEs fund their operations (Adeola & Evans, 2017). On the other hand, financial development evinces an expansion of financial access at an affordable cost for economic activities and production (Adeola & Evans, 2017). The authors used the distinction between financial development and financial inclusion to broaden the conceptualization of the importance of finance in small business development (Adeola & Evans, 2017). According to the authors, while financial inclusion brings finance to the doorsteps of the entrepreneur, financial development determines the trajectory of expansion of small business organizations with the availability of finance (Adeola & Evans, 2017).

The authors further argued that with affordable and accessible loans, SMEs would multiply and spring up in different regions of Nigeria, and in different enterprise categories (Adeola & Evans, 2017). The authors examined secondary data

from government records over a period of almost 30 years. They employed the fully modified least square to analyze the data with result showing a positive effect of financial inclusion on the economic diversification of the Nigerian economy (Adeola & Evans, 2017). The result also that financial development's impact was not statistically significant (Adeola & Evans, 2017). From the result, the researchers demonstrated the efficacy and primacy of financial inclusion over financial development to entrepreneurial development and growth in Nigeria (Adeola & Evans, 2017).

Adeghe (2019) examined financial inclusion and sustainable development in Nigeria and argued that financial inclusion would be the most effective agent of poverty alleviation and Nigerian economy's economic growth. The author noted that lack of financial literacy and financial exclusion of the Nigerian economy's major productive sector is the reason for underdevelopment of the major strata of the Nigerian society (Adeghe, 2019). The author in his paper advocated a more inclusive financial system for the country that will make financial resources affordable, and available to both ordinary citizens, and small business enterprises (Adeghe, 2019).

Adeghe (2019) further noted that affordable financial resources, and financial literacy program made available to the army of small enterprises in the local communities would trigger entrepreneurial growth, job creation in local communities, and overall sustainable economic development of Nigeria.

Gourene and Mendy (2017) examined financial inclusion to ascertain the causal relationship between financial inclusion, and economic growth in West African Economic, and Monetary union from 2006 to 2015. The authors used GDP

per capita growth as proxy for economic growth, and the following two financial inclusion indicators: (a) the overall rate of demographic penetration of financial services (supply), (b) the overall rate of use of financial services (demand) as proxies for financial inclusion. Gourene and Mendy (2017) in their research adopted a plenary interpretation of financial inclusion to include but not limited to liquid cash. They also agreed that financial inclusion of entrepreneurs enhances economic growth (Gourene & Mendy, 2017).

Gourene and Mendy (2017) used the maximal overlap discrete wavelet transform (MODWT) and panel causality test to analyze government records. Result showed no causal relationship between financial inclusion and economic growth at the short run but a causal relationship between financial inclusion, and economic growth at the long run. They argued in favor of a bifurcated financial inclusion policy framework by West African governments for short and long term coverage against a one size fits all financial inclusion policy approach (Gourene & Mendy, 2017).

Insufficient Entrepreneurial Development in Nigeria

Nkechi et al. (2012) examined entrepreneurial development, and employment generation in Nigeria: Problems, and prospects. The authors brought to light the systemic entrepreneurial failures in Nigeria's different regions including the Southeast because of insufficient entrepreneurial development in Nigeria (Nkechi et al., 2012)

They further noted the insufficient entrepreneurial development as the reason for the high unemployment in Nigeria resulting in social vices among the jobless youths (Nkechi et al., 2012). The authors stressed the centrality of entrepreneurial

education, especially in the small business sector, in the quest for solutions to insufficient entrepreneurial development, and high unemployment in Nigeria (Nkechi et al., 2012).

Nkechi et al. (2012) also highlighted the effect of insufficient entrepreneurial development on employment generation in Nigeria. Based on literature and government data as secondary sources, the authors showed a direct link between insufficient entrepreneurial development and the high unemployment rate in the broader Nigerian context. An analysis of secondary data used in the research indicated a direct correlation between unemployment and low entrepreneurial activity in the broader Nigerian society (Nkechi et al., 2012). The study implies that it supports the existing theory of entrepreneurial development as an instrument of job creation in Nigeria. The research further creates awareness among practitioners for entrepreneurial development as a pathway for self-employment and wealth creation.

Awogbanle and Iwuamadi (2010) examined the factors that heighten youth unemployment in Nigeria. The authors analyzed government statistical records in addition to publications by international organizations. The results showed government lethargy towards creating a conducive entrepreneurial climate as one of the primary reasons for high youth unemployment in Nigeria (Awogbanle & Iwuamadi, 2010). The lack of a favorable entrepreneurial climate results in a shortage of entrepreneurial activity that may absorb the country's army of unemployed youth (Awogbanle & Iwuamadi, 2010). The authors suggested that the government could stimulate entrepreneurial development that will create a breed of skilled entrepreneurs as a way out. These entrepreneurs with the right skills would be equipped to take

risks, break new grounds, and create jobs to absorb the army of unemployed youth in the country (Awogbanle & Iwuamadi, 2010).

Okoye (2017) examined southeastern Nigeria's entrepreneurial potential through tourism readiness, investment promotion, economic growth, and southeastern Nigeria development. Okoye (2017) highlighted the insufficient development of entrepreneurship in eastern Nigeria. The author further observed that the acute insufficient entrepreneurial development in the southeastern part of Nigeria implicates a long period of neglect and marginalization of the southeastern Nigeria in entrepreneurial infrastructure and incentives by the Nigerian government (Okoye, 2017).

Okoye (2017) similarly argued that the systemic government neglect and marginalization of southeastern entrepreneurs trigger the systemic disincentive for external and even indigenous entrepreneurial investment by foreigners and entrepreneurs of southeastern origin. The author believed that the lack of government infrastructure in the southeast had led to severe human capital flight from the region to other productive regions of the country. This capital flight has left the southeast almost economically unviable for investment (Okoye, 2017).

Jakada and Abubakar (2017) examined the level of entrepreneurship and entrepreneurial innovativeness in Nigeria. The researchers reviewed secondary data to determine the level of entrepreneurship, and entrepreneurial innovativeness in Nigeria. They reiterated the predominant view on insufficient entrepreneurial development in Nigeria (Jakada & Abubakar, 2017). They, however, highlighted the

high entrepreneurial zeal among Nigerian entrepreneurs while also mentioning the lack of entrepreneurial innovativeness in Nigeria (Jakada & Abubakar, 2017).

They argued the inherent contradiction in the combination of insufficient entrepreneurial development and high entrepreneurial zeal in Nigeria. The authors directed culpability to government policymakers (Jakada & Abubakar, 2017). To the researchers, the that lack of incentive and encouragement of budding entrepreneurs with innovativeness and creativity had been the main reason for the lack of entrepreneurial innovation among Nigerian entrepreneurs (Jakada & Abubakar, 2017). The authors further argued that entrepreneurial zeal is an entrepreneurial virtue that policy makers in Nigeria need to capitalize on to build a highly competitive small business cluster. In their argument, the building of small business clusters would promote economic growth (Jakada & Abubakar, 2017).

Baba (2013) reviewed secondary sources to explore the perennial challenges faced by entrepreneurs and small business owners in the broader Nigeria context. He argued that extant research demonstrates insufficient entrepreneurial development in Nigeria (Baba, 2013). Baba (2013) came to this conclusion after reviewing the myriad of problems faced by small businesses, which include but are not limited to a financial shortage, inadequate social infrastructure that supports enterprise growth. Baba (2013) further expressed the preponderance of opinion on the lack of adequate and strong supportive financial and social infrastructural policy implementation by the Nigerian government that supports enterprise growth.

The author argued that since entrepreneurial development helps open the economy by creating jobs and wealth, governments need to play more proactive roles

through supportive policies that stimulate entrepreneurial development and small business growth (Baba, 2013). The author's argument reinforces the effectiveness of entrepreneurial development in enterprise growth by providing a background test against which potential entrepreneurs should measure government policies in their jurisdictions. Such pro or anti-enterprise policies may help entrepreneurs in choosing their operational locations (Baba, 2013).

Onuoha (2013), on his part, coined the term challenges of professionalizing family-owned business to depict both the importance of small family-owned businesses and the problems of insufficient entrepreneurial development in Southeastern Nigeria. The author used the term professionalizing as a pseudonym for entrepreneurial development among family-owned small business ventures in Southeastern Nigeria (Onuoha, 2013). The small business sector of Southeastern Nigeria appears insufficiently developed. Most businesses run as small unit family sole proprietorships (Adisa et al., 2014; Onuoha, 2013).

He argued that professionalizing subsistent family businesses in Southeastern Nigeria would bring about a host of positive social changes in the community, such as more employment, reduction of poverty, and social inequality within the society (Onuoha, 2013). He further argued that professionalizing family-owned SMEs in the Southeast means removing the obstacles to developing the sector, such as financial exclusion, and ensuring training and education of entrepreneurs (Onuoha, 2013).

Explaining further, Onuoha (2013) pointed out that professionalizing small enterprise management in the southeast may open the Southeastern market through entrepreneurial innovation found in entrepreneurship. It may also create

entrepreneurial connectivity between the various sectors, and subsectors of the Southeastern economy, stem rural-urban migration from the southeast, and contribute to the provision of social amenities in the various communities of the Southeast (Onuoha, 2013).

Summary

In this transcendental phenomenological qualitative study, insufficient entrepreneurial development in Nigeria was the overarching management problem, while the short business lifespan among some entrepreneurs in Aba Southeastern Nigeria was the specific problem to be addressed. Related to the problem of short business lifespan among Aba entrepreneurs are unemployment, poverty, rural-urban migration, and low standard of living in the southeast. These enumerated problems informed the concepts I used in the research. I reviewed approximately 95% of peer-reviewed extant scholarly works, mainly qualitative in methodology, and guided by the concepts of training, and education, enterprise management, and financial inclusion. Also, underlying my literature review were the theoretical frameworks for the study, such as the entrepreneurial development theory, financial inclusion theory, and economic development theory, as used globally and specifically as they apply to Nigeria.

A review of the multitude of scholarly works converges on one point, and this point is that there appears to be severe challenges to entrepreneurship and entrepreneurial development, and the problems of poverty and unemployment in Nigeria (Adeghe, 2019; Ayoade & Agwu, 2016; Oghojafor et al., 2011). The challenges are even more severe in the SME sector, which constitutes 98% of

indigenous entrepreneurship in Nigeria (Ademola & Michael, 2012). None of the reviewed works discussed the problem of short business lifespan in Aba, Southeastern Nigeria, and possible reasons for the high business mortality in Aba. The preponderance of opinion among scholars, as seen in the reviewed works, is that entrepreneurial development leads to employment generation and poverty alleviation (Akhuemonkhan et al., 2013; Ayoade & Agwu, 2016; Obi et al., 2018).

The purpose of my study was to close this gap of knowledge in Aba by exploring whether entrepreneurial development in Aba could stem the high short business lifespan by creating entrepreneurial stability and jobs in Aba southeastern Nigeria. I hoped to explore this through a phenomenological study of the lived experiences of entrepreneurs in Aba, Southeastern Nigeria, with a view to close the knowledge gap on the cause of short business lifespan among entrepreneurs in Aba. In the next chapter, I have laid out the details of my research methodology in addressing the research problem of insufficient entrepreneurial development and short business lifespan among some entrepreneurs in Aba, Southeastern Nigeria.

Chapter 3: Research Method

Introduction

The purpose of this transcendental phenomenological study was to explore the lived experiences of the Aba Ibo ethnic entrepreneurs in running and growing their small business organizations. The study's target population consisted of entrepreneurs from the private sector in Aba who managed a locally owned or indigenous business with an annual turnover of a maximum of 2,000,000. Naira and a minimum of 500,000. Naira for at least 5 years. I selected Aba, Southeastern Nigeria as the geographical location for the study because of the high concentration of entrepreneurial activity and small-scale business entrepreneurs in Aba Southeastern Nigeria.

The study's outcome would include possible recommendations and solutions to the systemic high entrepreneurial failure in Aba Southeastern Nigeria. In addition, the study's outcome may shed light on possible solutions to the high unemployment, high rural-urban drift from Aba to other parts of Nigeria with better employment opportunities and other social vices that arise from unemployment. Similarly, in the section following, I laid out the various aspects of the research methodology that ground the study such as the design and rationale for the chosen research tradition, role of the researcher, participant selection and qualification for participants, instrumentation, procedure for participant recruitment, data collection and analysis, trustworthiness and ethical procedures adopted for the research and a closing statement summarizing the section.

Research Design and Rationale

A researcher conducting research must put careful thought into the choice of the research method and design. The research method could be qualitative, quantitative, or mixed method (Burkholder et al., 2016). The chosen research method must align with the purpose of the research and the research question. The chosen research tradition must be driven by the research question and research purpose. Because the present study was an exploratory research into the phenomenon of short business lifespan from the perspectives of small business entrepreneurs in the Aba Southeastern Nigeria, I chose the qualitative method and the transcendental phenomenological design as the appropriate method and design to conduct the study.

Qualitative researchers engage in exploratory processes of gaining an understanding of complex phenomena through observation and description (Burkholder et al., 2016). I adopted the transcendental phenomenological design in the study to answer the research question: “What are the lived experiences of the Aba Ibo ethnic entrepreneurs in Southeastern Nigeria in building and growing their small business organizations?” Transcendental phenomenological researchers are bound by intentionality (Moustakas, 1994). In other words, the researchers explore and explain the research object or phenomenon in an intentional, conscious way (Moustakas, 1994).

I chose the transcendental phenomenological design for the study among other research designs such as ethnography, case study, grounded theory, and the narrative research design. The design was appropriate to explore the lived experiences of entrepreneurs relating to the phenomenon insufficient entrepreneurial development

and short business lifespan through the concepts of training and education, financial inclusion, and enterprise management and how the concepts would help shed light on the problem of short business lifespan among entrepreneurs in Aba Southeastern Nigeria. I did not choose the ethnographic design for the study since it is used to interpret the functioning of a cultural group in relation to a phenomenon (Burkholder et al., 2016). Similarly, the case study, grounded theory, and the narrative research designs were not as appropriate as the phenomenological design, which entails an exploration of the lived experiences of a group that share a common experience (Burkholder et al., 2016)

Role of the Researcher

The researcher is the primary instrument of data collection in the research process. As the primary instrument in a phenomenological study, it was critical that I possessed the skills for gathering rich information from the research participants' shared experiences narrated firsthand by the participants as explained by Fassinger and Morrow (2013) and Given (2008). Another important aspect of my role in the research process was access to the research participants. According to Given (2008), access is the approved ethical and academic practices employed for purposes of reaching into a particular community for conducting formal research. I recruited participants from the XYZ Chamber of Commerce and the XYZ Sports Club. As a backup, I also had arrangements in place to recruit participants through cultural organizations such as the XYZ Improvement Union and XYZ Cultural Union, all in Aba.

Methodology

Participant Selection Logic.

I chose 20 participants until data saturation occurred in the study sampled from the population of small and medium scale entrepreneurs in the Aba Southeastern Nigeria. I recruited participants using purposeful sampling through the XYZ Chamber of Commerce where most of the business owners belong. I mailed recruitment letters to potential participants (Appendix A). I sought and obtained consent and permission of leadership of the organization to reach out to their member participants through their registry as required by their byelaws 3 weeks prior to sending the recruitment letters.

Instrumentation

I was the primary data collection instrument. I achieved data collection through semi structured interviews with participants that were audio recorded, with consent of participants. The interview protocol consisted of 6 questions (Appendix B) of this document. I made use of field notes of observations of participants during the interviews as a triangulation point for data analysis. Specifically, I used descriptive field notes to write down my observations and possible quotations from the narrative of the participants during the semi structured interview for thick description. Descriptive field notes are tangible and detached interpretation of the totality of the transaction during the period observed (Allen, 2017).

Field notes in a phenomenological study are critical to gaining an understanding of phenomenon under study in qualitative research (Allen, 2017). They include observation of research participants recorded during or after an interview

session by the researcher. Field notes may be combined with interviews or focus group observation sessions (Allen, 2017). My field notes helped me in the data collection in writing my observations of participants' behavior and the nuances that flowed from the interviews with the interview participants.

Procedures for Recruitment, Participation, and Data Collection

I recruited entrepreneur participants from the internal database of the XYZ Chamber of Commerce. I framed the research question and interview questions in such a way as to explore the lived experiences of entrepreneurs in the Aba Southeastern Nigeria in managing and growing their small business organizations. To give clarity to the research phenomenon, I included at least 5 participants who were successful in managing their small businesses beyond 5 years in the chosen 20 participants for the study until data saturation occurred. I included this group in the participant pool to enable me glean rich data from the experiences of those entrepreneurs who succeeded and those whose businesses failed in order to fully address the research question and problem statement.

I chose the XYZ Chamber of Commerce as my first choice among 4 organizations in Aba. The XYZ Chamber of Commerce was easily accessible due to the absence of rigid formality in reaching their members. The XYZ Cultural Association and the XYZ Improvement Union were my back up plans in case the XYZ Chamber of Commerce yielded too few participants. I accomplished access to participants from the XYZ Chamber of Commerce by seeking permission of the President of the organization to reach out to membership of the organization as required by their governing laws. Qualitative research traditionally entails working

with human subjects in the different algorithms of data collection such as face-to-face interviews, written communications, and on-site observations. This means the researcher must know the appropriate methods of gaining access to participants (Given, 2008). Access refers to the appropriate ethical and academic stipulations put in place for the purposes of gaining access to a given community for the aim of conducting formal research (Given, 2008).

Data Analysis Plan

Primary data for the study was audio recorded face-to-face interviews with participants. I also wrote down field notes during the face-to-face interviews. Qualitative data analysis is the intentional and methodical examination of data at several steps and segments along the research process. The data examination involves specific organization, management, and deep interaction with data and includes documentation and representation (LeCompte, 2000; Ravitch & Carl, 2016). It follows that a qualitative researcher having gathered his data must settle into the task of analyzing such collected data towards answering the research question and a possible insight into the research problem and how to address the problem. From recording the interviews, the next step was transcription of recorded data.

I transcribed and recorded data using labels P1, P2, P3, P4 etc. to mask the identity of the participants. I employed transcription to reduce the narrative responses to writing in order to analyze the data. I transcribed the extracts of all interview narratives from the participants. I also loaded the transcripts into NVivo 11 for coding, categorizing, and identifying patterns in the data. I utilized the modified van

Kaam method of data analysis to identify patterns and themes in the transcribed data to construct the meaning and essence of the phenomenon.

The modified van Kaam data analysis entails a unique method fit for analyzing phenomenological data to generate findings that involves several salient steps (Moustakas, 1994). The steps include, (a) horizontalization, which entails treating all transcribed data equally in importance to list out meanings from statements through the process of reduction and elimination, (b) thematizing invariant constituents or clustering of themes to eliminate overlapping and repetitive statements, (c) creating textural descriptions of experiences from clustered themes, (d) creating structural descriptions from the textural descriptions and, (e) finally creating and integrating the structural and textural structures of the data to construct the meaning and essence of the phenomenon under study (Moustakas, 1994).

Issues of Trustworthiness

Trustworthiness in qualitative research is used interchangeably with validity to denote research rigor, authenticity, and complexity (Ravitch & Carl, 2016; White et al., 2012). According to Ravitch and Carl (2016), the aim of a qualitative researcher should be to represent as much as possible the maximum experience of the research participants through a trustworthy research process that ensures fidelity to the participants' experiences. This includes the data gathering and analysis process (Ravitch & Carl, 2016; White et al., 2012). Trustworthiness entails transparency in describing the entire process by the researcher who should describe with clarity to the audience the steps adopted in conducting the research (Given, 2008).

A rigorous research process will lead to a trustworthy result (Given, 2008; White et al., 2012). There are certain trustworthy criteria in qualitative research to test trustworthiness and validity. Such criteria include credibility, transferability, dependability, and confirmability. In the following subheadings below, I outlined my procedures for insuring trustworthiness in the present study beginning with credibility.

Credibility

Credibility as a trustworthy concept denotes internal validity of a qualitative research study and is employed to explain the methodological procedures and instruments applied in the research to ensure a high standard of convergence between the participants' expressions and the researcher's interpretation of the participants' expressions (Given, 2008; White et al., 2012). In the present study, I employed prolonged engagement in the data collection and analysis processes to gain a rich understanding of the data. I also used triangulation, member checks and reflexivity to establish that the result of the study will be believable. In triangulation, I looked at the data from result of the 20 interviews and accompanying field notes to find corroboration for an enrichment of an understanding of the research question.

I used reflexivity as an instrument of rigor to help monitor subjectivity and bias in generating findings from data for the study. I applied the epoche principle to eliminate bias in the data collecting process. Epoche entails a researcher divesting himself of long held opinions about a research phenomenon or subject. It involves what Husserl termed *freedom from supposition* (Gearing, 2004, Hurssel, 1994). My application of bracketing helped in laying out potential areas of personal bias as a

reminder to stay within the bounds of detachment from old knowledge of my study phenomenon. I returned transcribed data from interviews to all interview participants to confirm for accuracy soon after transcription.

Transferability

Transferability entails external validity of the research and the processes employed in arriving at the research findings (Given, 2008; Ravitch & Carl, 2016)). Transferability in qualitative research entails contextual boundedness of the research rather than generalizability of research findings to other people or settings (Johnson et al., 2020; Ravitch & Carl, 2016). I used thick description in the study and data analysis to describe the full process of participants selection, interview process, instruments used for the interview and observed behavior of interview participants, their experiences and contexts in ways that will make sense to an outside audience.

Dependability

Dependability in qualitative research denotes data stability and conviction in relation to the study. Dependability explains how convincing and consistent qualitative research is over time. Dependability means that the researcher communicates a convincing argument for methodology, design, data collection, data, and the research premise (Given, 2008; Johnson et al., 2020). The data for the research has to be in alignment with the research methodology, design and must be sequenced appropriately to address the research problem and research question (Given, 2008; Ravitch & Carl, 2016). To ensure dependability of the study, I used audit trail to lay down detailed steps taken in the research process from the beginning through data analysis to the result of the study.

Confirmability

Confirmability in qualitative research denotes a pristine and unadulterated explication of research participants' meaning making of phenomenon as represented by the researcher (Given, 2008; Johnson et al., 2020; Ravitch & Carl, 2016).

Throughout the research process, the researcher engages with data to extract views, actions, and perceptions of research participants within a given context. Measures I used to ensure confirmability in the study included accounting for my held biases in the research process. I also used other methods to control the biases such as journaling and itemizing the biases to keep me in check during data analysis. I also afforded my dissertation committee the opportunity to review coded data.

Ethical Procedures

Qualitative research requires that researchers maintain fidelity to ethical requirements for research involving human subjects (Aluwihare-Samaranayake, 2012; Thomas & Hodges, 2010). I made each participant sign an informed consent form before participation in the study (Appendix B). I also mailed consent forms to participants through post and email one to two weeks in advance prior to participation in the study to afford them time to go through the consent form and mail back.

The informed consent form was meant to ensure that participants voluntarily participated in the research without coercion or any form of undue influence. I informed participants in the consent form of their right to withdraw from the research at any time without repercussion. In addition, since the research was an international research by Walden classification, I followed the international compilation of

regulations provided by the USA federal Office of Human Research Protections (OHRP) throughout the research process.

Other disclosures to the participants included but not limited to confidentiality of information given and their anonymity, respect for privacy of participants, security and storage of the data obtained from their participation and issue of compensation for participation. For confidentiality and privacy of information of participants, I used pseudonyms such as P1, P2, P3, P4 etc. for identification of the participants right from data collection to data analysis. All these information were contained in the consent form (Appendix B).

I secured audio records of the interviews in my laptop computer with a strong password encryption. I also backed up the data in an external hard drive encrypted with a password and stored in a security safe with codes. I converted transcribed data from interviews to digital CD format and stored in a security safe with a secured password for protection. In addition, I stored all written documents like field notes from the research in a secured file cabinet with security lock combinations known and accessible only by me. I will retain all data collected in their secured location for no more than 5 years in accordance with Walden's data retention policy after which I will destroy them and reformat any external hard drive or CDs used in the storage.

Summary

In this chapter, I have provided an exposition of the method I hope to adopt for the study. The qualitative phenomenological design is the appropriate design to explore the lived experiences of the small and medium scale entrepreneurs in Aba Southeastern Nigeria. I have also explained the researcher's role as the main

instrument of data collection and analysis using the semi structured face-to-face interview to mine data from research participants. The main crux of this section has been data collection and analysis that aligns with the research methodology and design.

Being a transcendental qualitative research design entails that data collection aligns appropriately with the research purpose in order to obtain rich data that would address the research problem and answer the research question. I have laid out the chosen participants' selection method, data analysis, validity, and ethical requirements for the research that aligns with the study with luminous clarity in this section. Ethical research is a fundamental aspect of academic and scientific research processes. In this chapter, I have laid out in detail the ethical requirements to ensure integrity of the study and which I upheld in the study from framing of the research problem to data collection, analysis, and reporting. In the next chapter, I have also laid out the collected data, analysis, interpretation, and the results as they relate to the research premise.

Chapter 4: Results

Introduction

The purpose of the transcendental phenomenological qualitative study was to explore the lived experiences of Aba Ibo small-scale entrepreneurs of Southeastern Nigeria in running and managing their small businesses. In the study, I answered the question, “what are the lived experiences of the Aba Ibo entrepreneurs in running and managing their small businesses?” In this chapter, I laid out the sequence of data collection from the beginning of data collection setting, which will include the prevailing environmental conditions at the time of face-to-face interviewing of the research participants.

In addition, in this chapter, I discussed participant demographics for clarity as they relate to the study. I also presented data collection procedure and duration for each participant and any instruments used in data collection. I also discussed any unusual situations if any that arose in the process of data collection for transparency. I explained in detail the data analysis procedure and process, evidence of trustworthiness of the data and data collection procedures and finally to the results of the findings, a summary of the chapter and transition to the next chapter which is chapter 5.

Research Setting

I invited each participant to a face-to-face semi structured interview 2 weeks prior to the research interview through a recruitment letter. I sent the informed consent forms along with the recruitment letters to the participants. I mailed the recruitment letters and informed consent forms to the participants through XYZ

organization. Similarly, I followed up with emails and text messages to the participants to confirm receipt of the recruitment letters and informed consent forms a week after dispatch of the recruitment letters and informed consent forms. I made a follow-up phone call to each participant 2 days to the actual interview date to reconfirm his or her willingness to participate in the interview. All the participants had the latitude to pick the interview location and time most favorable and convenient to them. I inspected the interview venue chosen by each participant a day prior to the interview to ensure privacy and convenience of the interview to the participant.

I made sure to make the participants comfortable by creating trust and rapport in order to get the best out of the narrated experiences of each participant. I showed appreciation for their time in attending the interview before the commencement of each interview session and thanked them afterwards. Before each interview, I made sure each participant was comfortable and I allayed any misgivings they may entertain about the research and interview. I also sought their consent before audio recording the interview and made sure each participant was comfortable being recorded. I informed each participant that I would provide him or her with a copy of the transcript of the interview to make sure I captured verbatim their narration. I did provide each participant with a copy of the transcript the following day after the interview and made corrections where necessary. I made use of field notes during the interview to write down observations from body languages of the participants that were not captured by the audio recording. I used the field note to examine the transcripts before sending the transcripts to the participants for validation. I also

informed each participant that I would provide him or her with a copy of the final report of the research.

Demographics

I chose participants from the small and medium scale private business sector in Aba. The research participants included 20 small scale business owners who have managed a privately owned indigenous owned small business with an annual turnover of a maximum of 2,000,000. Naira and a minimum of 500,000 Naira for at least 5 years. 15 of such business owners must have been out of business 1 year prior to the collection of the data or participation in the interview, and their businesses did not survive beyond 5 years. In other words, 15 out of the 20 participants were small scale business owners who were unsuccessful in managing their small businesses and whose small-scale businesses did not survive more than 5 years mostly.

The remaining 5 participants were successful small-scale entrepreneurs who were still in business and had remained in business beyond 5 years and were still in active business at the time of their participation in the interview for the data collection. While the 15 unsuccessful entrepreneur participants narrated their experiences and hardships in Aba, the 5 successful entrepreneurs similarly narrated their success story that shed light on the conceptual framework of the study.

Data Collection

A well-organized data collection and management is a fundamental component of a successful qualitative research (Devers & Frankel, 2000). There are several options available to the qualitative researcher for data collection ranging from focus groups, surveys, questionnaires, and face-to-face interviews (Devers & Frankel,

200). Qualitative data collection and management entails the process of choosing and organizing materials which may be either linguistic or visual for the purposes of analysis of various meanings ascribed to phenomena and experiences (Flick, 2018). I chose 20 participants who participated in a semi structured face-to-face interview for 45 to 55 minutes for the data collection until data ceased to reveal new information. I picked the participants from the registry of XYZ organization in Aba Southeastern Nigeria through a recruitment letter which I sent to each participant 6 weeks before the interview date.

Lavrakas (2008) gave the advantages and disadvantages of face-to-face interviews over other methods. According to him, the advantages include the opportunity for the interviewee to clarify items on the questions, the opportunity for the researcher to ask follow-up and probing questions to elicit detailed information on the topic, and the elimination of item nonresponse which may be found in especially the use of questionnaires (Lavrakas, 2008). On the other hand, the disadvantages include privacy issues, spontaneous and inaccurate responses, cost, and inadequate time for the participant to think and reason before giving an answer to a question (Lavrakas, 2008). I gave each participant the opportunity to narrate his or her experience doing business as a small business entrepreneur in Aba. I conducted the interviews at locations chosen by the participants that were most favorable and conducive for the participants in line with the explanation of Herzog (2012).

Privacy is a fundamental aspect of qualitative research interview and ought to be given serious consideration by the researcher (Herzog, 2012). To maintain privacy, I interviewed each participant individually and one at a time in a private location free

from distractions and using an audio recorder after each participant signed the informed consent form. I conducted the interview in English language without the need for a translator or interpreter as each participant spoke English language fluently. To maintain privacy of the participants, I made use of pseudonyms P1 to P20 to mask the real identities of the research participants.

The art of qualitative interviewing requires good listening skills that will help the interviewer understand the feelings of the subject interviewed and how they make sense out of their lived experiences (Kellett, 2005). While conducting the interviews, I listened carefully and made sure not to lead the participants by avoiding leading and suggestive questions. I obtained consent of each participant to record verbatim their narration using a tape recorder. I gave each participant time and liberty to express himself or herself in narrating their experiences. I transcribed each interview verbatim immediately after the interview using NVivo 11, a computer transcription software, and with the assistance of my field notes in order to take advantage of my fresh recollections and impressions during the interview.

At the end of every interview session for each participant, I showed appreciation by thanking the participant for his or her time. I informed each participant that the interview would be transcribed, and I may need to call him or her for another 5 to 10 minutes for further clarifications if needed and each expressed willingness for a follow up interview. Aside from the usual traffic bottleneck in some parts of the city of Aba, which delayed the arrival of the participants on few occasions, there were no extraordinary negative incidents that affected data collection. The process of data collection for the research was hitch free without

major incidents from the beginning to the end. For my data organization, I stored all the transcribed raw data in an organized manner in my computer encrypted with a strong password known only to me.

I also stored hard copies of the transcribed data in a security fireproof safe with number combinations only known by me and the safe only accessible by me. For security, I used pseudonyms P1 to P20 to represent and mask the real names of the 20 research participants in the transcripts of the interview stored in my computer and security safe. I will retain the secured data in accordance with Walden University's record retention policy and destroy the data after 5 years. I will reformat the computer hard drive used for the storage after the five-year retention period.

Data Analysis

Qualitative data analysis entails the process of making sure that a research study is thorough and detailed. I made adequate preparations before data analysis by studying and taking webinar trainings on transcription, coding, and the modified Van Kaam data analysis process before proceeding to collect and analyze collected data for the study. A researcher embarked on qualitative research ought to give detailed preparation and thought to the process of data collection and analysis in order to avoid researcher bias (Nishishiba et al., 2014).

I began the data analysis process by transcribing the recorded interview with each participant 4 hours after the interview with the help of NVivo 11, a transcription software. Qualitative researchers typically make use of two types of software for transcription: ATLASTi and NVivo 11. However, NVivo 11 is the most widely used of the two. I loaded the recorded interviews into the software in my personal

computer and extracted the transcripts. I compared the transcripts with my reflective notes and journal for accuracy. I made sure to maintain a detailed impression of my observation of each participant's behavior and body language before and after the interview which were not captured by audio in my reflexive journal to help in audit trail and triangulation. The reflexive journal served as an independent measurement metric for the collected data.

Data triangulation plays a fundamental role in qualitative data analysis by providing readers with the detailed and clear sequence of the process of the data collection for the study and adds to the credibility of the research findings by diminishing the uncertainty associated with data interpretation (Lewis-Beck et al., 2004). According to Given (2008), qualitative researchers use reflexive journaling to help get to the root of the deep personal experiences and emotions of research subjects concerning a phenomenon of study. However, there is the need for a qualitative data researcher to remain neutral during the process of data analysis beginning with data collection through face-to-face interviews (Lavrakas, 2008)

Lavrakas (2008) emphasized the importance of researchers' neutrality through reflexivity checks in the process of data collection and analysis so as not to supplant completely the narrated experiences of the research participants with the researcher's preconceived knowledge and bias regarding the research topic or phenomenon. To avoid this bias, I made sure I had each participant read through my side notes on the transcripts the next day after the interview for accuracy without altering their recorded narration. I read the transcripts many times at the conclusion of transcription while drawing comparison with my filed notes, journal notations and side notes on

the transcripts to form a composite picture of each participant's story, themes, and patterns.

I loaded the transcripts finally into the NVivo 11 data analysis software and employed coding to identify patterns, themes, and codes. I employed the modified Van Kaam data analysis technique and followed the sequence and steps laid out by Moustakas (1994). The sequence laid out by Moustakas includes horizontalization, which entails treating all transcribed data equally in importance to list out meanings from statements through the process of reduction and elimination, thematizing invariant constituents or clustering of themes to eliminate overlapping and repetitive statements, creating textural descriptions of experiences from clustered themes, creating structural descriptions from the textural descriptions, and finally creating and integrating the structural and textural structures of the data to construct the meaning and essence of the phenomenon under study. I reduced the result into tables for data analysis.

Evidence of Trustworthiness

Credibility

Credibility as a trustworthy concept denotes internal validity of a qualitative research study and explains the methodological procedures and instruments employed in the research to ensure a high standard of convergence between the participants' expressions and the researcher's interpretation of the participants' expressions (Given, 2008; White et al., 2012). In the present study, I used prolonged engagement in the data collection process to gain a rich understanding of the data. I also used triangulation, member checks and reflexivity to establish that the result of the study

will be believable. In triangulation, I looked at the data from result of 20 interview participants and accompanying field notes to find corroboration for an enrichment of an understanding of the research question. My field notes served as another independent and second means of data collection for the research.

I used reflexivity as an instrument of rigor to help monitor subjectivity and bias in generating findings from data for the study. I also applied the epoche principle to eliminate bias in the data collecting process. Epoche entails the researcher divesting himself or herself of long held opinion about a research phenomenon or subject. It involves what Husserl termed freedom from supposition (Gearing, 2004; Hursel, 1994). Following Hursel's proposition, I used bracketing in laying out potential areas of personal bias as a reminder to stay within the bounds of detachment from old knowledge of my study phenomenon. In addition, I returned transcribed data from the face-to-face semi structured interviews to all interview participants to confirm for accuracy 24 hours after transcription.

Transferability

Transferability entails external validity of the research and the processes employed in arriving at the research findings (Given, 2008; Ravitch & Carl, 2016)). Transferability in qualitative research entails contextual boundedness of the research rather than generalizability of research findings to other people or settings (Johnson et al., 2020; Ravitch & Carl, 2016). I used thick description in the study, in the data collection and data analysis to describe the full process of participants' selection, interview process, instruments used for the interview and observed behavior of

interview participants, their experiences and in ways that will make sense to an outside audience.

Dependability

Dependability in qualitative research denotes data stability and conviction in relation to the study. Dependability explains how convincing and consistent qualitative research is over time. Dependability means that the researcher communicates a convincing argument for methodology, design, data collection, data, and the research premise (Given, 2008; Johnson et al., 2020). The data for the research must be in alignment with the research methodology, design and must be sequenced appropriately to address the research problem and research question (Given, 2008; Ravitch & Carl, 2016). To ensure dependability of the study, I made sure to use more than one source of data collection for triangulation. I took field notes and kept a journal detailing my observations during the face-to-face interview of participants for data triangulation. I afforded each participant the opportunity to read through the transcripts and in conjunction with accompanying field notes to ensure accuracy. I also employed audit trail to lay down detailed steps taken in the research process from the beginning through data analysis to the result of the study.

Confirmability

Confirmability in qualitative research denotes a pristine and unadulterated explication of research participants' meaning making of phenomenon as represented by the researcher (Given, 2008; Johnson et al., 2020; Ravitch & Carl, 2016). Throughout the research process from the beginning through data collection down to data analysis, I engaged with data to extract views, actions, and perceptions of

research participants within the contexts of the research problem, research design and methodology and research question. To ensure confirmability of the study, I used measures such as explaining and accounting for my held biases in the research and to control the biases, I used measures such as journaling and itemizing the biases to keep me in check during data analysis. My dissertation committee will also review coded data as secondary method of ensuring confirmability of the final research findings.

Study Results

The dominant research question that directed the research was: “What are the lived experiences of the Aba Ibo ethnic entrepreneurs of Southeastern Nigeria in building and sustaining their small business organizations?” In my data analysis guided by the above research question, I made use of NVivo 11, a data analysis software and my field notes for transcription and data analysis. Qualitative data may entail the use of large volumes of both visual and audio data (Jenks, 2018). Such data would need to be reduced to a manageable proportion to extract the relevant information for analyzing the phenomenon of study. NVivo 11 enabled me to achieve data brevity by transcribing the large audio data from face-to-face interviews of 20 participants in the research. Transcription enabled me to reduce the large volumes of data into a manageable size for the study.

I recorded participants’ interviews consisting of 6 questions verbatim and thereafter loaded the audio-recorded interviews into the NVivo 11 software for transcription and analysis. With the use of NVivo 11, and field notes I identified themes, created codes for the participants and discovered codes connected to the research data. I followed through with the modified Van Kaam data analysis process

of, (a) horizontalization which entails treating all transcribed data equally in importance to list out meanings from statements through the process of, (a) reduction and elimination, (b) thematizing invariant constituents or clustering of themes to eliminate overlapping and repetitive statements, (c) creating textural descriptions of experiences from clustered themes, (d) creating structural descriptions from the textural descriptions, and (e) finally creating and integrating the structural and textural structures of the data to construct the meaning and essence of the phenomenon under study. Through the process I was able to synthesize and identify a central theme for elaboration: (a) difficulties in managing and running a small business organization as an entrepreneur in Aba Southeastern Nigeria.

Furthermore, from the major theme, I distilled few subthemes, which were connected directly to the experiences of the small-scale entrepreneurs in the Aba Southeastern Nigeria. I extracted the concepts forming the conceptual framework from the theories of entrepreneurial development, financial inclusion and economic growth and I used the concepts in exploring the research question that grounded the transcendental phenomenological research. The theories of entrepreneurial development, financial inclusion and economic growth all align with the extant literature and results of the findings in the study.

Interview Questions and Participants' Responses

On the interview question 1, I asked the 20 participants what being an entrepreneur meant to them and they all gave similar responses to the effect that an entrepreneur meant someone who undertakes the difficult task of setting up a business in a difficult environment such as Aba. P1 for instance stated “it is not easy being an

entrepreneur in Aba. An entrepreneur is someone who takes the difficult step in starting a business.” P2 also responded by saying “an entrepreneur is someone who is a risk taker in difficult environments especially in an environment like Aba.” I used the modified Van Kaam method of data analysis to synthesize a main theme; difficulties in running a small business in Aba from which I extracted other subthemes.

For interview question 2, I asked the participants how they described how they first started out as entrepreneurs in Aba. Each of the 20 participants expressed that it was not easy taking the bold step to start off due to the unpredictability involved in entrepreneurship and some constraints such as finance, lack of prior enterprise management experience, and lack of entrepreneurial education and training as main obstacles that frustrated their businesses in Aba. However, P16, P17, P18, P19 and P10 did mention that availability of initial finance made their start up a lot easier and accounted for their survival in the difficult investment climate in Aba. Their responses to interview question two reinforced the main theme of difficulties in running and managing a business in Aba and also helped me formulate the subthemes of lack of access to finance, lack of prior enterprise management experience and lack of training and education as subthemes.

On interview question 3, I asked each of the 20 participants how he or she would describe any particular difficulties they faced running and managing their small businesses in Aba. They all narrated a host of difficulties ranging mainly from financial difficulties to inadequate social infrastructure as the obstacles they faced running their small businesses in Aba. While P1-P15 explained that these difficulties

accounted for their businesses failing, P16-P20 explained that in spite of the other difficulties they faced such as poor infrastructure they were able to survive due to sound financial planning, education, and availability of finance from the banks. P1 for instance said “as an entrepreneur in Aba, I faced a host of difficulties ranging from finance to infrastructure, it is difficult getting capital from the banks here. Even when you are able to, the interest on the loan will be too high that it will be very difficult to break even.”

However, P17 while expressing the same sentiments did mention that he overcame financial difficulties by putting in place mechanism to check waste, conserve capital and also due to well trained staff. These he explained accounted for the success and survival of his business. These responses, reinforced lack of access to finance as a subtheme and led to yet another subtheme inadequate social infrastructure.

I asked the participants what their experiences were or had been running their businesses for the number of years they ran their businesses in Aba. All the 20 participants expressed negative experiences running their small businesses as entrepreneurs in Aba. They mostly reiterated the difficulties earlier narrated as the main reasons for these negative experiences. However, in spite of the negative experiences, the 5 successful entrepreneurs kept their businesses going as a result of advantages such as networking, creativity through training and education and prior business experience. These were from the responses given by P16, P17 and P18 whose business survived beyond 5 years and still operating at the time of participation in the interviews.

On interview question 5, I asked the participants to what extent they considered themselves successful entrepreneurs going by the present conditions of their businesses at the time of the interviews. P1-P15 unequivocally rated themselves unsuccessful since their business did not survive for more than 3 to 5 years at most. P1-P15 gave some of the earlier reasons as lack of finance, lack prior enterprise management experience, lack of trained and educated staff, inadequate of social infrastructure such as electricity and roads as the underlying reasons for their businesses failing.

On the other hand, P16-P20 who had been successful adduced access to finance, training and education and prior enterprise management experience as some of the reasons for their success in business. According to P1 “as I mentioned in your last question, I did my best to keep the business running for 3 years in spite of the difficulties from the onset. I wouldn’t say I was successful as you can see, the business is no longer operational.” P20 on the other hand said “I should say a mix of my experience and knowledge of the industry, and sound financial monitoring have both helped me succeed in business. I should say to a large extent I have been successful.”

Finally on the interview question 6, I asked the participants what they could have changed or done differently looking back those 2, 3, 4 or 5 years they managed their businesses in Aba. 15 participant entrepreneurs whose businesses did not survive beyond 5 years strongly spoke in favor of finance, training and education, social infrastructure and experience as things if given the opportunity again would help them succeed. In other words, if given the opportunity again they would acquire

adequate finance, adequate training and education and would definitely need experience and adequate social infrastructure before venturing into entrepreneurship in Aba.

On the other hand, the 5 successful business owners P16-P20 while explaining finance, experience and education as strong variables that helped them succeed, they expressed strong desires for improvement on those variables to consolidate their successes. P1 said “I believe I was ill-prepared for entrepreneurship. I went into business in a haste without adequate preparation. If I had a little practical training on how to run a business, I could have done better.” P18 who was successful said “I will start investing our profits in other ventures to multiply our capital. Capital is very essential to entrepreneurship. You never cease to regenerate your capital to keep the business going. We did that already and we hope to do more.”

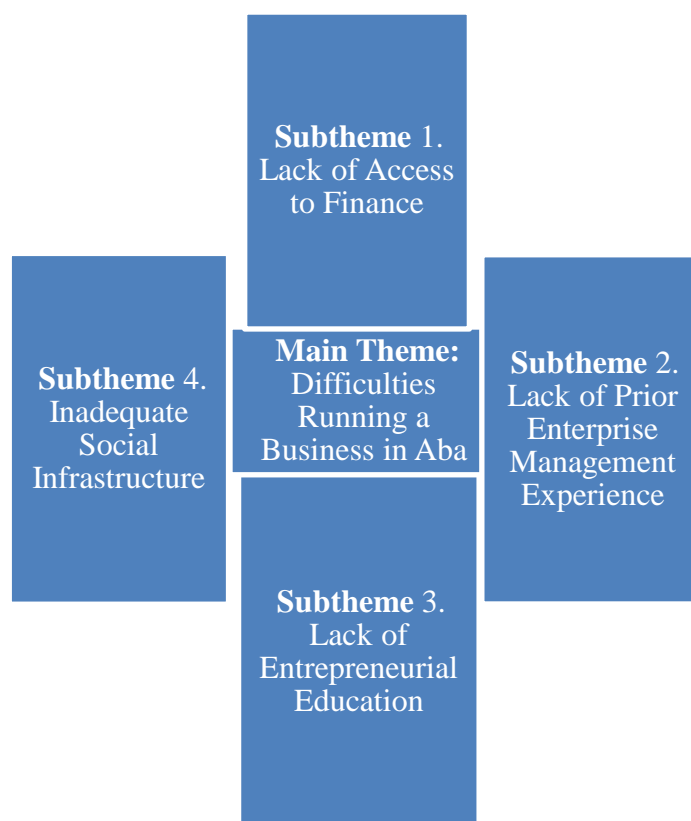
Major Theme: Difficulties in Managing and Running a Small Business

Organization in Aba Southeastern Nigeria

The 20 participants I interviewed narrated their experiences as small-scale business owners in Aba Southeastern Nigeria. Fifteen of the participants specifically discussed the constraints they faced managing and running their small businesses for the 3 to 4 years their businesses were up and running before collapse. They gave insights into the possible reasons for their businesses failing. The remaining 5 business owners also specifically narrated their challenges as small business entrepreneurs in Aba and what has kept their small businesses up and running despite those formidable odds and difficulties. They also explained some of the reasons for their success despite all odds.

When addressing the interview question on what being an entrepreneur means, each participant explained an entrepreneur as one who assumes the difficult risk of starting a business. Each of the participants emphasized how difficult it was starting out as a risk taker and entrepreneur in Aba. On the second interview question “how do you explain how you started out as an entrepreneur in Aba Southeastern Nigeria”, each of the 20 participants specifically explained initial start out difficulties to include: (a) lack of access to finance, (b) lack of prior formal training and knowledge of the enterprise, (c) lack of entrepreneurial education, (d) inadequate social infrastructure, to include bad roads and poor power supply.

They narrated similar difficulties in response to interview question 3 “how do you describe any particular difficulties you experienced as an entrepreneur managing your business in Aba?” In my analysis of the thematic contents of the responses to the 6 interview questions using NVivo 11, and thereafter the modified Van Kaam data analysis technique, the 20 participants itemized those various difficulties in running and managing a small business in different frequencies and ratios (See Appendix C).

Figure 2*Thematic Diagram*

In analyzing the thematic contents of the participants' responses (see Appendix C), I observed that 80% of entrepreneur participants highlighted lack of access to finance as a major obstacle that hindered their operations in Aba, 45% highlighted lack of prior enterprise management experience, and 70% mentioned lack of entrepreneurial education as one of the problems faced in managing and running their small companies in Aba. Also, 65% highlighted inadequate social infrastructure such as road and electricity as one of the constraints faced in running their company though not as severe as financial difficulties, lack of enterprise management experience and lack of education.

While the 5 successful business participants out of the 20 participants also pointed out lack of inadequate finance as a major obstacle, they were however able to overcome this obstacle a large extent through creativity in reducing overhead costs and strategic management decisions such as spreading the cost to end users. Nevertheless, the frequency of occurrence of inadequate social infrastructure ranked lower than lack of finance and lack of entrepreneurial education but higher than lack of prior enterprise management experience. Most important is the fact that the three elements of the conceptual framework; financial inclusion, entrepreneurial education and enterprise management featured prominently in the obstacles narrated by the participants.

Also, it is worth mentioning that from my analysis of the responses, even though the 5 successful entrepreneurs did not emphasize lack of prior enterprise management experience and lack of entrepreneurial education as major obstacles, some highlighted prior enterprise management experience, training, and education

among the reasons for the success. P16 and P17 specifically pointed experience, training, and education as major reasons for the success as entrepreneurs in Aba in response to interview question 5.

I applied the 5 steps in the modified Van Kaam data analysis technique to extract the dominant theme and emergent subthemes in the participants' responses. I found that the predominant subthemes from the responses of P1 to P15 were lack of finance, lack of entrepreneurial education, lack of prior enterprise management experience and lack of social infrastructure as the reasons for the collapse of the small businesses of P1 to P15. While P16 to P20 also highlighted difficulties in sourcing finance to sustain their businesses and lack of social infrastructure, they were able to overcome this due to prior enterprise management experience, entrepreneurial training, and education and the making of strategic investment and management decisions.

Training and education constitute fundamental components of entrepreneurial development and business growth (Agbefo & Abe, 2017; Zarezankova-Potevska, 2006). Training and education arms entrepreneurs with the necessary tools to navigate the rough terrain of risk taking and the compass to make decisions in the face of uncertainty and unpredictability associated with entrepreneurship (Okon & Njoku, 2016).

Subtheme 1: Lack of Access to Finance

Finance and access to adequate finance are imperatives to entrepreneurship (Adeola & Evans, 2017). The Financial inclusion theory explains the dynamics of finance in organizational business growth. The theory helps to understand the

importance of finance in a business organization's operation and how financial inclusion helps in entrepreneurial stability and sustainability (Adegboyega, 2016; Zarezankova-Potevskam, 2018). Entrepreneurs big and small need finance to fund their operations and keep their organizations running (Gulani & Usman, 2012). Participants 1-20 discussed the difficulties insufficient financial capital posed to the operation and running of their small business.

Thirteen out of the 15 unsuccessful entrepreneurs specifically highlighted financial obstacles as one of the major reasons their businesses did not survive. Participants 16-20 also highlighted financial difficulties as a strong obstacle while running their businesses but also mentioned that they were able to overcome the difficulties as a result of other creative and strategic measures such as cost saving, reduction of waste and sound financial record keeping. To buttress their point, when asked if there was anything they could do differently looking back to the years they managed their company in Aba, participants 1-15 all agreed that their companies would have fared better with better and stronger financial preparations.

Participants 17 and 20 also highlighted financial stability as one area they hope to improve on to leverage the successes recorded over the years.

Subtheme 2: Lack of prior enterprise management experience

Enterprise management experience helps entrepreneurs to navigate the tough challenges that come with risk taking in entrepreneurship. Proponents of enterprise management argue that enterprise management entails the effective day-to-day decision-making and management of vital aspects of a business enterprise such as purchases, resource allocation, budgeting, inventorying, and customer service

(Ugoani & Ibeenwo). They further argue that organizations large and small require efficient enterprise management skills to survive and remain competitive (Osuala, 2019).

45% of the participants acknowledged and emphasized at different points of the interviews lack of enterprise management experience as one of the three major difficulties that frustrated the survival of their businesses. Specifically, when asked what they could have done differently looking back on the years they managed their businesses, P4, P8, P9, P12, explained that prior enterprise management experience could have helped them in navigating the tough entrepreneurial terrain of Aba Southeastern Nigeria. They agreed that going into entrepreneurship with little or no experience in the enterprise was a major setback. Most of the unsuccessful business owners revealed that they went into their various enterprises by default due to such reasons as post-graduation unemployment, loss of employment etc. P18 and P19 who are successful small business owners in Aba also acknowledged investment in experienced staff as future decision that could consolidate the successes recorded in running their businesses.

Similarly, on the question as to what extent they consider themselves successful as entrepreneurs in Aba, P16, P17 and P20 who had been successful in running their small businesses and remaining in business attributed their successes mainly to prior enterprise management experience among other factors. According to P16 and P20, industry experience played a major role in the successes recorded in running their small business organizations.

Subtheme 3: Lack of entrepreneurial education

Scholars agree that entrepreneurial education plays a major role in breeding successful entrepreneurs (Ugoani & Ibeenwo, 2015; Zarezankova-Potevska, 2016). Proponents of entrepreneurial education argue that entrepreneurial education at the formal and informal platforms play vital roles in preparing would be business leaders for the tough tasks of starting and managing business organizations (Agbefo & Abe, 2017; Ogedengbe et al., 2019). While discussing the various difficulties they faced running and managing their small businesses in Aba, 70% of the participants revealed lack of entrepreneurial education as one of the reasons for the difficulties they faced in keeping their small companies running. They also explained the difference prior entrepreneurial training and education could have made to their small businesses. Ten of the 15 participants whose businesses did not survive the first 4 to 5 years revealed that lack of entrepreneurial education played a major role, and that in hindsight, entrepreneurial education would have made the difference.

Their responses revealed this vividly when asked the interview question on what they could have done differently looking back on the years they managed their companies. P16, P18, P19, P20 who had been successful and have remained in business beyond 5 years explained unequivocally that looking back on the years they have managed their small businesses, investing in entrepreneurial education was what they would have done more to improve on the successes recorded. Specifically, P1, P2, P5, P9, P10, P11, P12, P13, P14 and P15 who had been unsuccessful entrepreneurs all agreed that lack of entrepreneurial education was one of the major reasons for their businesses failing and if given the opportunity they would invest in

entrepreneurial education to gain knowledge and acquire the necessary skills for entrepreneurial success. P11 further specifically recommended that government should establish entrepreneurial education centers in conjunction with universities and colleges to offer hands-on training and education for entrepreneurs in Aba.

Subtheme 4: Inadequate social infrastructure

Inadequate social infrastructure featured in the responses by 65% of the participants. While infrastructure for entrepreneurial purposes may command different connotation for different settings, the participants used roads and electricity as reference points for infrastructure. Some of the participants highlighted poor infrastructure as part of the difficulties they faced in running their businesses in Aba. Generally speaking, businesses depend on social infrastructure such as good roads and predictable power supply to function optimally (Aro & Ani, 2017; Isiaka et al., 2017). Though lack of social infrastructure does not feature in the conceptual framework, repeated occurrence of the item in the thematic analysis of participants' responses warrants attention. As to the interview question "How do you describe any particular difficulties you faced running your business in Aba?" P1, P4, P5, P6, P7, P11, P12, P13, P14, P15 and P16 did highlight poor infrastructure such as good roads and electricity supply as part of other problems mentioned.

Also, in response to the interview question "Looking back to those 1, 2, 3, 4, or 5 years you managed your company what could you have changed or done differently?" participants 14 specifically said "...the business environment could change with good roads, constant power supply, and governments loans at subsidized interest rates." Participant 7 shared similar sentiments by suggesting that

improvement of power supply in Aba could help companies remain in business. Even though poor social infrastructure is outside the conceptual framework of the study, it is worth mentioning in the analysis for purposes of trustworthiness. In addition, attention to inadequate social infrastructure would be captured in the immediate subsequent subheading in detail.

Other Relevant Findings

Twenty participants were interviewed who narrated their experiences and the challenges they faced running and managing their small businesses in Aba Southeastern Nigeria. They all disclosed starting their small businesses singlehandedly. In other words, none of the participants inherited his or her small business. They each disclosed different sources of initial startup capital, which was often not easy. The 20 participants shared similar views on mainly four difficulties they faced as entrepreneurs in Aba Southeastern that adversely impacted their businesses in Aba Southeastern Nigeria such as, (a) lack of access to finance, (b) lack prior enterprise management experience, (c) lack of entrepreneurial training and education, (d) Inadequate social infrastructure.

The 20 participants explained that adequate finance, enterprise management experience and entrepreneurial training and education would go a long way in bringing about entrepreneurial stability and reduce the incidence of small business failures in Aba. P13 in response to interview question 4 did state, “I could have had a better experience with a solid financial start. Operating with inadequate capital and training contributed to the unsavory experience I had managing the small company.”

An additional finding was the revelation by P1, P4, P5, P6, P7, P11, P12, P13, P14, P15, and P16 that they faced the problem of poor social infrastructure needed for small business to thrive in Aba such as good and accessible road and regular electricity supply. According to P4, P11, P12 and P16, poor access road and epileptic electricity supply obstructs business operations daily so much so that it is difficult for businesses to run smoothly especially such businesses as the hospitality business that depends on constant electricity and accessible roads. The poor social infrastructural condition of Aba was captured vividly by P13 in response to interview question 6 in the following words "...the business environment could change for the better with good roads, constant power supply, and government loans at subsidized interest rates." Here P13 emphasized the importance of social infrastructure to the entrepreneurial development of Aba. Even though social infrastructure does not feature in the conceptual framework of the present research, the revelation of the concept through the narrated experiences of the participant entrepreneurs opens a window of further future study on the concept in relation to entrepreneurial development of Aba Southeastern Nigeria. The concept will also be incorporated in the recommendations for further study in chapter 5 of the present study.

Summary

The purpose of the transcendental phenomenological qualitative research was to explore the lived experiences of the Aba Ibo ethnic entrepreneurs of Southeastern Nigeria in running and managing their small business organizations. The target population for the study was the small and medium scale entrepreneurs in Aba Southeastern Nigeria indigenously or locally owned with an annual turnover of a

maximum of 2,000,000. Naira and a minimum of 500,000 Naira. The sample size was 20 small and medium scale entrepreneurs in Aba who have managed and run a small business enterprise. Out of the 20 chosen entrepreneurs, 15 were small-scale entrepreneurs whose business did not survive for more than 4 to 5 years while the remaining 5 business owners survived beyond 5 years and were still in business at the time of participation in the data collection. The geographical location for the study was Aba Southeastern Nigeria, which enabled a broad spectrum of entrepreneurs ranging from manufacturing to service provision within Aba Southeastern Nigeria.

I achieved data collection for the study through, (a) face-to-face semi structured interviews of participants, which were audio-recorded, (b) field notes made during the interview sessions. I collected data from 20 participants until data saturation occurred and ceased to disclose new information. I analyzed the collected data beginning with: (a) verbatim transcription of interviews to reduce the data to a manageable size without diluting the raw data from participants, (b) Creation of codes for identification of research participants, (c) developing of codes for interview data, (d) applying the modified Van Kaam data analysis technique to develop themes from the coded data. Through the process I identified a major theme and 4 subthemes.

The major theme that emerged from the analysis was difficulties in running and managing small business organizations in Aba. The subthemes were lack of access to finance, lack of prior enterprise management experience, lack of entrepreneurial education, and inadequate social infrastructure. The subthemes were extracted from the major theme, and these together described the experiences of the small business entrepreneurs narrated by them in running and managing their small

businesses in Aba Southeastern Nigeria. The participants detailed their experiences and difficulties they faced summarized in the subthemes. The responses of the 20 participants aligned with the conceptual frameworks and theoretic frameworks for the study. Conceptual frameworks for the study were derived from concepts related to financial inclusion, enterprise management, and training and education. Also, the theoretical frameworks for the study were theories of financial inclusion, economic development, and entrepreneurial education.

The theoretical and conceptual frameworks support the argument that financial inclusion, enterprise management, training, and education help develop entrepreneurship and reduce insufficient entrepreneurial development. The result of the study would contribute to understanding of the systemic short business lifespan and insufficient entrepreneurial development in commercial city of Aba Southeastern Nigeria. In the next chapter, I discussed in detail the interpretation of the research findings in relation to the research problem, purpose, and research question and how they support the conceptual and theoretical frameworks of the study. I also concluded with recommendations as a result of the findings.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of the transcendental phenomenological qualitative study was to explore the lived experiences of small and medium scale entrepreneurs in Aba Southeastern Nigeria in running and growing their small business organizations. I conducted the phenomenological research using 20 small and medium scale entrepreneurs in Aba Southeastern Nigeria. I picked the 20 research participants representing small and medium scale entrepreneurs from different industries ranging from manufacturing to distribution. Fifteen of the 20 entrepreneur participants were small business owners whose businesses did not survive beyond a maximum of 5 years while the remaining 5 were successful small business owners whose businesses survived beyond 5 years and were still in active business at the time of participation for data collection.

The reason for the mix of unsuccessful and successful entrepreneurs was to obtain rich data that would help answer the research question. I made use of 6 interview questions in a semi structured face-to-face interview to gather data for the study until data saturation in order to explore the phenomenon. Through the interview questions, I extracted a central theme which was that there were problems encountered by small and medium scale entrepreneurs in running and growing their small businesses in Aba. Similarly, I developed 4 subthemes from the central theme which included: (a) lack of access to finance, (b) lack of prior enterprise management experience, (c) lack of entrepreneurial education, and (d) inadequate social infrastructure. While the first three subthemes align with the conceptual and theoretical frameworks of the study, the fourth subtheme represents an extra insight

revealed by the research participants which revealed an area of further research on the phenomenon of short business lifespan among small and medium scale entrepreneurs in Aba Southeastern Nigeria.

Interpretation of Findings

I obtained data for the research using face-to-face semi structured interviews and fieldnotes notes from observations I made during the interview sessions of the 20 participants until data ceased to disclose new information. I transcribed the interview results using NVivo 11, a data analysis software to help reduce and streamline volumes of data from the face-to-face interview of 20 participants. I also developed codes for the transcribed data and applied the modified Van Kaam data analysis technique to distill a central theme and summary subthemes from the narrated experiences of the 20 participants.

The overarching theme from the narrated experiences of the 20 participants aligned with the general problem of insufficient entrepreneurial development in Aba Southeastern Nigeria, while the subthemes aligned with the concepts related to enterprise management, financial inclusion, and entrepreneurial education. I used these concepts as the foundation to ground the study. The subthemes also aligned with the theories of entrepreneurial development, financial inclusion and economic growth that provide the theoretical framework for the research. An analysis of the extracted major theme and subthemes confirm extant knowledge in the discipline found in literature in Chapter 2 of the study.

I reviewed literature for the study covering a broad range of topics including the general problem of insufficient entrepreneurial development in Nigeria and the

specific problem of short business lifespan among small and medium scale entrepreneurs in Aba Southeastern Nigeria. The gamut of literature supports the evidence of insufficient entrepreneurial development in Aba Southeastern Nigeria and the importance of financial inclusion, enterprise management and entrepreneurial education to entrepreneurial development in Aba Southeastern Nigeria (Aro & Ani, 2017; Meagher, 2014; Smith, 2014).

Proponents of financial inclusion argue that financial resources through financial inclusion are the building blocks for successful entrepreneurship (Evans & Lawson, 2017; Onuoha, 2009; Zarezankova-Potevskam, 2018). Similarly, Ajike and Nwakoby (2017) and Okon and Njoku (2016) argued that enterprise management skills are necessary to equip entrepreneurs with the required tools to navigate the unpredictable terrain of entrepreneurship. Scholars like Garba (2010), Irenaus et al. (2018), and Obi (2015) argued for the significance of entrepreneurial training and education in developing successful entrepreneurship and economic growth.

The results of the interview from the 20 research participants point to the importance of financial inclusion, enterprise management and entrepreneurial education to the entrepreneurial development of Aba Southeastern Nigeria. The 20 entrepreneur participants in narrating their experiences as small and medium scale entrepreneurs in Aba Southeastern Nigeria were unanimous in their experiences that there is the problem of insufficient entrepreneurial development in Aba Southeastern Nigeria. Fifteen of the 20 entrepreneurs whose businesses did not survive beyond 5 years expressed difficulties that led to their business failures while the remaining 5

successful entrepreneurs narrated similar difficulties and how they overcame the difficulties to remain in business.

From the analysis of transcribed data which were the narrated experiences of the 20 participants, I extracted the overarching theme of problem of insufficient entrepreneurial development in Aba. Each of the interview participants expressed difficulties in running and growing a small and medium scale business enterprise in Aba. From the central theme of difficulties running and growing a small and medium scale enterprise in Aba, the participants narrowed the scope of the difficulties by disclosing 4 specific difficulties which formed the subthemes of the general problem.

Those 4 subthemes were, (a) lack of finance, (b) lack of prior enterprise management experience, (c) lack of entrepreneurial education, (d) inadequate social infrastructure. Three of the 4 subthemes, lack of finance, lack of enterprise management experience, and lack of entrepreneurial education are the 3 concepts that form the conceptual framework of the research. The 3 subthemes also align with the theories of financial inclusion (Adegboyega, 2016; Zarezankova-Potevskam, 2018), entrepreneurial development (Adeola & Evans, 2017; Zarezankova-Potevska, 2016) and economic growth (Ediagbonya, 2013; Oguntimehin, 2017) which formed the theoretical framework of the study. However, while the fourth subtheme, inadequate social infrastructure, falls outside the conceptual framework I used for the study, the subtheme represents a novel disclosure by the research participants which could open a window of further research into the phenomenon in the future. From the result of the data analysis, it could be argued that the experiences of the research participants are in alignment with the conceptual and theoretical frameworks of the study.

The participants disclosed a serious problem of insufficient entrepreneurial development due to financial exclusion, lack of entrepreneurial education, lack of enterprise management experience, and inadequate social infrastructure that support small and medium scale businesses in Aba Southeastern Nigeria. I synthesized series of available literature on the topic of insufficient entrepreneurial development to support most of the operational difficulties and problems expressed by the participant entrepreneurs that depict the magnitude of the problem of insufficient entrepreneurial development in Aba (Babatunde & Laoye, 2011; Buowari, 2015; Okon & Njoku, 2016). Similarly, I used available literature on the problem of systemic short business lifespan among small and medium scale entrepreneurs in Aba to buttress the sentiments expressed by the 20 research participants on the reality of the phenomenon of short business lifespan in Aba Southeastern Nigeria (Adisa et al. 2014; Dike, 1997; Umezuluike, 2010).

Available literature shown in the literature review in Chapter 2 on financial inclusion, entrepreneurial education, and enterprise management depict the importance of the 3 concepts grounded in theory to the development of entrepreneurship in any society. Proponents of the financial inclusion theory argue that financial resources and incentives through equitable fiscal policies are prerequisites to the survival of businesses especially small and medium scale upstart businesses (Adegboyega, 2016; Chinedu et al., 2019). Similarly, proponents of entrepreneurial education suggest that entrepreneurial education is an indispensable component of entrepreneurial development (Hlavna, 1992; Ogedengbe et al., 2019). They also argue that entrepreneurial education contributes immensely to the

cultivation of entrepreneurial skills necessary for running and growing small businesses (Agbefo & Abe, 2017; Ogedengbe et al., 2019).

Similarly, scholars who have written on enterprise management agree on the major and fundamental role enterprise management experience plays in entrepreneurial development (Osuala, 2019; Ugoani & Ibeenwo, 2015). They argue that enterprise management experience instills management skills in entrepreneurs and facilitates competencies that help make sound and strategic business decisions (Ajike & Nwakoby, 2017; Okon & Njoku, 2016).

From an analysis of the findings, it is apparent that the research participants were able to lay out effective expositions of their difficult experiences in running and growing small and medium scale business enterprises in Aba that connect with the conceptual and theoretical frameworks of the present transcendental qualitative phenomenological research aimed at exploring the lived experiences of small and medium scale entrepreneurs in managing and growing their small businesses in Aba Southeastern Nigeria.

Limitations of the Study

Limitations of a particular study are those potential and inherent shortcomings in the chosen research design. Unlike delimitations, the researcher does not consciously choose them. They are inextricably tied to the research design, and out of the control of the researcher. They are restrictions imposed on the researcher, and the research (Dimitrios & Antigoni, 2019; Simon, 2011). In the present study, the sample size and geographical focus of the research, which was Aba, Southeastern Nigeria were limitations. Another limitation was that the study result would only be

applicable to the circumstances, and experiences of Aba entrepreneurs of the Southeastern Nigeria, and the participants' sample size was not truly representative of the entire crème of entrepreneurs in Aba.

There was the lack of specificity, and differentiation of entrepreneurs into categories such as manufacturers, service providers, importers, and exporters. The above highlighted limitations revealed another area of future research on the phenomenon of insufficient entrepreneurial development and short business lifespan in Aba Southeastern Nigeria. An additional limitation in the research process was in the aspect of possible reflexivity or my possible involvement in the research topic since I grew up in the Aba commercial city of Nigeria and well knowledgeable about the city of Aba. The reflexivity could likely have interfered with my objectivity in the data gathering and research process, but I used measures mentioned below to check potential biases.

I put in place such measures to guard against my bias as prior dialogue with fellow researchers on the topic before and during data collection to reach a common idea of the phenomenon and preferences and use of memos and bracketing journals to write down reminders of areas of bias. While researching the topic, especially during data collection, I ensured that the process of participant selection was independent of my involvement by having the XYZ organization pick the names of the 20 research participants from their registry. I doubled checked the list of 20 participants to ensure none of them was connected to me in any form or shape, directly or indirectly. Finally, I wrote down such words as emotions and sentiments on my notepad to

remind me to be emotionally detached from the narrations and responses of interview participants to interview questions.

Recommendations

The purpose of this transcendental phenomenological qualitative research was to explore the lived experiences of the Aba Ibo ethnic entrepreneurs in running and growing their small and medium scale business organizations. The research findings not only revealed the grave difficulties small and medium scale entrepreneurs faced in operating in Aba but also the important role small and medium scale enterprises play in creating jobs and boosting economic growth in this strategic commercial city of Southeastern Nigeria.

I conducted the research using 20 small and medium scale entrepreneurs in Aba. Fifteen of the 20 participants were small and medium scale entrepreneurs whose businesses did not survive for more than a maximum of 5 years immediately preceding the date of participation in the research. The remaining 5 participants were successful small and medium scale entrepreneurs whose businesses survived more than 5 years and were still in active business at the time of participation in the research. The entrepreneurs were chosen from all aspects of entrepreneurship ranging from manufacturing, service provision to distribution. I recommend that future research on the phenomenon of insufficient entrepreneurial development and short business lifespan in Aba be industry specific as there were recorded successes among the 5 successful entrepreneurs from similar industries that failed within 5 years.

Similarly, future research should be directed at the informal small and medium scale entrepreneurs whose voices are not heard and who were not included in

the research. These include entrepreneurs who fall short of the operational definition and criteria for the research. They constitute the bulk of entrepreneurial activity in the city of Aba (Buowari, 2015; Dike, 1997; Okon & Njoku, 2016). The inclusion of the informal sector of small business organizations into the small and medium scale entrepreneurial classification in future research would broaden the scope of exploration into the lived experiences of small and medium scale entrepreneurs in Aba.

I made use of face-to-face semi structured interviews for data collection, and to ensure data triangulation, I made copies of the transcripts available to each participant for proof reading and validation. I recommend that future researchers on the phenomenon explore other methods of data collection like focus groups to dive deeper into the mixed experiences of the diverse participants. Future researchers should also consider exploring the fourth subtheme disclosed by the participants in the study findings which is the impact of inadequate social infrastructure to entrepreneurship in Aba. Quite a few of the interviewed participants revealed inadequate social infrastructure such as good roads and constant electricity supply as one of the operational difficulties in running and growing a small and medium scale business enterprise in Aba. It therefore would be of value to scholarship and knowledge in the discipline to explore the concept fully in future research in order to enrich the knowledge base on the phenomenon of insufficient entrepreneurial development and short business lifespan in Aba Southeastern Nigeria.

Finally, the number of participants chosen for the study could hardly be argued as truly representative of the small and medium scale enterprise in Aba. Future

research on the phenomenon should expand the number of participants to more than 20 and also ensure even representation of all the different business types that make up the aggregate of small and medium scale entrepreneurial activity in Aba Southeastern Nigeria.

Implications of Study for Positive Social Change

The study may further an understanding of the theory of entrepreneurial development, and how the concept could be applied to help solve such social problems as high entrepreneurial failures and unemployment, thereby bringing about positive social change (Okon & Njoku, 2016; Owualah, 1999). Entrepreneurial growth may be directly linked to the creation of jobs, and the reduction of unemployment. Entrepreneurial development may also help in wealth creation and distribution in the society (Onuoha, 2008).

I focused the study on exploring Aba Ibo ethnic entrepreneurs' lived experiences in running and growing their small businesses. The study may indirectly help improve the living standards of the Aba citizens by helping reduce unemployment and migration of the commercial city's vibrant youth and labor force to other better developed cities such as Lagos and, Abuja (Ogedengbe et al., 2019; Owualah, 1999).

I conducted the study with the positive social change implications in focus through the social problem and the conceptual framework. I developed the research from the concept that insufficient entrepreneurial development among the Aba Ibo ethnic entrepreneurs of Southeastern Nigeria may be responsible for the short business lifespan among the entrepreneurs in the region. The high unemployment

rate, and rural-urban migration from the Aba area may be due to the systemic short business lifespan in Aba.

I developed the study from the standpoint that through the lived experience of these entrepreneurs narrated firsthand, recommendations will be proffered in the research to reduce the short business lifespan as a way of creating wealth and jobs in the region. When entrepreneurs create jobs, citizens will be employed, and become meaningfully engaged and responsible members of society. When citizens especially the active youth and labor force are employed, social problems such as petty crimes, violent crimes and prostitution are drastically reduced thereby changing the community and society for the better.

Implications of Study for Theory

The theoretical implication of the study is that it may contribute to an understanding of the application of the theories of entrepreneurial development, economic development, and financial inclusion in an ethnic, regional economy with a high potential for growth and improving the living standards of its citizens (Evans & Lawanson, 2017; Jakada & Abubakar, 2017). The research may also contribute to an understanding of the link between entrepreneurial development theory, economic development theory, financial inclusion theory, and short business life span (Hlavna, 1992; Theodorakopoulos & Budhwar, 2015; Zarezankova-Potevska, 2016). Besides, the research may also add clarity to an understanding of how entrepreneurial development may help create new jobs, reduce such social problems as petty crimes, violent crimes, prostitution and reduce rural-urban drift (Ayoade & Agwu, 2016).

Recommendations for Practice

The strategic importance of small and medium scale enterprises to the economies of countries cannot be over emphasized (Awogbanle & Iwuamadi, 2010; Babatunde & Laoye, 2011). Small and medium scale entrepreneurs create jobs faster and mostly at the grass root level compared to larger corporations (Babatunde & Laoye, 2011, Jikan-Jatum, 2014). The practical implication of the study may help small and medium scale entrepreneurs in the private sector of Aba understand the obstacles to entrepreneurial growth in Aba. The study may help the entrepreneurs gain insight into how to navigate through the obstacles and the difficult entrepreneurship environment of Aba Southeastern Nigeria. Furthermore, the study result is highly recommended to help small and medium scale entrepreneurs understand the importance of requisite skills acquisition for managing and growing their small businesses.

From the perspective of public policy, the study findings may serve as a wakeup call to the Nigerian government and policy makers to look into crafting inclusive financial policies as incentives to small business stakeholders in the Southeastern part of Nigeria. Such financial inclusion policies would help bring stability to entrepreneurship in the commercial city of Aba and boost job creation and employment opportunities. Similarly, the study results bring to light the infrastructural deficit in Southeastern Nigeria and a call to the government and policy makers to loosen their monopolistic grip on such social infrastructure as electricity. Deregulation of the electricity sector would attract efficient private investors into the sector to the benefit of entrepreneurs in Aba.

I used the exploratory approach of the study to reveal the underlying reasons why some businesses in Aba last between 3 to 5 years. Revelations from the findings of the research interviews may help Aba entrepreneurs understand better their operational challenges and how to overcome them and manage their small businesses strategically and more profitably (Smith, 2014). The stakeholders to the study may apply the study results to stimulate wealth creation in Aba through the instrumentality of capable and well-trained entrepreneurship (Ogedengbe et al., 2019; Ojapinwa, 2021).

Conclusions

I conducted the transcendental phenomenological qualitative research study to explore the lived experiences of small and medium scale entrepreneurs in Aba Southeastern Nigeria in managing and growing their small businesses. The purpose was to explore the problem and phenomenon of insufficient entrepreneurial development and short business lifespan in Aba through the narrated experiences of small and medium scale entrepreneurs in Aba. Based on the findings discussed in detail in chapter 4, I drew the following conclusions:

There were difficulties in managing and running a small and medium scale business in Aba which confirmed the problem of insufficient entrepreneurial development and short business lifespan in Aba. From the above, I formulated the overarching theme from the result of data analysis.

I extracted 4 specific problems or subthemes from the overarching theme namely, (a) lack of access to finance, (b) lack of prior enterprise management

experience, (c) lack of entrepreneurial education, and (d) insufficient social infrastructure.

The overarching theme and first 3 subthemes above aligned with the conceptual and theoretical frameworks that grounded the study while the fourth subtheme provided a window of extension for a future study of the phenomenon of insufficient entrepreneurial development and short business lifespan in Aba Southeastern Nigeria. There were a few limitations to the study such as the sample size used for data collection and the geographical delimitation of the study. However, the results obtained from the rich data of firsthand narratives from participants helped in understanding the problem and provided a lead for further exploration of the phenomenon of insufficient entrepreneurial development and short business lifespan in Aba and the larger Nigerian context.

Needless to say, that I put my best foot forward in this dissertation work. However, the question will remain whether this research has answered all the problems of insufficient entrepreneurial development and systemic short business lifespan in Aba Southeastern Nigeria. It may probably not have answered all the questions but surely has helped in bringing the deep-rooted problems to the fore as part of the social dynamics of Aba Southeastern Nigeria. Further research on the phenomenon could continue in the near future to help throw more light on the phenomenon especially on the subtheme of inadequate social infrastructure and help further improve the Aba entrepreneurial community and society for the better.

Also in reflection, there is an explicable and enduring sense of satisfaction and accomplishment I have derived from conducting the independent, but Walden faculty

guided qualitative research. Enduring satisfaction because qualitative research is vast, and my being able to conduct the research work to the finish line was only possible with the guidance of Walden's talented faculty who guided me from the beginning. This is in addition to other phenomenal academic resources Walden offered me in the process. I can certainly state that through the qualitative research paradigm I have developed a different worldview. That world view is the ability to look at knowledge and events from a critical prism with a positive social change always in focus. Given the opportunity again, I would do it over and over gain in order to apply the knowledge gained so far to influence positive change in my society.

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Appendix A- Recruitment Letter

Dear Mr. XYZ

My name is Uche Kalu, and I am a student from the College of Management and Technology at the Walden University. I am writing to invite you to participate in my research about underdevelopment of entrepreneurial development and short business lifespan in Aba. You are eligible to be in this study because you qualify as an entrepreneur in the small and medium enterprise sector in Aba. I obtained your contact from the Aba Chamber of Commerce and Industry.

If you decide to participate in this study, you will participate in a face-to-face semi structured interview that may last between 45minutes and one hour. I would like to audio record your response to questions, which I would ask you during the interview session and then will use the information to conduct an analysis that may help in understanding the problem of underdevelopment of entrepreneurial development and short business lifespan among entrepreneurs in the small and medium enterprise sector of Aba.

Your participation is completely voluntary. You can elect to be in the study or not. If you would like to participate or have any questions about the study, do not hesitate to contact me.

Thank you very much.

Sincerely,

Uche Kalu.

Appendix B: Interview Questions

1. What does being an entrepreneur mean to you?
2. How do you describe how you first started out being an entrepreneur in Aboja?
3. How do you describe any particular difficulties you experienced as an entrepreneur managing your business in Aboja?
4. What was your experience or has been your experience running the company for the number of years you managed your business in Aboja?
5. To what extent do you consider yourself a successful entrepreneur going by the present situation of your business or company?
6. Looking back to those one, two, three, four or five years, what things could you have changed or done differently?

Appendix C: Themes from Participants' Responses.

Major Theme: Difficulties in managing and running a small business organization in Aba Southeastern Nigeria.

Subthemes	X	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16	P17	P18	P19	P20
Lack of access to finance	34	02	02	01	00	02	04	00	00	02	01	01	02	05	01	03	01	00	03	01	03
Lack of prior enterprise management experience	13	00	00	00	01	01	00	02	01	02	00	00	01	00	00	02	02	00	00	00	01
Lack of entrepreneurial education	21	01	01	00	00	01	00	00	00	01	02	02	02	01	01	02	01	02	00	02	02
Inadequate social infrastructure	14	01	00	00	01	01	01	02	00	00	00	01	01	01	01	01	01	00	01	00	01

Note. X = Frequency of occurrence of subtheme, P1-P20 = Number of Subtheme occurrence in the responses of participants 1 to 20 respectively to the 6 interview questions.

Note. From “Sources of financing for small and medium enterprises in Nigeria,” by D. U. Watse, 2017 <http://ezp.waldenulibrary.org/login?qur/=http%3A%2F%2FSearch.proquest.com%2docview%2F1985022782%3Faccountid%3D14872>