

**THE NEED FOR THE DEVELOPMENT OF ENTREPRENEURSHIP  
IN A DEPRESSED ECONOMY (A CASE STUDY OF NIGERIAN  
ASSOCIATION OF SMALL-SCALE INDUSTRIALISTS (NASSI))**

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**BEING A RESEARCH WORK SUBMITTED TO THE  
DEPARTMENT OF PUBLIC ADMINISTRATION, FACULTY OF  
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## CERTIFICATION

**ESONGBAN ODION PATIENCE** with matriculation number **SSC1813967** in the Department of Public Administration, University of Benin. Benin City, Nigeria.

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## **DEDICATION**

This study is dedicated first to Almighty God for making my academic pursuit a reality.

## ACKNOWLEDGEMENTS

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## ABSTRACT

*This research work evaluates the extent of development in Entrepreneurship in a depressed economy like Nigeria. A closer and pragmatic approach was used by using Nigerian Association of Small-Scale Industrialists (NASSI) Enugu State Chapter. NASSI has been seen as one of the nation's governmental agency involved in manpower development and training and financing small-scale industrialists. The objectives of the study are to critically analyze the activities of entrepreneurs in Enugu, in relation to the overall objective of government programmes and policies, to know how the efforts of government to develop entrepreneurship is progressing, to identify the problems that has been militating against the development of entrepreneurship in Enugu and Prefer solutions. It was found that the development of entrepreneurs is now taking a formal footing as a result of the increased rate of response by the average entrepreneur in Enugu. From the research, it was observed that about over a 3,000 (three thousand) persons have gotten various trainings Nigeria association of small-scale industrialists (NASSI). Consequently, the research solicits for NASSI to be more pragmatic in their operation vis-à-vis the decree of which they were established and then government in its own effort to try and create an enabling environment for entrepreneurship development. In this word Abraham Maslow (A psychologist known for his theories regarding human needs) "indicated that the most valuable 100 people to bring into deteriorating society would not be economists or politicians or engineer rather 100 entrepreneurs".*

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 BACKGROUND OF THE STUDY**

The need to incorporate in our system the need to be technologically self-reliant cannot be over-emphasized. The first step is to develop our human and natural resources, thus increasing our per capital income. In the past even years, or more, especially during the administration of Ibrahim Babangida, Nigeria has constantly pursued an economic policy that is geared towards self-reliance for the individual as show by such programmes as the National Directorate of Employment (NDE) which is a graduate assistance scheme aimed at helping young school leavers to acquire necessary skills and funds that will help them to start their own business, other programmes with such mission include the people bank, Family Economic Advancement Programme (FEAP) and Nigerian Association of Small-scale Industrialists (NASSI).

The entrepreneur and his activities form an integral part in the development of our economy. At this point, it becomes pertinent to define who is an entrepreneur and why we are having an insight into his plight to actualize the aims and objectives of its existence.

Nwana, L.E. (1995:32) defined an entrepreneur as an individual who is willing and able to take business risks for gainful purpose”.

Despite the aspirations of many, only a few people in this country and indeed Enugu our place of concentration has carried out their intention of having business established by them. Studies have been shown that 90% of these who seriously decided to incorporate a company five or more years ago have not yet done so. In Enugu state our emphasis will concentrate on the Nigerian Association of Small-Scale Industrialists (NASSI) Enugu State chapter, formed in 1978 owing to the creation of Enugu State in 1991, the Enugu office was established, to represent the organized small-scale industrialists in the state, thus tries to uplift the status of this sector.

The NASSI has its chapter in all the seventeen (17) local government areas of the state aimed at inculcating into our society, the spirit of owning and controlling business at the grass root level, to facilitate the much desired self-reliance on our locally made goods and services, self-reliance on the national economy as show in the policies of banning the importation of certain goods into this country, the Structural Adjustment Programme (SAP) which among other things aims at sourcing of our own raw materials for the industries locally, though

many see it as backward integration the maintenance culture is also part of our attempts so self-reliance.

Based on the indiginisation policy that brought into existence, the Nigerian Enterprise promotion decree of 1972, which aims at encouraging and giving Nigerians the skill and knowledge to own and control their own business. Although all the aims and objectives of this dream has not come to fruition, since about 75% of Nigerians and indeed in Enugu has not realized their dream of owning and controlling a business of their choice (Igboeli J. 1995).

## **1.2 HISTORY BACKGROUND OF CASE STUDY**

The Nigerian Association of Small-Scale Industrialists (NASSI) was found in 1978 by the Federal Military Government of Nigeria through the Centre for Management Development (CMD) to represent the organized small-scale industrialists in the country and thus uplift the status of the industrial sector.

In 1979, the Anambra State chapter was constituted, owing to the creation of Enugu State out of former Anambra State the Enugu State Chapter came into being in 1991. This association has its office situated at 30 Zik Avenue, Enugu to oversee the affairs of the members in Enugu State. The Nigerian Association of small-scale industrialists has chapters in all the 17 local governments of Enugu State. The person at the helm of affairs at the state level is called the state

chairman while local government chapters are manned by local government coordinators.

NASSI is on the vanguard of Industry Development to enlighten from the grassroots, entrepreneurs and to articulate them for gainful purpose. It also collaborates with foreign bodies to formulate business plan for members.

### **1.3 STATEMENT OF THE PROBLEM**

The statement of this research work includes the following:

1. How developed is the Enugu Entrepreneur, even at the emergence of NASSI?
2. With what government has done so far through NASSI, has it been able to carry-along these entrepreneur. As regards, manpower development, financial and technical aids.
3. If develop, to what extend has this development been able to put the Enugu entrepreneur in track of self-reliance?
4. Will the shortcomings be ascribed to the government and non-government agencies that support them or to the entrepreneurs themselves?
5. In such a depressed economy how is the entrepreneur surviving.

#### **1.4 OBJECTIVE OF THE STUDY**

The need to develop entrepreneurship in the Nigerian economy cannot be over-emphasized, because there in lays our hope of National growth. The objective of this research includes the following.

1. To critically analyze the activities of entrepreneurs in Enugu, in relation to the overall objective of government programmes and policies.
2. To know how the efforts of government to develop entrepreneurship is progressing.
3. To identify the problems that has been militating against the development of entrepreneurship in Enugu and Prefer solutions.

#### **1.5 SIGNIFICANCE OF THE STUDY**

In such a depressed economy like ours, the need to rush paid jobs with or without personal initiatives is setting us in a wrong direction. Hence all governmental efforts to provide loans and incentives to persons who are willing to own and control business.

It is also in record that this present administration even though military has a clear idea of what it will take into put Nigeria on her road to both political stability and economic growth. Obviously, this administration has steadfastly created good economic and social environment for real economic growth for all.

This is born out of recent experience of European and American business at large number to discuss business with our private and public agencies. Also creditors are either canceling our debts or converting them into long term loans with these favorable conditions in mind, economic theories of development suggest that a rapid growth would occur if the available resources (human and material) are completely and judiciously explored and utilized for the production and distribution of goods and services, since our is a free economy, this assignments is passed unto Nigerian Entrepreneurs to truly bring the dreams to fruition.

Therefore this study is aimed at bringing to focus this objective and then access the steps so far and what could be done to improve the system. If by giving the job to governmental and non-governmental agencies participation in private sector to an organization will not be of advantage we can deal directly with the recipients. All the funds giving out through NDE, SAP, NERFUND etc were seen by many recipients as their own part of “National cake”, therefore we shall strife hard to see if we can bring in sanity in the system by giving other organizations like NASSI the chance to directly deal with the entrepreneurs or any other organization to be formed. Apart from poor fund disbursement pattern, to help seek ways to connect the Enugu entrepreneur with other business contacts with the outside world.

This research work is poised towards identifying the activities of the entrepreneur in pursuing the much-desired economic and social self-reliance. The work will be of great help to student of business management scholars, also the entrepreneurs themselves will learn more and thus make a right step in the right direction by first approaching their businesses with the overall view of being self-reliant.

Secondly, to appreciate the financial aids giving to them as loan to be repaid and not relief packages and finally for the government to bring in their presence in Enugu metropolis by establishing agencies that will be pragmatic in dealing with the entrepreneurs as well as improving the social amenities in the city, like good road network, good sanitary conditions and dull supply of power which forms an integral part in the production of good and services.

## **1.6 FORMULATION OF HYPOTHESIS**

1. **Ho:** Rate of illiteracy has narrowed the scope of the Enugu entrepreneur.  
**Hi:** Rate of illiteracy has not narrowed the scope of the Enugu entrepreneur.
2. **Ho:** Funds are misdirected thus going it to those who many not utilize it well.  
**Hi:** Funds are not misdirected thus going it to those who many not utilize it well.

3. **Ho:** Government presence in the city has brought poor assimilation of NASSI policies on business.

**Hi:** Government presence in the city has not brought poor assimilation of NASSI policies on business.

4. **Ho:** Lack of funds has hampered the expansion of the entrepreneurs.

**Hi:** Lack of funds has not hampered the expansion of the entrepreneurs.

### **1.7 THE SCOPE OF THE STUDY**

The scope of this work is just an insight into the activities of the young ideal manager or who may be called an entrepreneur in Enugu. The angle the research is bringing in this entrepreneur is from the activities of the Nigerian Association of the Small-Scale industrialist (NASSI) Enugu State Chapter, Enugu Office. The entrepreneurs we are going to discuss here is only the small-scale industrialist. The office of the NASSI in Enugu has been visited and five more industries involved in small-scale production were visited as well.

### **1.8 LIMITATION OF THE STUDY**

The researcher was unable to get the required information from the chairman of NASSI, thus speaking with the secretary though the right data was collected.

The time lag was too short to conduct more researches on this topic hence the asocial does not have any library for academic research work. Thirdly funds were problems as a result much were not done on his study.

## **1.9 DEFINITION OF TERMS**

- 1. Depressed economy:** This is an economy where mostly economic and social activities are made to be less active, or sad without enthusiasm.
- 2. Scholar:** A scholar is a person who studies an academic subject and knows a lot about it.
- 3. Poised:** These means when an individual is ready or set to take action or strike something any moment in time.
- 4. Pragmatic:** This is a way of dealing with something or problems in a practical way rather than using theoretical or abstract principles.
- 5. Metropolis:** A metropolis is very large city that contains is very large number of people.
- 6. Time Lag:** This is an interval of time between one event and another related event that happens after it.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 MEANING AND HISTORY OF ENTREPRENEURSHIP**

##### **DEVELOPMENT IN NIGERIA**

Entrepreneurship Development is associated with different kinds of activities that have to do with the establishment and operation of business enterprises. Such activities may include identification of investment opportunities, deciding what opportunities to exploit for profit, promotion and establishment of the business enterprise, pooling of the various scarce resources needed for production and distribution of goods and services, organization and management of the human and material resources for attainment of the objectives of the enterprise, risk bearing and innovation. As can be imagined, the effective performance of the above activities is very vital to the start, survival and growth of any business enterprise. Thus, entrepreneurship development is a very important factor in the process of the economic development of any nation.

Owing to the above belief, it becomes pertinent to define entrepreneurship development as an act of increasing the supply of manpower capable of undertaking business creation (L. Kenneth 1988.3).

In their contribution, the International Labour Office in Geneva (ILO) defined entrepreneurship as “training entrepreneurs for small business creation (Halloran J.W. 1987.3).

Entrepreneurship development is the process of training, and equipping individuals who are willing and able to seek out investment opportunities, establish and run enterprises successfully. (Nwan L.E. 1995:32).

Fundamental of small-scale management, small enterprises development, policies and programme in their contribution to entrepreneurship development, Phillip .A. Neck and R.C. Nelson defined entrepreneurship as the means to stimulate the creativity and innovation necessary to create a better community, a better nation and a better world.

According to Abraham Maslow (A Psychologist know for his theories regarding human needs) indicated that the most valuable 100 people to bring into a deteriorating society would not be economists, or politicians or engineers, but rather 100 entrepreneurs.

## **2.2 HISTORY OF ENTREPRENEURSHIP DEVELOPMENT IN NIGERIA**

Throughout the 1960’s, 1970’s and 1980’s there has been a growing awareness of the important social and economic roles of the small business sector

and of the importance of entrepreneurship to the growth of the economy. This philosophy has been going on in both the developed and developing economics of the world.

In the developed economics, it has been found that the small-scale enterprise have provided most, if not all, of the net jobs created over the last decade or so. The emphasize of a monograph issued by the international labour organization reflects the fact that most entrepreneurship development programmes in developing countries arises as a result of manpower development and employment generation. Government needs to encourage more of their people to be less dependent on the government and on large business for their employment and thus place greater emphasis on encouraging self-reliance. Consideration of autonomy lead to emphasis an developing an indigenous business class of course, the desire for economic growth and the role played by the small enterprise sector in such rapidly developing economics as Japan and the Republic of Korea has gone unnoticed.

Most countries of they would today who are seen as being developed went through the routs of development of entrepreneurship. In India for example their exists an organization with technical and management consultancy services,

sponsored by the Indian Financial Institutions and State Corporations to conduct entrepreneurship development Programmes for categories of entrepreneurs:-

1. Technical graduates
2. Unemployed graduates
3. Schedule casts, tribes and other categories of workers and finally
4. Women entrepreneurs

In Uganda also, there is a Directorate of Industrial training under the auspices of the Ministry of labour, following the 1979 War, Industries were no longer functioning and apprentices were not being trained, so the Directorate was used through its vocational training institutes in Lugogo and Nakawa to provide accelerated training skills for self employment and the creation of workshops in the rural areas. Consequently in Bangladesh there is a Management Development Centre responsible for a programme created in 1978 to perform amongst other activities.

1. The selection of potential entrepreneurs
2. Training of potential entrepreneurs
3. Appraisal of projects
4. Supervision of loans

In Nigerian economy which is that of recession and depression. The upper turning point, from boom to recession started in 1978/1980, when both foreign and government revenue from crude oil exports fell for short of projections. The fourth national development plan as launched in 1981, envisaged a capital expenditure programme of N82 billion. The basic strategy of this plan was the utilization of resources from oil for the expansion of the productivity capacity of the economy, as a means of attaining self-sustaining development.

Unfortunately, the fourth plan had not been launched when the economy was thrown into a serious crisis, arising from the depressed petroleum sector, and gross mismanagement of available resources. Thus, Nigeria was declared distressed by Nigeria Institute of Management, in its 34<sup>th</sup> Annual general meeting in 1996, with the following characteristics.

- a. Mass retrenchment and high level of unemployment.
- b. Low industrial capacity utilization of labour 30%.
- c. Over-devaluation of the naira
- d. Vulnerability of the economy to external shocks due to low export earnings and mono-product export dependence of oil.
- e. High crime rate
- f. High cost of industrial production

- g. Dis-investment, high rate of capital flight and low inflow of foreign investment.
- h. Low level of local investment and savings.
- i. Dilapidating and inadequate infrastructural facilities.
- j. Incessant labour unrest and
- k. Low per capital income resulting in liquidity crunch, and low standard of living.

Since Nigeria is a free economy our hopes rely now on our entrepreneurs, hence the introduction of the Nigeria Association of Small-Scale Industrialists (NASSI) in 1978 through the Centre for Management Development (CMO). Other agencies include the National Directorate of Employment (NDE) the people bank. The Industrial Training Fund (ITF) the Administrative Staff College of Nigeria (ASCON) etc. to give the entrepreneur the required training, assistance in terms of financial and technical aids to enable them contribute their own quota in revitalizing our citing economy.

However, R.E. Nelson and R.G. Nguiru suggest that entrepreneurs have the potential to spark and sustain economic growth and it is primarily through their actions that economic growth is possible. In some developing countries like Nigeria, it may be better for government to promote entrepreneurship development

in the private sector rather than try to carry-out entrepreneurial functions by bureaucratic action.

## **2.3 MEANING AND FUNCTIONS OF AN ENTREPRENEUR: DEFINITION**

There has been a misconception over the real meaning of an entrepreneur. Some see all self-employed persons as entrepreneurs but not so, hence all entrepreneurs are self-employed but all self-employed are not entrepreneurs. In definition of who an entrepreneur is, Keitti and Gubellini says thus:

The individual who organizes, manage and assumes the risks of a business. The originators of a business.

An entrepreneur has been defined as an individual who is willing and able to take business risk for gainful purpose (L.E. Nwana: 1995:32).

A paper presented at the 1997 young managers forum organized by the Nigeria Institute of Management Branch, entrepreneurs defined as: An individual who possess the requisite skills (human, technical and conceptual) as well as efficiently applies these skills in combining and administering the diverse resources of the organization; contending effectively with the challenges posed by negative influences of uncontrollable variables on operations of the organization, thereby contributing positively towards the attainment of broad organizational objectives.

Moreso, a university don in Illinois, urban united state of America, R.E. Nelson suggested that an entrepreneur is a person who is able to look at the environment, Marshall resources and implement action to maximize those opportunities. This is used in its broadest sense and includes persons who work in large, medium and small enterprises, as well as those who work in co-operatives and governments. In non-work situations, it can be those people who improve social and economic conditions in local communities.

All these definitions suggested an entrepreneur to be an ambitious dreamer, owning your own business, large profits, no boss, your own timetable. It is a way of life filled with risk and excitement but worth trying to achieve no matter how difficult the journey – it is all out there, but how does one achieve it?

## **QUALITIES OF AN ENTREPRENEUR**

### **1. INITIATIVE**

An entrepreneur should be very creative, resourceful and alert to opportunities.

### **2. ATTITUDE**

He must have a positive outlook toward people, showing a friendly interest in pleasant and polite manner.

### **3. LEADERSHIP**

He must always be accepted by people, he must also be able to inspire confidence and loyalty among his employees and business associates.

### **4. RESPONSIBILITY**

He must be willing and capable of assuming complete responsibility for the operation, success and failure of his enterprise.

### **5. ORGANIZING ABILITY**

He must be capable of perceiving and arranging fundamental issues in a logical order.

### **6. DECISIVENESS**

Ability to react quickly accurately when faced with serious decision.

### **7. PERSEVERANCE**

He must remain steadfast in working towards his goal and not easily discouraged by distances.

### **8. PHYSICAL ENERGY**

He must be well above average in terms of maintaining high level of energy. He must be healthy.

### **9. INDUSTRIOUSNESS**

He must be very hardworking and also be able to work for long hours.

## **2.4 FUNCTIONS OF AN ENTREPRENEUR**

The functions of an entrepreneur are many, they include the following:-

### **1. IDENTIFICATION OF OPPORTUNITIES**

This centers on personal gift. Some people can spot easily a business opportunities where others may not. This type of opportunity is common with product or service. It may be that a need exists for certain products but everybody is not aware of it and so miss the opportunity.

The story of sears comes readily to mind. Sears, Roebuck and company started as a very small business owned by one, Mr. Sears, selling watches between Enugu and Kaduna. At each town he stops for some days selling his watches. On his return journey he calls on old customers and enquired how their watches were behaving. Any spoilt watches he collected for repairs and would return them to the owners on the next trip. He found a good watch repairer in the person of Mr. Roebuck. In no distance time a partnership is developed between Seans and Roebuck. One man sold the watches and another repaired them. Soon Mr. Sear developed other lines of business, which his regular customers patronized, some through catalogue orders and mail others. In no time the partnership was in corporate and grew. Today Sears and Roebuck is one of the largest departmental stores in the world. They own stores all over the United State of America and

Canda, with their corporate headquarters in Chicago, United States of America. The truth of the matter is that scars saw business opportunities in every household and capitalized on them.

It can be stated that it is easier to see some business opportunities in growing towns than already developed town. The search for investment opportunities can be through organizations in the society that are ready to aid any interested person. The Bank the Nigerian Association of Small-scale Industrialists (NASSI), research institutions, chambers of commerce etc.

## **2. CHOICE OF OPPORTUNITIES**

The second function of an entrepreneur is to chose opportunities. Though this actually depends on what individuals really want to do. Naturally, their training and back ground suggest what they see as choice of opportunities for example most fabricators of machinery and equipment are either mechanical or electrical engineers. They want to make things and they see the vacuum created by the high cost of importation of machines and spare parts. On the service side, we have proprietors of commercial schools, industrialists in chemical and allied products as good examples of entrepreneurs whose choice have come as a result of their training and background.

This is not to say that all choice depends on this criterion of education and background. A choice can be as a result of pleasant or bad experience. There is a very successful entrepreneur in Lagos who made a choice of opportunities as a result of losing this job suddenly. He saw nothing else to do but to hawk means dresses and later went on made it a huge successful business. It is not right to do things because your friends are doing it and succeeding.

### **3. THE DECISION ON FORM OF ENTERPRISE**

The decision on the form of enterprises is based on deep thought and consultation with people who know better, depending on the availability of resources. The person may be better off to incorporate an enterprise rather than starting as a sole proportioned or even partnership. The entrepreneur is advised to weigh all the pros and cons of all the legal forms of enterprise, check available resources and their costs, and seek the opinion of a buyer before making a final decision on what form of enterprises to undertake.

### **4. RISK BEARING**

Risk is normal and inevitable in any enterprise. The question initially asked by other people is “how much can you afford to lose? The small business owner must at all the time take necessary precautions to secure his investments.

All the insurable risks associated with his business such as bad debts, fire, accident, theft etc, should be insured. The judicious use of the banks must be considered; carrying too much cash on one's business premises is risky.

In any case, business risks form part of doing business. It is personal experience that tells which risk you can insure against those you must have to endure.

## **5. INNOVATION**

This is one of the important functions of the entrepreneur. Innovation is creativity you have over one another. How creative is the person in handling his investments? You may need to develop a new product or new ways of doing things to better your chance of growth. Technology is the key to apply same entrepreneur should be able to try new technology and apply same in his business. To be creative means that the person should be bold, knowledgeable courageous and willing to explore new grounds.

## **6. EFFECTIVE COMMUNICATION**

This is principal function of an entrepreneur even in heaven, the need for effective communication cannot be over-emphasized hence, people in Northern part of heaven will communicate with those in the southern part. According to Stephen Covey (1991) he argues that communication is the most important skill

in life. He maintains that we spend most of working lives communication. An entrepreneur must be a mentor, facilitator and above all, a team player. The thread that runs through all these is the ability to communicate. The entrepreneur must be exposed to elements of effective communication as clarity, completeness, courteousness, conciseness and delivery and the practical application. He must be aware of the various barriers to effective communication and how to avoid them.

## **7. STRATEGIC PLANNING**

The entrepreneur is the strategic planner. Planning, as we know, involves the entire process of systematic thinking about the future of an organization as an integral whole. The entrepreneur does not wait for problems to occur before taking actions. He continuously assesses progress, objective and past decisions by observing present conditions, and studying trends, forecasts and predictions of many kinds. The skill of relating the present to the probable future and to the desired goals are embodied in the concept of planning. The depressed Nigerian economy of today, entrepreneurs need to be dynamic and continuously plan on how to efficiently manager our economy well now that it is characterized by uncertainly, frequent changes, instability and unpredictability. Entrepreneurs need to ask such critical questions as:

- Where are we now? (Strategic analysis)

- Where do we want to be? (Objectives, mission, statements, etc,)
- What resources do we need (human and material)
- How do we know we are getting there? (Monitoring, feedback)

Without this critical skill of determining a clear path along which to develop, most organization simply decay.

Because of this function of the entrepreneur, he however determines the strengths and weakness of the organization and what opportunities and threats exists along their path, to avoid operating intuitively.

## **8. DECISION MAKING**

This is main function of the entrepreneurs, infact it is a must. In a small business the individual makes the decision i.e. the entrepreneur. There no neatly typed research reports, no large support staff to call in for consultations, no passing the buck the entrepreneur is it. Too many aspiring entrepreneurs, just out of the corporate world, find themselves unable to make a decision to take advantage of an opportunity because they have become too dependent on others in evaluating possible expansion offerings or acquisitions. What the entrepreneur says goes, all responsibility rests on the shoulders of the owner (J.W. Halloran 1987:9).

## **2.5 ACTIVITIES OF THE NIGERIAN ASSOCIATION OF SMALL-SCALE INDUSTRIALIST (NASSI) IN THE DEVELOPMENT OF ENTREPRENEURSHIP**

Since our economy became distressed in the fourth National plan, the Centre for Management Development (CMO) was charged with the responsibility of creating NASSI in 1978. For the purpose of this research work, we are taking a look at the Enugu State Branch of NASSI, which was established in 1991 following the creation of Enugu State from the then Anambra State.

The NASSI office situated at N0. 30 Ziks Avenue Enugu, Enugu State has as its objectives as the following:-

- a. To establish and maintain ideas and techniques to medium and small-scale industries.
- b. To establish channels of communication between government and non-governmental organizations, financial institutions, employment bodies, and other manufacturing organizations for the purpose of getting loans, properties and other assistance in the advancement of small and medium scale industries.
- c. To liase with government, and non-governmental organizations to get information, source for loans and raw materials.

- d. From the fund for industrial growth, which is in an account, members also get soft loans internally.
- e. To promote business education programmes through the organization of seminars, symposia, workshop, lectures, trade fairs and debates etc.
- f. To contact, consult, confirm and cooperate with organizations or persons within and outside the country in liason to come & establish business relations with members e.g. French internationals to enter into a partnership either to fund the proposal or generate funds.
- g. To enhance other social welfare for members.

This association (NASSI) which represents the organized small-scale industrialist in the state tries to uplift the status of the sector. It has as its mono-industrial self-reliance.

## **MEMBERSHIP**

Membership of this association is strictly upon being in industrialist i.e. whereby the person or person must be practicing industrialists, thus your business concern is going on.

These activities of NASSI in Enugu base their development projects on seminars and lectures.

Since 1991 to date about 22 seminars and lectures both at the conference room of the association at 30 Ziks – Avenue Enugu, Enugu State. Among these include,

- a. Young entrepreneurs forum tagged “the young entrepreneur for the Nigerian economy of Today.
- b. Economic self-reliance in the 90’s
- c. The ideal entrepreneur in a depressed economy
- d. Managing and controlling small-scale enterprises for graduate scheme.
- e. Proper management of assets and liabilities of the small and medium scale industries in Enugu.
- f. Marketing strategies for leather and allied product industrialists.
- g. International business forum, organized in conjunction with UNDP for bilateral relations with France.

Thus, NASSI is centered on many broad areas like in the following:

- i. Leather and Allied sector
- ii. Chemical sector
- iii. Garment/fashion designing
- iv. Electrical electronics
- v. Food processing/beverages
- vi. Auto mechanic

- vii. Hair dressing/cosmetology
- viii. Woodwork/carpentry
- ix. Photo processing labouratory sectors

## **2.6 PROBLEMS OF NASSI IN THE DISCHARGE OF ENTERPRENURSHIP DEVELOPMENT IN ENUGU**

A common sense can truly admit that from the number of activities aforementioned, the need for funds cannot over emphasized. The body receives funds from its national office and then internally generated revenue from dues and levies. As a result of this shortage of funds vehicles to carry-out their primary assignments are difficult to be purchased. Some of the problems include:

- i. Accommodation
- ii. Communication system like phone, radio etc
- iii. Transportation
- iv. Bad road network in Enugu
- v. Poor business activities
- vi. Lack of government involvement
- vii. Rate of illiteracy
- viii. Poor orientation

**i. Accommodation:** This Association at the present is located at 30 Zik Avenue, by Edinburgh Bus Stop Enugu. The conference room where all the meeting, lectures etc are doing is nor big enough to accommodate a large number of participants, thus non-members who would have paid and then benefit from the lectures were deprived of that chance by lack of accommodation like the exhibition corner in the office, it is not large enough to display the array of goods brought in by industrialists for display.

**ii. Communication system like phone, radio:** The general view of meeting time and getting in touch with various agencies or organizations. The office is not connected to the national office for easy dissemination of information's either by phone or through radio message. The office as a result of no transportation system and communication network decides to go through taxi or at times cars provided by members.

**iii. Transportation:** The office head of operations and services is not provided with an official car to ease the transportation problem even in the entire office complex none of the staffers is allocated to any vehicle whatsoever. These really posses a big barrier to the association hence they hire or borrow vehicles for their activities.

**iv. Bad road network in Enugu:** Due to the poor road system in Enugu Metropolis their activities are not publicized as required. Often, one of their activities was hampered by the inability of their cars to pass through the AKWATA ROAD, the venue of the lecture. The association has made so many calls on private individual corporate bodies, and other philanthropic bodies to repair the roads since government have neglected Enugu Roads.

**v. Poor business activities:** The effects of the poor business activities as a result of the harsh economic conditions in the country really touched all spheres of our business life. Industrialists new have hard times thus making it hard if not impossible to pay their dues and levies promptly. Also, the internally generated loans given to members are not easily recovered due to low turn over firm the business of recipients.

**vi. Lack of government involvement:** It is very big problem that has been facing NASSI for some years now, government really has initiated many entrepreneurial development agencies, but has not been able to fully apply all the necessary measures to foster strict compliance to not receiving the required attention from government during budgets unlike other agencies like FEAP and NDE. In the leather and Allied Section of NASSI the shoemakers at OGBETE

main market need to be assisted by government to improve on their technical know-how & financial strength.

**vii. Rate of illiteracy:** The Enugu entrepreneur has come of age. From the history of entrepreneurship in the city, only the likes of Chief Dr. Chukwuemeka Madu and Dr. Chikezie Uluocha are the two entrepreneurs who were able to excel, thus incorporating their business in that they were distinct from their family affairs which culminated into their continued existence even after death. Most of the Enugu entrepreneur irrespective of the existence of such bodies like NASSI, CMO, FEAP, etc, they still operation in the 1960 model of business. Their scope is very narrow, they don't even know how to go about getting loans for expansion and wider coverage of business network. He only believes in the daily sales with or without proper accounting systems, and has a very wrong or poor knowledge of investment opportunities. Hence he can buy luxurious cars and build big houses without knowing the economic implication, not considering all the efforts of NASSI.

**Viii. Poor orientation:** As a prerequisite for being a member of NASSI, one need to be an industrialist, hence governments of all developing and developed countries of the world are advocating for industrial self-reliance instead of expecting government and other big industries to provide job for citizens but

engage in private enterprise. Since the oil boom in 3<sup>rd</sup> national economic plan, paid jobs has become the ambition of many, but the Enugu entrepreneur who decide to be involved in the act did not see as to increasing economic growth and development but just to make a living, thus remaining static in his operations.

## **2.7 COMMENTS**

NASSI, despite all the problems has continued to train, supervise and assist industrialists in their activities. As at 1994, foreign exchange rates were given to some members at N22 (Twenty Two) per & 1 (One Dollar) either by NASSI in liason with some financial institutions. Since 1970 to the present about 20 person has benefited from the soft loans given by NASSI, but a very low interest rate to enable utilize the funds and then break oven.

## **CHAPTER THREE**

### **3.1 METHOD OF DATA COLLECTION**

The research collected the information from the association through the reports documented from the direct contact with state secretary of NASSI, based on a personal interview and a questionnaire distributed to some agencies and management executives.

### **3.2 POPULATION OF THE STUDY**

The population of this study consists of all the agencies involved in developing entrepreneurship in Enugu. However, the Nigeria Association of Small-Scale Industrialists (NASS) Enugu State Chapter has been used as a case study for the evaluation. As the topic of this research work suggests.

### **3.3 SAMPLE AND SAME TECHNIQUES**

Sampling techniques is considered not necessary to this study. This is because the association Nigeria Association of Small-Scale Industrialists (NASSI) Enugu State Chapter is the main association sampled for the evaluation. The topic of this research work is centered mainly on NASSI Enugu State Branch Work is using other related entrepreneurship development agencies within the Enugu Metropolis for sampling will be unnecessary and quite contradictory, of course poor result will be achieved. The researcher is only evaluating Enugu State

Branch of NASSI based on the areas suggested in the chapter one i.e. “test of hypothesis”.

### **3.4 RESEARCH INSTRUMENTS**

Research instruments used for this study are categorized into viz:

1. Primary research instruments
2. Secondary research instruments
1. The primary research instruments used for this work are oral interview with the state secretary of NASSI observation method and questionnaire form the basis for the practical and applied knowledge of this research work.

#### **a. Interview**

The researcher used oral/personal interview as a source of research instrument. This is simply face-to-face asking and answering question between the researcher and the state secretary of NASSI.

#### **b. Observation**

This simply means the general perspective of overview of the aggregate performance of the association and analysis of data so far collected and thereby value judgment and interpretation made.

**c. Questionnaire**

The researcher used the structured or closed form of questionnaire where questions are asked and below it, the expected responses to the answer are stated for the respondent to choose any one that suite him.

**2. Secondary research instruments**

Materials from libraries like Federal Polytechnic Nekede, Owerri and some textbooks, newspapers and magazines were used. Also information came from other research institutions and professional bodies like:

- a. Nigerian Association of Small-Scale Industrialists (NASSI) Enugu Office.
- b. The Nigerian Institute of Management (NIM) Enugu
- c. Centre for Management Development (CMD) Enugu
- d. Manuals and Journals of the Nigerian Marketing Association (NIMARK).
- e. Lecture Notes from Institute of Management and Technology, Enugu.

**3.5 METHOD OF DATA ANALYSIS**

The data obtained from the study were calculated after evaluations and logically presented. For ease of testing the statistics employed and hypothesis, the chi-square ( $\chi^2$ ) was used, which was given as

$$X^2 = \frac{(o - e)^2}{e} + \frac{(o - e)^2}{e}$$

Where o = observed

e = expected

## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

#### 4.1 INTRODUCTION

The chi-square test is used in the analysis of the nominal. That is resulting from counts or frequencies. It is therefore called a non-parametric test. The chi-square gives indication whether or not a set of expected frequencies. The chi-square test is given by the formular

$$\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where=  $O_i$  – Observed data

$E_i$  – expected data

From 1.6 of this research work, we test the hypothesis.

#### SECTION A

Response of People	Strongly Agreed	Agreed	Disagreed	Strongly
Disagreed NASSI OFFICE				
Report	13	18	50	39
Entrepreneur In Enugu	15	30	20	15

Test of 0.05 level of significance, that the rate of illiteracy has influence on the attitude of Enugu entrepreneur. We first formulate the hypothesis.

**Ho:** Rate of illiteracy has narrowed the scope of the Enugu entrepreneur.

**Hi:** Rate of illiteracy has not narrowed the scope of the Enugu entrepreneur.

Let us calculate the expected frequencies for the categories or cells.

Responses Row	Strongly Agreed	Agreed	Disagreed	Strongly Disagreed
Total NASSI OFFICE 120 Entrepreneurs	13 (16.8) 15 (11.2)	18 (28.8) 30	50 (42) 20 (28)	39 (32.4) 15=80 (21.6)
Total	28 48 70	54		

Total = 200

Expected frequency for cell (E11) = (28x120)

$$120 = 16.5$$

$$E12 = \frac{(48 \times 120)}{120} = \frac{28.8 \times 120}{120} = (70 \times 120)$$

$$= 42$$

$$E14 = \frac{(54 \times 120)}{200} = 32.4. E21 = \frac{(28 \times 80)}{200}$$

$$= 11.2$$

$$E22 = \frac{(48 \times 800)}{200} = 19.2 \quad E22 = \frac{(70 \times 50)}{200}$$

$$= 11.2$$

$$E_{24} = \frac{(48 \times 80)}{200} = 19.2 \quad E_{22} = \frac{(70 \times 80)}{200} = 28$$

$$E_{24} = \frac{(54 \times 80)}{200} = 21.6$$

$$\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

$$\frac{(13 - 16.8)^2}{11.8} + \frac{(30 - 19.2)^2}{28.8} + \frac{(20 - 28)^2}{42} + \frac{(15 - 21.6)^2}{32.4}$$

$$\frac{(15 - 11.2)^2}{11.2} + \frac{(30 - 19.2)^2}{19.2} + \frac{(20 - 28)^2}{28} + \frac{(15 - 21.6)^2}{21.6}$$

$$0.86 + 4 \times 05 + 1 \times 52 + 1 \times 29 + 6.08 + 29 + 2 \times 02 = 19.45$$

$$\text{Degree of freedom} = (R-1)(c-1) = (2-1)(1-1) = 1 \times 3 = 3$$

Observed that the completed chi-square is greater than the table chi-square.

We therefore reject the null hypothesis and accept the alternative hypothesis. This means that the rate of illiteracy has not narrowed the scope of the entrepreneur.

## ANALYSIS

From the empirical analysis above, it can be deduced that the rate of illiteracy has done nothing to the scope and operations of the organizations in Enugu.

The alternative hypothesis therefore has to take decision hence in formations gathered from both NASSI office and entrepreneurs prove that 5,000

(five thousand entrepreneurs in Enugu are literate and thus are carrying out their business both national and international without hit.

## SECTION B

To test whether funds pose problems for the entrepreneurs

**Ho:** Lack of funds has hampered the expansion of the entrepreneurs.

**Hi:** Lack of funds has not hampered the expansion of the entrepreneurs.

Using the same chi-square

	Year	1993	1994	1995
Observed	500,000	640, 000	700,000	1.5m
Expected	1m	2m	3m	4m

$$\begin{aligned}
 &= \frac{(500,000 - 1,000,000)^2}{1,000,000} + \frac{(640,000 - 2,000,000)^2}{2,000,000} + \frac{(700,000 - 3,000,000)^2}{3,000,000} \\
 &= \frac{(1,500,000 - 4,000,000)^2}{4,000,000} + \frac{(2,300,000 - 3,000,000)^2}{5,000,000} \\
 &= \frac{(5,000,000)^2}{1,000,000} + \frac{(1,360,000)^2}{2,000,000} + \frac{(2,300,000)^2}{3,000,000} + \frac{(2,500,000)^2}{4,000,000} + \frac{(1,700,000)^2}{5,000,000} \\
 &= \frac{2,500,000}{1,000,000} + \frac{2,720,000}{2,000,000} + \frac{4,600,000}{3,000,000} + \frac{5,000,000}{4,000,000} \\
 &= \frac{25.0}{100} + \frac{2720}{200} + \frac{460}{300} + \frac{500}{400}
 \end{aligned}$$

$$= \frac{25}{10} + \frac{272}{20} + \frac{46}{30} + \frac{5}{40} = \frac{348}{46} = 5.44 = \text{Approximately}$$

$$5.4372 = 5.44 = \text{computed}$$

Degree freedom = 2-1 = 4-1= 3

At level of significance =0.05 and 0.7 =3

$X^2 (0.05:3) = 7.81$  (using four figure table open to chi-square column).

Observed that the completed chi-square is lesser than the table chi-square.

Therefore the

**Ho:** This means that lack of funds has hampered the expansion of the entrepreneurs.

**Hi:** Is to be rejected and accept.

**ANALYSIS SOURCE: NASSI OFFICE, ENUGU.**

These entrepreneur need fund, they keep on coming to government house, non-governmental agencies like UNIDD, UNDP etc to solicit for funds and only receive promises. You can see in 1993 they expected about N1m but worked with N5,000,000 just operating on middle level of their expected capacity. In 1994 N640,000 (six hundred and forty naria) came to them. All plans, programmers, and policies are just formulated and cannot be implemented due allied products

need some workshop in the Ogbete main market area, but due to funds, this cannot be established as expected, towards the enhanced economic self-reliance.

### SECTION C

To test that funds are misdirected thus giving it to those who may not utilize it well.

**Ho:** Funds are misdirected thus, giving it to those who may not utilize it well.

**Hi:** Funds are not misdirected, thus giving it to those who may not utilize it well.

From the data collected, it was revealed that three basic types of entrepreneurs are in Enugu has been distributed or received funds from NASSI purse.

These are the palm produce merchants, leather and Allied products and textile dealers.

Entrepreneurs	Palm produce merchants	Leather & Allied products manufacture	Textile Name Factures
Observed	480,00	220,000	300,000
Expected	200,00	300,000	500,000

$$\begin{aligned}
X^2 &= \frac{(o_i - e_i)^2}{E_i} \\
&= \frac{(480,000 - 200,000)^2}{200,000} + \frac{(220,000 - 300,000)^2}{300,000} + \frac{(300,000 - 500,000)^2}{500,000} \\
&= \frac{(280,000)^2}{200,000} + \frac{(-80,000)^2}{300,000} + \frac{(-200,000)^2}{500,000} \\
&= \frac{(280)^2}{200} + \frac{(-80)^2}{300} + \frac{(-200)^2}{500} \\
&= \frac{560}{200} + \frac{640}{300} + \frac{400}{500} \\
&= \frac{56}{20} + \frac{64}{30} + \frac{4}{5} = 124 - 2.25
\end{aligned}$$

The Degree of freedom is  $n-1 = 3-1 = 2$

At  $\alpha = 0.05$  level of significance and degree of freedom = 2,  $X^2_{(0.05, 2)}$

is read from our figure table. Therefore, the table chi-square is greater than the computed chi-square.

This means that we are going to accept the  $H_0$ : and reject  $H_1$ , which says that funds are not misdirected thus giving it to those who may utilize them well.

## ANALYSIS

This means that funds are channeled to some other areas. Then the entrepreneurs of which the funds are made for, could it be that there is fund embezzlement or the Nigerian factor "Man know man" thus some of those who

are now favoured either as a result of being connected now use the funds for chieftaincy titles instead of the much desired self-reliance in technology.

Form our statistics, many of who benefited from this loan scheme are progressing example is u.o Nig lit Enugu.

#### **SECTION D**

**Ho:** Government presence in the city has brought poor assimilation of NASSI policies on business.

**Hi:** That Government presence in the city has not brought poor assimilation of NASSI policies on business. Now, it was noted that has been divided into three (3) subsets namely, Enugu south, Enugu north & Enugu East L.G.A's each of them has reputable entrepreneurs, therefore we want to find out how government presence in those areas has poor or has not brought poor assimilation of NASSI policies on business, Therefore to guide ourselves business, therefore to guide ourselves judiciously, we use the frequently used statistics instrument that is the chi-square which is given popularly as

$$E x 2 = \frac{(o_i - e_i)^2}{E_i}$$

Where o = observed

e<sub>i</sub> = expected

X<sup>2</sup> = Chi-square test.

**L.G.A's Enugu South Enugu North Enugu East L.G.A**

Observed	18	20	30
Expected	20	30	50

$$\frac{(18 - 20)^2}{20} + \frac{(20 - 30)^2}{30} + \frac{(30 - 50)^2}{50}$$

$$\frac{(2)^2}{20} + \frac{(10)^2}{30} + \frac{(20)^2}{50}$$

$$\frac{4}{20} + \frac{100}{30} + \frac{400}{50}$$

$$= \frac{504}{100}$$

$$= 5.04$$

The degree of freedom = n-1 = 3-1 = 2

At page 3 of your figure table = 0.053 = 7.81.

Therefore the table chi-square is greater than the computed chi-square. We shall accept the alternative hypothesis

**Ho:** This means that the government presence in the city has not brought poor assimilation of the NASSI policies on business.

**Hi:** and reject null hypothesis

## **ANALYSIS**

From the empirical Analysis, we can deduce the fact that whether Government bring in their agency or not in the city that entrepreneurs who can perform well can still do so, some agencies in Enugu like NASSI, CMD, N1m etc can serve as enough grounds to train good and productive entrepreneurs in Enugu.

The only area government can improve on is on the issue of infrastructure amenities as it concerns good road network and adequate supply of water.

## CHAPTER FIVE

### DISCUSSION OF FINDINGS AND RECOMMENDATION

#### 5.1 DISCUSSION OF FINDINGS:

It has been observed that the development of entrepreneurs is now taking a formal footing as a result of the increased rate of response by the average entrepreneur in Enugu. From the research, it was observed that about over a 3,000 (three thousand) persons have gotten various trainings Nigeria association of small-scale industrialists (NASSI). Since the inception of this Association in 1978, and precisely 1991 in Enugu state we can see that it has able to organize 5(five) lectures and seminars as at October 1998.

Consequently, the Association has always suffered poor financing due to the fact that government and non-governmental agencies that are supposed to sponsor NASSI are not paying up to the expectation of this Association. In his contributions on entrepreneurship development, R.E. Nelson and R.G. NGUIRU still maintain.

“Entrepreneurs have the potential to spark and sustain economic growth and sustain economic growth and it is primarily through their actions that economic growth is possible. In some developing countries, it may be better for government is to promote entrepreneurship development in the private sector,

rather than try to carry out entrepreneur functions by Bureaucratic actions” Quite obvious, the government is trying to promote this, but more is required to truly transform our economic into what we dream it to be, like the analysis shows the level of financial aide and conducive environment in which these agencies could operate. As at 1993 the Association in view (NASSI) only received N500,000 out of the projected 1m, thus being handicapped those required resources. Infact suffix to say that the Association has contributed in its way despite financial constraints to actualize our dream of being independent technologically.

The internally generate funds and still disbursed 13 % interest. At least about 20 (twenty) persons have received at least N150,000 each. From the research work conducted it can be seen that the Association is faced with the following problems.

- a. Poor financial base
- b. Poor accommodation for sitting of workshops etc
- c. No official vehicle and other forms of transportation means
- d. Poor communication system
- e. Shop for exhibition of products produced by some members in the office.

Nevertheless, the research suggests that government itself should strive hard and liaze with other agencies to invite bodies like UNDP, UNID and UNICEF etc to entrepreneurs so as to see us through in the mission self-reliance.

## **5.2 SUMMARY AND CONCLUSION**

Looking closely at the topic of this research work “The Need For The Development Entrepreneurship In A Depressed Economy A Case Study of Nigerian Association Of Small-Scale Industrialists (NASSI) Enugu State Chapter. In a not shell, the research work started by starting the background of the study stuffy which is the introduction this was just giving a theoretical perspective or an overview of entrepreneurship and the spirit of entrepreneurship development right from 1972. This was followed by the statement of the problems of the study, which stated some related problems associated with the association concerned. Then comes the significance of the study, limitations of the study, scope and the research hypothesis which involves research questions carried out by the researcher and were tested from the data collected from the filed. Finally, definition of terms, were terminologies as used in the research work was defined.

In the proceeding chapter, that is, the literature review, this chapter exposes the works of other authors on the related issues. Such as the History and background of entrepreneurship development in some countries of the world and our own country Nigeria.

The meaning and function of entrepreneurs and the activities of the case study NASSI, the problems of NASSI and a brief comments. In the subsequent

chapter which is research design and methodology this involves the research instrument used, method of data collection and method of data analysis. After which comes the chapter four, which is the data presentation and analysis. Here data collected was analyzed statically, using statistical in formations such as the chi-square, index numbers (price relatives) while the entire work was folded up in chapter five that is the discussion of findings and recommendations.

Nevertheless, encouraging the promotion of entrepreneurship development in the next decade, if Nigeria must be self-reliance.

### **5.3 RECOMMENDATIONS**

The following could be recommended for this research work.

a. From the foregoing, government should try as much as possible to invest well in the effort of trying to make the larger populace to be creative i.e. owning and controlling profitable ventures either by giving loans and other assistances.

Though from the research it was revealed that government presence has not hampered the rates of growth, but the need for government and non-governmental agencies to come closer cannot be over-emphasized.

Secondly, the citizens should strive hard to think-out better business opportunities and develop them rather than looking at government and other big companies for job opportunities.

Thirdly, for an organized loan revolving scheme to be organized and monitored in those recipients will try as much as possible to repay them in time.

Fourthly, NASSI should try and organize their curricular towards giving out training that are practical and not theory, so that the impact of their activities could be felt sharply.

Finally, the need to inculcate into our soul, mind and self-schemer the need to contribute to developmental objectives as people like Issac Newton, Fredrick Taylor so as to serve as a propeller to propel us to generate and own business or certain products.

#### **5.4 SUGGESTION FOR FURTHER STUDIES**

Based on the topic “The Need For The Development Of Entrepreneurship In - A Depressed Economy – A Case Study of Nigerian Association Of Small-Scale Industrialists (NASSI) Enugu State Chapter.

The researcher therefore gives the following suggestions for further studies.

- a. Prospects for the Nigerian entrepreneurs in a depressed economy.
- b. The impact of small-scale enterprises in the economy.

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**APPENDIX**

**DEPARTMENT OF PUBLIC ADMINISTRATION  
FACULTY OF SOCIAL SCIENCES  
UNIVERSITY OF BENIN  
BENIN CITY**

**QUESTIONNAIRE ON  
THE NEED FOR THE DEVELOPMENT OF ENTREPRENEURSHIP IN A  
DEPRESSED ECONOMY (A CASE STUDY OF NIGERIAN  
ASSOCIATION OF SMALL-SCALE INDUSTRIALISTS (NASSI) ENUGU  
STATE CHAPTER)**

**SECTION A**

1. How many entrepreneurs in Enugu are literate? -----  
answers -----
2. How many have received training from Nigerian Association of small-scale industrialist since its inception in Enugu city? -----  
-----  
Answers -----
3. Do you render any kind of assistance? Loan? If so, how do you disburse the loans? Who and who are entitled to benefit?-----answers-----  
-----  
-----
4. How many have received so far?  
Answers -----
5. How much? -----
6. How many utilized the funds given to them -----  
Answers -----
7. Did the fund make any impact on their development?-----  
Answers -----
8. What is the effect of infrastructure facility on business in Enugu.  
Answers -----

**SECTION B**

- a. How do you generate fund (s)? -----
- b. How much have you revived / generated since 1993 till data

Express	Years	Expected amount of revenue
---------	-------	----------------------------

	1993	
	1994	
	1995	
	1996	
	1997	

- c. The loans you give-out, do you charge interest?  
 Yes (just tick) -----
- d. If yes, state -----

**SECTION C**

1. What has been the contribution of government on your activities. Financial aid? Enhanced infrastructure? Just were applicable. Define -----  
 -----  
 -----
2. How do these entrepreneurs react to your training? Does it have any positive or negative impact on their scope explain -----  
 -----  
 -----
3. How many lectures or seminars have been held since the year? -----  
 -----  
 -----