

# INFLUENCE OF KNOWLEDGE COMPETENCIES ON SMALL AND MEDIUM SCALE ENTERPRISES PERFORMANCE IN ZAMFARA STATE, NIGERIA

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**Abstract:** *The study seeks to empirically examine the influence of knowledge competencies on small and medium scale enterprises (SMEs) performance in Zamfara State, Nigeria. This is an area in entrepreneurship studies that received little or no attention in literature. The term knowledge competence is defined as a set of characteristics possessed by an entrepreneur that are related to superior performance in an enterprise. 251 entrepreneurs were drawn randomly from a population of 628 registered SMEs from the State Ministry of Commerce and Industry record. A sample of 251 questionnaires was administered within the state, which constituted 30% of the population. The response rate was 227. Based on the responses, Descriptive statistics and Regression analysis were used to analyzed and interpret the responses gathered from the entrepreneurs, both analyses signifies that knowledge competencies has effect on the performance of SMEs in Zamfara State, Nigeria.*

**Keywords:** *Entrepreneurial Knowledge Competencies, Small and Medium Enterprise (SMEs) Performance.*

## INTRODUCTION

Small and Medium Enterprises (SMEs) are globally acknowledged as the oil required to lubricate the engine of socio- economic transformation of any nation [18]. The SMEs sector is strategically positioned to absorb up to 80% of jobs, improved per capital income, increase value addition to raw materials supply, improve export earnings and step up capacity utilization in key industries. According to [20], SMEs are structured across key sectors like agriculture, mining, quarry, building and construction, manufacturing, solid minarets, etc and thus has strong linkages with the entire range of economic activities in the country.

Since independence, Nigerian governments have had clear conceptions and ideas about eradicating poverty and attaining sustainable development in all spheres of life [17]. This, in turn, has made Nigerian government to develop various reform programs that will see to enhanced performances of SMEs

and has spent immense amount of money with the primary goal of developing these enterprises [24]. For instance, Bank of Industry was created to provide long and short-term funding with generous interest rates to small and medium business operators, Microfinance Banks are established to provide sustainable funding for small and medium enterprises. Nigerian Agricultural and Rural Development Bank (NARDB) was restructured to provide small scale funding and guarantees in the rural setting and agricultural entrepreneurship, Corporate Investment Initiative (CII) is a public private partnership (PPP) program to provide funding for small and medium enterprise as a corporate social responsibility to the host community. Enterprise Development Services (EDS) was created to provide the desired capacity and training opportunities targeted to specialized areas of product or services developments. Niger Delta Development Commission Skills Acquisition Centres Program was established by NDDC in 2004 to train youth in skills acquisition around the Niger Delta Region.

The National Universities Commission's 1989 Approved Minimum Academic Standard for teaching of Courses in Business Schools at the undergraduate level has a compulsory course on "Entrepreneurship Development. This course is meant to create opportunities for graduating students of business management and related disciplines to learn entrepreneurial skill to help them venture into setting up businesses. The Government is therefore heavily concerned about developing small scale business operators or indigenous entrepreneurs to reduce unemployment, create more employment opportunities and give the citizen a sense of self worth and confidence. Unfortunately these efforts are yet to yield desired results. This is evident in the country where SMEs are generally very susceptible to failure as only a few numbers of them have managed to survive. This could possibly suggest that SMEs performances in Nigeria are yet to meet Government expectation and aspirations which could possibly be adduced to the fact that government concentrates on the machinery (entrepreneurship) rather than the invisible hand that operates the machines (entrepreneur). It is on this basis therefore that this study examined the effect of Entrepreneurial Knowledge Competences (EKC) on SMEs Performance in Zamfara State Nigeria.

Consequently, the aim of the study is to find out empirically the influence of knowledge competencies on performance of small and medium scale enterprises and therefore, the researcher hypothesized that entrepreneurial knowledge competencies has no effect on SMEs performance in Zamfara state Nigeria.

## **LITERATURE REVIEW/CONCEPTUAL AND THEORETICAL FRAMEWORK**

Attempts have been made to define and clarify the concept of entrepreneurship in different ways by various authorities that have undertaken some works in this area of endeavour. According to [19], entrepreneurship is an unrehearsed combination of economic resources instigated by the uncertain prospect of contemporary monopoly profit. [9], opined that entrepreneurship is the process of creating something new of value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence.

In similar vein, [1] sees entrepreneurship as “any purposeful activity that initiates, maintains or develops a profit oriented business interaction with internal situation of the business or with the economic, political and social circumstances surrounding the business”.

In the words of [26], entrepreneurship is an activity which will result in creation, enhancement realization and renewal of value not just for the owners but all participants and stakeholders. Likewise, [14], argued that entrepreneurship is the dynamic process of creating incremental wealth. The wealth is created by individuals who assume the major risk in terms equity, time and providing value for some product or service. The product or service may not be new or unique but value must be infused by the entrepreneur by securing and allocating the necessary skills and resources. [3] see entrepreneurship as: “the willingness and ability of an individual to seek for investment opportunities, to establish and run an enterprise successfully”.

[27], defined entrepreneurship as the ability of some people to accept risk and combine factors of production in order to produce goods and services. It can also be seen as the willingness and ability of an individual to seek out investment opportunity in an environment, and be able to establish and run enterprise successfully based on the identified opportunities. Entrepreneurship also is “about learning the skills needed to assume the risk of establishing a business, developing the winning strategies and executing them with all the vigor, persistence and passion needed to win any game” [11].

Entrepreneurship has been simply captured as the use of human courage to seek investment opportunities and establishing a profit-oriented enterprise [20]. In the words of [26] describes entrepreneurship as the process of increasing the supply of entrepreneurs or adding to the stock of existing small,

medium and big enterprises available to a country by creating and promoting many capable entrepreneurs, who can successfully run innovative enterprises, nurture them to growth and sustain them, with a view to achieving broad socio-economic development goals.

In this paper, entrepreneurship is considered to be more than just starting and / or engaging in business activities. It is a process through which an individual/ or group of individuals identify opportunities, allocate resources, create value, enhance realization and developing those opportunities through application of the right managerial technical and networking skills to create value not just for the owners but for all participants and stakeholders. The definition adopted here aligns with [23] description of an entrepreneur as a visionary change management agents. Also, in this work an entrepreneur is taken to be an instigator of entrepreneurial events for so long as they occur [12].

On definitions of an entrepreneur, rarely do scholars agree on a universal definition of any sort. Rather scholars see an entrepreneur from different perspectives, and sometimes also reflecting a particular social angle. The term “entrepreneur” is a French word and literally translates to mean “one who takes between”. Richard Cantillon and Jean Baptiste Say are some important French writers who expressed views on the role of entrepreneur. For Richard Cantillon, an entrepreneur is one who bears uncertainty, buys labour and materials, and sells products at certain prices. He is one who takes risks and makes innovation on factors of production. He was thus the first to recognize the crucial role of the entrepreneur in economic development. Say, also made similar contribution - considering the entrepreneur the pivot of the economy and a catalyst for economic change and development as cited by (cited by [7]). On his part,[23] sees the entrepreneur as an innovator. He does new things in a new way. He supplies new products; makes new techniques of production, discovers new markets, and develops new sources of raw materials. The modern use of the term “entrepreneur” is usually credited to the works of Schumpeter. [8], considers that the entrepreneur always searches for change, responds to it and exploits it as an opportunity. In their own contribution, Meredith, Nelson and Neck (1991) posit that entrepreneurs are people who have the ability to see and evaluate business opportunities; to gather the necessary resources and to take advantage of them; and to initiate appropriate action to ensure success. Based on the above review, we can now operationalise the concept of entrepreneur as a change agent, an innovator who is always willing to improve himself and his venture to perform and survive and also a risk taker,

who exploits business opportunities in his environment and utilize resources effectively to develop new technologies, produces new products and services to maximize his profits and contribute significantly to society's development. This definition encompasses the desire of the entrepreneur to maximize profit and contribute to economic and social well being of the society. It shows that the entrepreneur as one who is also imbued with the ability to organize a business venture with the desire to achieve valued goals or results.

It is also of interest to note and clarify the concepts of "entrapreneur" which is related to that of entrepreneur. An employee of an existing organization may also be engaged in entrepreneurial activities through innovations, creation of new ideas, and improvement of old ways of doing things and products development according to [8]. This is the case of an entrapreneur who is capable of initiating changes from within in large organizations. Sometimes when such an employee is dissatisfied with the organization because he receives no support to fund and develop new products he may decide to leave and establish a new company to put his ideas into practice. In this case he becomes an entrepreneur, many business have their roots in entrepreneurship. The entrapreneur is therefore an entrepreneur within an already established organization.

Performance according to [10] is described as an action or achievement considered in relation to how successful it is. Performances are variously measured and the perspective are tied together and consistently monitored from the organization context [26]. Looking from the [10] definition, it can be reasonably concluded that performance is synonymous to success. What connotes performance varies from one organization to another.[1] also categorised performance measurement into four, namely: (1) Profit which include: return on assets, return on investment and return on sales (2) Growth in term of sales, market share and wealth creation (3) Stakeholder satisfaction which include customer satisfaction and employees satisfaction and [4] competitive position. [15]. Stated performances measures related to sales growth, return on sales, funding from operating profits, cash flow, return on investment and return on shareholder's equity as the most appropriate. This study adopted the definition of performance by [15].

Entrepreneurial competencies are defined as the individual characteristics including attitude and behavior, which allow the entrepreneur to achieve business success [22]. According to [16], entrepreneurial competencies are a set of higher-level characteristics involving personality traits, skills and knowledge.

It can be viewed as the total ability of the entrepreneur to perform his role successfully. Moreover,[13] noted that entrepreneurial competency is the sum total of the entrepreneur's requisite attributes for successful and sustainable entrepreneurship, including attitudes, values, beliefs, knowledge, skills, abilities, personality, wisdom, expertise (social, technical, managerial), mindset and behavioural tendencies. According to [5], competencies are seen as behavioural and observable but only partly intrapsychic characteristics of an entrepreneur. Consequently, competencies are changeable and learnable, allowing intervention in terms of the selection, training and development of entrepreneurship. [16], identified six major areas of entrepreneurial competencies in relation to an SMEs context, including opportunity, relationship, conceptual, organizing, strategic, and commitment competencies. These competencies are supposed to play different roles in affecting an SME's performance with their direct and indirect effects.

[4] defined entrepreneurial competencies as "individual characteristics such as knowledge, skills, and/or abilities required to perform a specific job." Man and Lau (2005) argued that entrepreneurial competencies can basically be divided into two parts. The first part includes the elements relating to the entrepreneur's background such as traits, personality, attitudes, self- image, and social roles. While the second part involves the components which can normally be learned from theory and practice like skills, experience and knowledge.

With regard to small businesses, several definitions of small businesses have been advanced over the years. [26] defines SMEs as "an enterprise with a labour size of 11-100 employees or a total cost of not less than N50 million, including working capital but excluding cost of land". The Nigerian industrial policy defined SMEs as industries with total investment of between N100, 000 and N2 million, exclusive of land but including working capital. One of the most popular definitions of SMEs is given by the American Small Business Administration (SBA) as that business or firm which is independently owned and operated; it is not dominant in its field and meets the criteria for the SME business administration sponsored loans programme [19]. The Medium businesses as the name suggests are bigger than both micro and small businesses in terms of operations, manpower capacity or number of employees, structure, capital investment and size. According to Darren *et al.* (2009), they are the businesses that employ up to 249 employees in UK, in European Union, they employ up to 250 employees, in Australia, they employ up to 200 employees, while in U.S.A they accommodate up to 500 employees.

In Malaysia, a new definition of SME has emerged. The National SME Council of Malaysia offered. Industry Small Medium Manufacturing, Sales turnover of between Sales turnover of Manufacturing RM250, 000 and less than between RM10 to RM25 related services, RM10 million or 5 to 50 million or 51 to 150 full and agro based full time employees.

The theoretical framework adopted in this study was Human Capital Theory which is concerned with knowledge, skill and experiences of small scale business owners. Human capital theory relate to entrepreneurial success in a similar way as personality structure: sufficient knowledge and working experience in the relevant fields enable business founders to choose more efficient approaches, for instance in organizing production processes, creating financial strategies, or analyzing markets for the new product. The human capital of the entrepreneur is the second part of the character-based approach after the entrepreneurial personality. The general assumption is that the human capital of the founder improves small firm chances to grow and survive [8]. Human capital acts as a resource. From the economic point view entrepreneur is the forth factor of production after land, labour and capital. It is the invisible hand that organizes the remaining factors to function successfully in business. Human capital makes the founder more efficient in organizing processes or in attracting customers and investors.

The theoretical basis for an entrepreneur's success adopted in this paper is based on [4] human capital theory, which deals with the added value of human resources. According to [3], the concept of human capital is equivalent to the concept of capabilities to utilize and manage a firm's tangible resources. Human capital encompasses the formal education, age, gender experience, skills, knowledge and personality of entrepreneurs [4] and is developed through education, training and personal experience. In this paper, EKC is focused upon as the variable whose influence on SMEs performance in Zamfara state Nigeria is being examined. It is held here that competencies as a human capital are as important as physical resources such as land, cash, factories and machines and one can invest in human capital competencies as any other resources. Human capital has been shown to be vital to the creation of firms as well as their performance, growth and survival in both developed western and non-developed African countries [6][9]. Although, the theory emphasized the importance of entrepreneur to a venture performance, the theory refused to acknowledge the effect of technological change and managerial capabilities which are also important to business survival and performance.

## **METHODOLOGY**

This study relied on primary data collected by the use of descriptive survey design. The independent variable is entrepreneurial knowledge competencies and the dependent variable is SMEs performance.

The sample participants in this study were 251 entrepreneurs located within Zamfara State Nigeria. Contacts were made with officials of State Ministry of commerce and Industry to obtain comprehensive list of all the SMEs registered with the ministry. The researcher employed random sampling technique. Each SME was given equal chance of being selected by shuffling thoroughly in a box without replacement.

The sample size is 40% (251) of the population which was taken as a sample and was a good representative of the entire population. Though, Nwana (1999) posit that neither fixed number nor a fixed percentage is ideal for sample size of all kinds but rather it is the circumstances of the study that determines what number or percentage should be used. In our own circumstance, the sample is homogeneous in nature that is why 40% is ideal for sample size.

## **RESEARCH DESIGN**

A structured questionnaire was used for data collection. The questionnaire consists of three sections. The first section sought information on demographic and organizational characteristics of respondents and their SMEs respectively. The second and third sections sought information on EKC abilities of respondents that has effect on the performance of capabilities and SMEs performances focused upon were strategic vision ability, decision making ability, planning knowledge, market orientation as the proxies for EKC and operating profit, net profit, return on investment, sales growth, cash flow, investment efficiency and return on sales are proxies for SMEs performance.

Items in the first section were of the multiple choice response formats where respondents were requested to tick correct response option that best describe the feature being assessed. Items in the second and third section were of the likert scale format with five response options, viz: SA for strongly Agreed, A for agreed, UD for undecided, D for disagreed and SD for strongly disagreed. For analysis sake, SA was scored 5 point, A 4 points, UD 3 points, D 2 points and SD 1 point.

The respondent's level of agreement / disagreement with items in the second and third sections of the instrument was used as the basis for determining the

extent to which each of the independent variable (EKC) affects the dependent variable (i.e. performances of SMEs). The mean of the scores on each item was computed and used for interpretation of the respondent's level of agreement / disagreement. A mean score that is approximately between (a) 0.0-0.9 was regarded as very low, (b) 1.0 – 1.9 was regarded as low, (c) 2.0-2.9 was regarded as medium, (d) 3.0-3.9 was regarded as high and (e) 4.0 – 5.0 was regarded as very high.

The questionnaire instrument was subjected to content validity by two experts in the field of English language and entrepreneurship. Thereafter, necessary modifications were carried out before the instrument was piloted on 20 SMEs in two states (Sokoto and Kaduna) different from where the final instrument was administered. This was to make it reliability estimate determination possible. A cronbach alpha of 0.82 was obtained indicating that the instrument was quite reliable for the study.

## **RESULTS AND RESPONSES RATE**

251 questionnaires were distributed and 227 were returned given a response rate of about 90.4% and based on the returned questionnaire the analysis was made. This implies that the response rate is over 70% Nworgu (1991) posits that where the response rate is less than 65%, the result could differ considerably. Therefore the response rate for this study was considered adequate for valid analysis.

### **TYPE OF SMES**

54.2% of the SMEs were from services sector, while 45.8% were from manufacturing sector.

### **YEARS OF SERVICE**

54.5% of the respondents had been in service between 1- 5 years, 29.6% were in service between 5-10 years, 6.2% were in service between 10-15 years, 9.1% were in service between 15-20 years and 0.6% was in service between 20 years and above. It could be seen that the respondent's majority had been in service between 1-5 years.

### **GENDER**

82% were male and 18% were female. This indicates that the majority of the respondents were male.

## RANK/ POSITION

63.2% were owners, 21.5 were managers and 15.3% were workers. This implies that majority of the respondent are the SMEs owners.

## LEVEL OF EDUCATION

56% had B.Sc./HND, 34.0% had Diploma or NCE, 6.5% had First School leaving certificate and 0.9% had B.Sc. and above. This shows that majority of the respondents were B.Sc. Holders.

## DESCRIPTIVE STATISTICS OF THE RESULT OBTAINED

**Table 1**  
Descriptive statistics for questionnaire items on the effect of EKC on the performance of SMEs Zamfara State Nigeria

<i>Variable</i>	<i>Questionnaire Items</i>	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>Interpretation</i>
Effect of entrepreneurial knowledge competencies on SMEs performance in Zamfara State Nigeria	Strategic vision ability	251	2.98	1.03	High extent
	Knowledge in decision making	251	3.09	0.99	High extent
	Knowledge in planning	251	3.12	0.98	High extent
	Market orientation knowledge	251	3.42	0.74	High extent
	Investment efficiency	251	2.97	1.04	High extent
	Net profit	251	3.11	0.98	High extent
	Return on investment	251	3.06	1.19	High extent
	Sales growth	251	3.71	0.42	High extent
	Cash flow	251	3.20	0.92	High extent
	Return on Sales	251	3.33	0.96	High extent
	Grand mean			3.20	

From the above table, it could be seen that the grand mean for items assessing the extent to which EKC affected the performance of SMEs in Zamfara State Nigeria was 3.20. In line with the yardstick for interpretation adopted of mean score from methodology.

It implies that EKC effect on SMEs performance in Zamfara State Nigeria is to a high extent. This could have been attributed to the fact that the extent to which each of the items assessing the effect of EKC on the performance of SMEs in Zamfara State Nigeria is high.

**HYPOTHESIS TESTING**

The hypothesis was formulated to examine the influence of EKC on the performance of SMEs in Zamfara State Nigeria.

**ANALYSIS OF DEPENDENT AND INDEPENDENT VARIABLE**

**Table 3**  
**The Regression Analysis between EKC (Independent variable) and Performances of SMEs (Dependent variable)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.626	0.392	0.390	1.772	0.392	174.895	1.000	336.000	0.000

a. **Predictors:** (Constant, Entrepreneurial Knowledge Competencies)

The regression analysis results of the study as revealed in table 3 indicates that EKC accounts for 39.0% of the variations in the performances of SMEs (Adjusted R<sup>2</sup> = 0.390). This variation, which does not significantly affect the variations in the performances of SMEs (F= 174.895 Sig= 0.000), might be construed to mean that the other factors not considered in the study could explain the remaining 61.0% variations in the level of performance of SMEs.

**DISCUSSION OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

The finding of this study is that EKC has significant effect on the performances of SMEs in Zamfara State Nigeria and this effect accounts for 39.0% of the variations in the performances.

It could be seen that Entrepreneurial Knowledge Competencies are a key drivers of SMEs performance in Zamfara State Nigeria. The factor may therefore be considered as fulcrum that can be use to propel SMEs performance in Nigeria of this economic recessed time, since entrepreneurial knowledge competencies have direct effect on the SMEs performance in Zamfara State Nigeria from the study.

It is therefore recommended that emphasis should be placed by the state government and other relevant agencies that are major stakeholders in SMEs development in Nigeria on promotion and training entrepreneurial knowledge

competencies in seminars and workshops which will improve and develop the requisites competencies of entrepreneurs and enhance the SMEs performance in the state with emphasis on the areas of entrepreneurial strategic vision competency, competency on decision making, competency on planning and market orientation competence,

Government and other relevant agencies should reinvent media campaign to educate entrepreneurs on how to acquire knowledge competencies in general and specific fields.

It is also recommended that government should particularly highlight the significance of collaboration between stakeholders in the sector about sharing ideas on knowledge competencies to improve competitiveness in entrepreneurship in the country.

There should be adequate infrastructural facilities for work and learning available for SMEs in the state to enable the sector reduce cost as well as a good atmosphere for effective practice.

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