



PERFORMANCE OF ENTREPRENEURS IN SOME SELLECTED RURAL AREAS OF KEBBI STATE.

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Abstract: With the growing participation in entrepreneurship on global scale, this work focused on the performance of entrepreneurs in some selected rural areas in Kebbi State. In order to achieve the notable objectives of the study, four objectives were carefully formulated as follows: to examine the contributions of rural entrepreneurs towards income generation, to investigate the contributions of rural entrepreneurs towards employment generation, to identify whether the level of Education affects the performance of rural entrepreneurs and to identify the constraints militating against the performance of rural entrepreneurs respectively. An exploratory research design will be adopted for the study. The population of this study comprised of the total numbers of entrepreneurs in rural areas Kebbi State totalling 73. The areas were carefully selected by randomization for the study. Stratified random sampling technique was employed to establish to actual population size. A structured questionnaire was used as an instrument for the collection of the data. The data was analyzed with the help of descriptive statistics (frequencies, and simple percentages). Increased joblessness has been a very serious challenge in our country. To solve these problems and alleviate poverty in the rural areas it is important to re-position the activities of rural entrepreneurship in Nigeria by eliminating all the obstacles faced by rural entrepreneurs. It is on this note that this research work is aimed at investigating the performance of entrepreneurs on above said goals in some selected rural areas of Kebbi state. The research work helped in acquainting the policy makers with dynamic operation of entrepreneurs as a tool of poverty alleviation in the state. It's also helped to add to the existing knowledge of the subject matter and provide room for further research in the area. Recommendations were put forwards including training for prospective entrepreneurs, relevant facilities should be procured, practitioners should be encouraged, motivated and supported by government and other relevant agencies. Well spirited individual can also come to aid of the prospective and practicing entrepreneurs.

Index Terms - Performance, Entrepreneurs, Entrepreneurship, Rural Areas, Employment Generation.

1. INTRODUCTION

All over the world, entrepreneur's activities are treated as backbone for economic growth and development. This is one of the reasons that entrepreneurship is considered as a vital instrument of economic growth and development. According to [3], the greatest of human endowments are intelligence and entrepreneurship. Countries that have enabling environment for entrepreneurs to pool their resources are fast developing regardless of their natural endowments. This is evident in countries like Japan, Hong Kong, Israel and others that have no appreciable amounts of valued natural resources like petroleum, gold and diamond deposits [26]. Taking a historical perspective, we can see that such great inventions and creation of the Egyptian pyramids, the several models of space crafts, discoveries in telecommunications [24]. All over the world, entrepreneur's activities are treated as backbone for economic growth and development [4]. This is one of the reasons that entrepreneurship is considered as a vital instrument of economic growth and development. According to [3], the greatest of human endowments are intelligence and entrepreneurship. Countries that have enabling

environment for entrepreneurs to pool their resources are fast developing regardless of their natural endowments. This is evident in countries like Japan, Hong Kong, Israel and others that have no appreciable amounts of valued natural resources like petroleum, gold and diamond deposits [17000000]. Taking a historical perspective, we can see that such great inventions and creation of the Egyptian pyramids, the several models of space crafts, discoveries in telecommunications, electronics and medicine among others are products of human entrepreneurship, therefore it constitutes the engine of national growth and development [11].

Entrepreneurship has been viewed as a “source of Income and employment generation” [6]. This is because entrepreneurs’ performance has been found to be capable of making positive impacts on the economy of a nation and the quality of life of the people, [5]. Governments in developing countries like Nigeria have now become conscious that no development will be meaningful except when it is inclusive where the rural communities are also carried along. World Bank [27] identified the population of rural dwellers as 53% of the country’s total population. In this record World Bank suggests that small and medium scale businesses are the backbones of entrepreneurial development that paves way for an increase in per capita income and national output as well as development of indigenous skills, vertical and horizontal market growth, regional economic balance based on dispersal and general effectiveness in resources management and utilization, hence economic development is assured. Moreover, [21] in his study believes that Small Medium Enterprise has the propensity to drive the Nigerian economy and data reveal that there are currently about 17 million SMEs employing over 31 million Nigerians. The SMEs accounts for over 80% of enterprises that employ about 75% of the Nigeria’s total workforce and innovative ways of building the Capacity, creating job opportunities, thus helping Nigeria realize its quantity advantage [9]. An increase in the number of entrepreneurs especially in rural areas where majority of people are into peasant farming for subsistence leads to an increase in economic growth, because small and medium enterprises which are integral part of entrepreneurship are seen as engine of economic growth and development. Therefore, by combining new and existing resources with innovative ideas, entrepreneurs add value through the commercialization of new products, the creation of new jobs and the building of new firms [28]. It has been asserted that nations with higher levels of entrepreneurial activity enjoy strong economic growth because entrepreneurs are the link between new ideas and economic growth. Therefore, this research work is aimed at analyzing the performance of entrepreneurs in some selected rural areas of Kebbi State.

1.1 Statement of the Problem

Most of the Governments of African countries have now come to the realization that no development will be meaningful except when the rural communities are also carried along. This realization is borne out of the reality that rural dwellers constitute a significant component of their population. Indeed, Nigeria’s rural dwellers constitute 53% of the country’s total population [23]. The bulk of Nigeria’s food and fiber supply come from the rural. Most of the Governments of African countries have now come to the realization that no development will be meaningful except when the rural communities are also carried along [2]. This realization is borne out of the reality that rural dwellers constitute a significant component of their population. Indeed, Nigeria’s rural dwellers constitute 53% of the country’s total population [7]. The bulk of Nigeria’s food and fiber supply come from the rural areas, whose production of cassava, palm produce, etc. have long contributed significantly to the country’s gross domestic product (GDP). However, poverty and infrastructural deficits are a common phenomenon in Nigeria’s rural sector. [12] observe that Nigeria still falls far short of the economic and social progress required to impact the well-being of the average Nigerian, given that over half of Nigeria’s population live on less than 1 dollar a day [1]. These obviously suggest the need for attention to rural areas for sustainable development [11].

To further buttress the above points, the poor state of most rural economies is very devastating and pathetic. Rural areas have peculiar problems of low income, low productivity, high degree of unemployment, high population rate, poor technological growth, low infrastructures, high illiteracy rate, malnutrition, etc[8]. To solve these problems and alleviate poverty in the rural areas it is important to re-position the activities of rural entrepreneurship in Nigeria by eliminating all the obstacles faced by rural entrepreneurs. It is on this note that this research work is aimed at investigating the performance of entrepreneurs on above said goals in some selected rural areas of Kebbi state.

A research of this nature will help in acquainting the policy makers with dynamic operation of entrepreneurs as a tool of poverty alleviation in the state. It’s also hope that this research will add to the existing knowledge in the subject matter and provide room for further research in the area.

1.2 OBJECTIVES OF THE STUDY

The main objective of this research is to empirically examine the performance of entrepreneurs in some selected rural areas of Kebbi state. Other specific objectives of the research are as follows:

1. The study examines the contributions of rural entrepreneurs towards income generation
2. The study investigates the contributions of rural entrepreneurs towards employment generation
3. The study identifies whether the level of Education affect the performance of rural entrepreneurs
4. The study identifies the constrains militating against the performance of rural entrepreneurs

1.3 RESEARCH QUESTIONS

The study is guided by five research questions in order to achieve main objectives of this research work. The research questions are as follows:

1. What are the contributions of rural entrepreneurs towards income generation?
2. What are the contributions of rural entrepreneurs towards employment generation?
3. Does level of Education affect the performance of rural entrepreneurs?
4. What are constrains militating against the performance of rural entrepreneurs?

1.4 SIGNIFICANCE OF THE STUDY

The importance of this research work cannot be over emphasized because of its relevance to the current interest of governments, civil societies and the entrepreneurs in general. No society can truly be successful if it denies entrepreneurship practice. The research would create awareness in a bid to promote creativity and development of talent by looking into various roles played by entrepreneurs in economic development. Provision of needed information and analysis of some promising approaches to entrepreneurs in various activities among others, are some of the various ways through which this study would improve the successful achievement on the establishment and development of small-scale enterprises in Kebbi state. Furthermore, it is believed that this research will be of great importance to the policy makers at all levels to formulate viable policies that will assist entrepreneurs to serve as effective managers in small scale enterprises especially at the grassroot level. It would also serve as a reference point for students conducting research in similar field of this sort and a base for future research.

2. RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

The study adopts a survey research design. This is the most frequently used mode of observation in the social science today. It is the type of research that social scientists adopt when collecting original data for describing a population too large to observe directly. According to [22], survey research is imperative in the social science because: More often than not, the researcher finds that he cannot possibly study all the subjects or items in the population. Hence, the survey researcher selects a sample from a subject of the population using some techniques of sampling

3.2 POPULATION OF THE STUDY

The population of this study comprises total numbers of entrepreneurs in Kebbi State. The areas were carefully selected by randomization for the study.

3.3 SAMPLING AND SAMPLING TECHNIQUE

This study employed the use of probability or random sampling technique and specifically under this sampling technique the stratified random sampling technique. 73 entrepreneurs were chosen including 54 male and 16 female as sample because the rural entrepreneurs involved in this study are heterogeneous in their business activities. Stratified random sampling is used when the population of interest is not uniform or homogeneous.

3.4 METHOD OF DATA COLLECTION

The study used both primary and secondary methods of data gathering. The primary method of data collection was used to generate data from the field of study through structured questionnaire to elicit response from the respondents who are stickily entrepreneurs within the study area. There are several reasons which inform the distribution of questionnaire. One of such reasons is that it can gather more information and increase commitment from different perspectives in the target audience. It also helps respondent to freely express themselves. It is a less expensive way of gathering data and it is useful in sampling large respondents' opinions about issues. Committing respondents to questionnaire reduce the occurrence of biases in research results and help to increase the reliability of the research. The secondary source of data enables the author to access some documentary evidences o the performance of entrepreneurs.

3.5 METHOD OF DATA ANALYSIS

The data will be analyzed with the help of descriptive statistics (frequencies, mean and percentages) and econometrics model will be used to determine significance of variables on performance of rural entrepreneurs. A Logit regression model will be used to investigate the influence of various parameters on the performance of entrepreneurs.

RESULT: DATA PRESENTATION AND DATA ANALYSIS

This chapter presents the result of the study in line with the stated objectives. The data is presented using frequency count and simple percentage. Out of the 80 respondents targeted for this study, 73 correctly filled and returned the online structured questionnaire. The data analysis was therefore based on the number of the correctly filled and returned questionnaires.

DEMOGRAPHICAL INFORMATION OF RESPONDENTS

Fig 1: Gender Distribution of Respondents

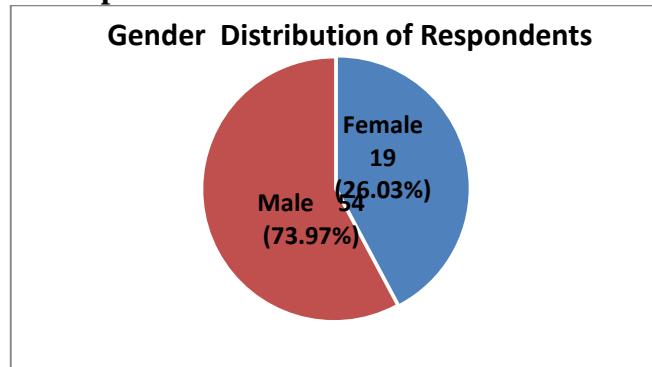


Table 1 above shows that of the 73 population of the respondents who took part in the study 54 (73.97%) were male while 19 (26.03%) were female. This indicates that there was more if male participation as compared to the female.

Table 2: Age Distribution of the Respondents

Age	N	%
15 –20yrs	0	0
21- 26 yrs	9	12.33
31- 35yrs	26	35.62
40 – 45yrs	15	20.55
46 and above	23	31.51
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

Table 2 revealed that majority of the respondents fall between the ages bracket of 31-35years with 26 respondents (35.62%) followed closely by respondent that were aged between 46 and above with 23 representing (31.51%). Others include 40-45years with 15 respondents' equivalent to (20.55%) and 21-26 years with 9 representing (12.33%) response rate respectively.

Table 3: Education Qualification of Respondents

Highest Educational Qualification	N	%
Non formal	0	0.00
Primary	12	16.44
Secondary	21	28.77
Tertiary	40	54.79
None	0	0.00
TOTAL	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

On the educational qualification of the respondents, table 3 above revealed that 40 (54.79%) of the respondents have qualifications at Tertiary level followed 21 (28.77%) with secondary education while 12 (16.44%) have Primary School Certificates respectively. None of the respondents was with Non-Formal or No Educational Qualification at all.

Table 4: Marital Status of Respondents

Marital Status	N	%
Single	12	16.44
Married	37	50.68
Divorced	10	13.70
Widow	14	19.18
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

It was discovered as revealed by table 4, that majority of the respondent 37 (50.68%) were married, 14 (19.18%) were widows, 12 (16.44%) were single and 10 (13.70%) were divorced.

Table 5: No of Children /dependents of Respondents

No of Children /dependents	N	%
0-2	11	15.07
3-5	47	64.38
6-8	8	10.96
9 and above	7	9.59
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

Result of the data analyzed revealed that majority of respondents (47) have 3-5 children/dependents representing (64.38%), 11 (15.07%) respondents have 0-2 children/dependents, 8 (10.96%) respondents have 6-8 children/dependents while 7 (9.59%) respondents have 9 and above children/dependents respectively.

Table 6: Business and Operational Information

Are you an entrepreneur?	N	%
Yes	70	95.89
No	3	4.11
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

From the response received as contained in table 6, 70 respondents of the 73 indicated that they are entrepreneurs. This figure represents 95.89% of the response rate while 3 (4.11%) indicated that they are not entrepreneurs.

Table 6.1: Types entrepreneurial activity

Which of the entrepreneurial activity are you involved in?	N	%
Agri-business enterprises	57	78.08
Non-agribusiness enterprises	16	21.92
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

On the type of entrepreneurial activity they are you involved in, the table shows that 57 (78.08%) of the respondents were into Agri-business enterprises while 16 (21.92%) are involved in Non-agribusiness enterprises.

Table 6.2: How the business started?

How did you start your business?	N	%
From the scratch	12	16.44
Purchased	46	63.01
Inherited	8	10.96
Joint Venture	7	9.59
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

The table above shows that 46 (63.01%) purchased an existing business, 12 (16.44%) stated their business from the scratch, 8 (10.96%) was inherited while 7 (9.59%) were operated on a joint venture basis.

Table 6.3: What is the duration of the business?

How long have you been in this business?	N	%
1- 5 years	38	52.05
6-10 years	18	24.66
11 - 15 years	6	8.22
16 -20 years	7	9.59
Over 20 years	4	5.48
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

Table 6.3 shows that 38 respondents representing (52.05%) have operated their businesses for about 1-5 years which is the majority of the responses received. 18 (24.66%) have operated for 6-10 years, 7 (9.59%) have operated for 16-20 years, 6 (8.22%) have operated for 11-15 years while 4 (5.48%) have operated for over 20 years respectively.

Table 6.4: What is the status of the business?

Is the present business the first business that you own?	N	%
Yes	56	76.71
No	17	23.29
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

Finding out about whether the businesses been operated is the first to be owned by the respondents, table 6.4 revealed that 56 (76.71%) of the respondents are owned a business for the first time while 17 (23.29%) owned other business before hand.

Table 6.5: Reason for the Choice of Current Business?

Reason for choosing present business activity?	N	%
Family tradition	6	8.22
I like the activity	40	54.79
Activity brings high-income	8	10.96
Small investment needed	14	19.18
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

Table 6.5 above shows the reason for the choice of current business activities. 40 (54.79%) personally like the business activities, 14 (19.18%) preferred the business activities owing to small investment needed in the business, 8 (10.96%) because the business activity brings high income and 6 (8.22%) because of Family tradition respectively.

Table 7: Income Generation

Where did you get the capital, you used in starting your business?	N	%
Personal Savings	43	54.79
Bank loan	12	10.96
Borrowing from friends	8	19.18
Borrowing from Relations	10	6.85
others specify	0	0.00
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

Table 7 show results of where respondents get startup capital for their businesses. Data from the table revealed that 43 (54.79%) get their capital from personal savings, 12 (10.96%) from Bank Loan, 10 (6.85%) from Borrowing from relations and 8 (19.18%) from borrowing from friends respectively.

Table 7.1: Amount Generated in a Month

How much do you generate in a month?	N	%
10,000-50,000	43	58.90
60,000-100,000	13	17.81
110,000 -150,000	7	9.58
160,000 -200,000	6	8.22
210,00 – Above	4	5.48
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

Table 7.1: Shows how much respond generate monthly from the business income. Out of the 73 respondents, the table revealed that 43 (59.90%) generate between 10,000 – 50,000 monthly, 13 (17.81%) make up to 60,000-100,000, 7 (9.59%) make up to 110,000 -150,000, 6 (8.22) generate 160,000 -200,000 while 4 (5.48%) make 210,00 – Above monthly in their business respectively.

Table 7.2: The level of Turnover over in the Business for the past years

What is the level of your Turnover over the past years?	N	%
Increased	64	87.67
Decreased	8	10.96
No Change	1	1.37
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023.

Table 7.2 shows the level of your respondents Turnover in their business over the past years. 64 (87.67%) said they witness increased turnover whereas 8 (10.96%) witness decreased turnover. 1 (1.37%) with not no change as the turnover remains the same.

Table 7.3: The level of Profit in the Business for the past years

What is the level of your profit over the past years?	N	%
Increased	62	84.93
Decreased	9	12.33
No Change	2	2.74
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

The result of the study revealed that 62 (84.93%) of the respondents have their businesses increased while 9 (12.33%) of respondents have their business decreased in profit generation. 2 (2.74%) of respondents positioned that their business remain the same as no change experienced.

Table 7.4: The level respondents' expectation in the next year

Do you think your turn over will increase, decrease, or not change next year?	N	%
Increased	60	82.19
Decreased	11	15.07
No Change	2	2.74
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

Table 7.4 shows that 60 (82.19%) respondents' anticipate increased turnover, 11 (15.07) anticipate decreased turnover while 2 (2.74%) anticipate no change in their turn in the next year

Table 7.5: The income of the rural areas as a result of entrepreneurship

What happen to the income of the rural areas as a result of entrepreneurship?	N	%
Increased	58	79.45
Decreased	11	15.07
No Change	4	5.48
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

Table 7.5 shows that 58(79.45%) of the respondents envisage increased income, 11 (15.07) decreased income while 4 (5.48%) anticipate no change in income of the rural areas as a result of entrepreneurship.

Table 8: Employment Generation

How many employees do you have?	N	%
2 -5	49	67.12
6-10	14	19.18
11- 15	10	13.70
16-20	0	0
21-Above	0	0
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

On the number of employees engaged in the businesses Table 8 above revealed that 49 (67.12%) of the respondents has between 2-5 employee, 14 (19.18%) have between 6-10 employee while 10 (13.70%) have 11-15employee. None of the business has employees above 15 as gathered from the questionnaire responses.

Table 8.1: Number of Employees of the Years.

Do the number of your employees over the past years?	N	%
Increased	46	63.01
Decreased	10	13.70
No Change	17	23.29
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

Table 8.1 shows how employee faired over the years in the business with respect to their number. 46 (63.01%) witness increased employee rate, 10 (13.70%) witness Decreased employee rate and 17 (23.29%) record no change in their employee number over the past years.

Table 8.2: Expected Change in Number of Employees of the Next Year.

Do you think the number of your employees will increase, decrease, or not change next year?	N	%
Increased	54	73.97
Decreased	12	16.44
No Change	7	9.59
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

Table 8.1 shows the expected change in the number of employees in their business. 54 (73.97%) expected increased employee number, 12 (16.44%) expects decreased in employee number while 7 (9.59%) expect no change in the employee number in the next year.

Table 8.3: Hours Devoted to Business activities.

How many hours do you devote to your business operations daily?	N	%
Below 1hrs	3	4.12
2-4hrs	20	27.40
5-7hrs	26	35.62
8-10hrs	16	21.92
11hrs and above	8	10.96
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

Table 8.1 shows that out of the 73 respondents, majority 26 (35.62%) devote about 5-7 hours in their business activities. 20 (27.40%) devotes about 2-4 hours daily followed by 16 (21.92%) that devote 8-10 hours and 8 (10.96%) that devotes 11 hours and above. Only 3 (4.12%) of the respondents devote below 1 hour in their daily business operations.

Table 9: Training and Development

Did you acquire any entrepreneurial education, training, research & development by institutions of learning?	N	%
Yes	56	76.71
No	17	23.29
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

Table 9 shows that majority of the respondents 56 (76.71%) acquire entrepreneurial education, training, research & development by institutions of learning while 17 (23.29%) of the respondent did not acquire any formal or non-formal training.

Table 9.1: Impact of Training on Business performance

Did your entrepreneurial education or training increase your business performance?	N	%
Yes	68	93.15
No	5	6.85
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

On wither the entrepreneurial education or training increase respondents' business performance, table 9.1 shows that 68 (93.15%) which is the majority of the respondent agreed that the training acquired improve their business performance while 5 (6.85%) of the respondent disagreed.

Table 9.2: Rating f Business Performance

Is your business performing?	N	%
Excellent	10	13.70
Very Good	30	41.10
Good	26	35.62
Fairly	7	9.59
Not Performing	0	0
Total	73	100%

Key: N= Number of respondents' % = Percentages of Response Source: Field Survey, 2023

Table 9.2 shows respondents rating of the performance of their business. Out of the 73 responses received, 30 (41.10%) rated their business Very Good, 26 (35.62) Rated their Business Good, 10 (13.70%) rated their

Business Excellent while 7 (9.59%) said the business is doing fairly. However, none of the respondents described their business as not performing.

SUMMARY OF THE STUDY

An important issue of interest to the global economy in the 21st century is that entrepreneurship had emerged as economic force that policy makers cannot afford to continue to ignore. That is to say that the modern economy, globally depends on the participation of its citizens in the growth and development processes. People participate in business activities from a desire for self-determination and for career challenge and that they expect the corresponding respect, recognition and self-esteem, which both self-determination and challenge can provide. This study investigates performance of entrepreneurs in some selected rural areas of Kebbi state with the aim of examining the contributions of rural entrepreneurs towards income generation, investigating the contributions of rural entrepreneurs towards employment generation, identifying whether the level of Education affect the performance of rural entrepreneurs and also identifying the major constraints militating against the performance of rural entrepreneurs especially in rural areas in Kebbi State.

Both sexes actively participated in this study which descriptive survey in nature. The majority of respondents were male and some women entrepreneurs who falls between productive years. They were found to be reasonably educated with majority attaining tertiary level of education. The study also discovered that majority of the respondent were married. It was further revealed that respondents have 3-5 children/dependents representing which constituted the majority of the overall response rate. Respondents were majorly found to be engaged in entrepreneurial activities while some were into Agri-business enterprises and others were into Non-agribusiness enterprises. It was discovered that most of the respondents purchased an existing business. Few of them actually started the business from the scratch while few others inherited the business with some operating a joint venture business. It was found most of the entrepreneurship practice/business activities are in an incubation stage of existence (1-5 years). Only 4 have operated for over 20 years. It was further revealed that the businesses been operated is the first to be owned by the respondents. Response received also shows that passion for the business activities informed their choice of current business activities. Other responses received which are rated low include desire profit anticipated from the business, some because the business activity brings high income and others because of Family tradition.

The study revealed that majority of respondent get their initial startups capital from personal savings. Further revealed was the rate of income generation which fall between 10,000 – 50,000 by the majority of respondents. On respondents expected turn annual turnover, was gathered that they witness increased turnover whereas few witnessed decreased turnovers in their business in the next years to come. They however envisage increased income in the case of some respondents while some anticipated decreased income as a natural phenomenon in business environment perhaps in view of cashflows and business turnovers respectively. It was found that significant number of respondents had between 2-5 employee perhaps because the businesses are just at their startup ages but with projection of increased in staff strength in the coming years. It was also found that majority of respondents devote about 5-7 hours in their business activities which is healthy to the growth and development of their business. Researches has proven that hours devoted to business venture is one of the determinant factors that will ensure the success of such business.

The acquisition entrepreneurial education, training, research & development by institutions of learning has been gathered by this study to be an indicator that will ensure the improvement their business performance. On self-rating of current business status, majority responded that their businesses are doing well, other identifies some minor loopholes which they are working had to address while none of the respondents described their business as not performing. This shows that respondents are willing to deploy all necessary means to enhance their productivity to improve their business performance.

CONCLUSION

This study investigated the performance of entrepreneurs in some selected rural areas of Kebbi state with the aim of examining their contributions towards income and employment generation, ascertaining the level of Education as it affects their business performance and the constraints militating against their effective performance. Researcher adequately researched into the case under review and based on the findings, it was concluded that the entrepreneurs has significant role to play and their contributions towards income generation can-not be over emphasized. In world where white collar job is found to be scarce and the only alternative solution to salvage the situation is found to be entrepreneurship practice.

Entrepreneurship practice has been justified through findings of this study as the alternative means of employment generation which is a panacea for improved national growth and development. Result of embrace of entrepreneurship will thereby provide solution for youth restiveness and curb the social menace of idle youth population in the locality under study. Education has also been proved as a formidable indicator that will make or mar the performance of entrepreneurs which call for regular training and retraining to bridge knowledge gap to promote productive society while access to Credit/Loan facilities has been the major

challenges confronting entrepreneurs in Kebbi State which calls for concerted efforts by relevant agencies to salvage the situation. Recommendation where drawn from the outcome of this study so as to improve entrepreneurship practice in rural communities in Kebbi State.

RECOMMENDATIONS

Based on the findings of this study, it recommended among other that:

1. Literacy level in the country and particularly among Entrepreneurs can be upscaled by the government through education and training programmes to provide entrepreneurs with basic education and training that can improve their productivity. These can be done by arranging scholarship and embarking on house to house training programme. The education and training should cover skill development courses, monitoring trainees and enterprises, marketing development et cetera, continuous training of entrepreneurs will help in assisting them in becoming successful.
2. Entrepreneurs should be encouraged and supported by both governments and donors agencies by exploring ways of developing innovative credit programmes using intermediary channels or institutions closer to the target groups such as co-operatives, and other grassroots organizations.
3. Savings and credit programmes should be designed in a way not to support entrepreneurs from participating.
4. Provision of relevant infrastructure, working materials machines, equity market, quality control, standardization, flexible rules and regulations, simplified registration and business procedures et cetera. This will help in strengthen the capacities of entrepreneur.
5. Well-meaning individual within the rural community are duty bound to provide encouragement, the moral and financial support to entrepreneurs to succeed in their various business ventures. It will further increase youth participation and enhance their productivity for national development.

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