

Assessing the Drivers and Inhibitors of Entrepreneurial Growth in North Western Nigeria: A Study of Zamfara Metropolis

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Abstract

The study assesses the drivers and inhibitors of entrepreneurial growth in North-Western region of Nigeria using the case study of Gusau metropolis Zamfara State. Primary data was obtained through administering questionnaires where the identified population under investigation was sixty one registered entrepreneurs within Gusau metropolis. The study adopted krejcie and morgan (1970) to determine the sample size, where a sample of (51) entrepreneurs via questionnaire were selected and analyzed using multiple linear regression model (MLRM). Findings from the study reveals that raw materials accessibility, government support policies, entrepreneurship education and training and network opportunities are the drivers of entrepreneurial growth, while banditry, economic recession and financial constraint impacted entrepreneurial growth negatively. The study recommends among others that to enhance and foster entrepreneurial growth, it is crucial that Government of Zamfara should establish small scale financial organization at the local level within the metropolis to make it simpler for entrepreneurs to obtain capital.

Keywords: Drivers, Inhibitors, Entrepreneurial Growth, Zamfara, Metropolis

1.0. Introduction

The role of entrepreneurship in the development and growth of any contemporary economy cannot be underestimated. Entrepreneurship can be regarded as the engine of economic growth and a driving force of decentralization, economic modifier and movement towards the direction of market economy. The connection between entrepreneurship and economic growth is demonstrated when entrepreneurs act upon profit opportunities which in the process develop the economy and create more economic activities that generate employment opportunities which boost the gross domestic product (Kirziner, 1973; Ogbo and Nwachukwu, 2012). Usiaboh (2000) viewed a strong positive correlation exists between entrepreneurship and economic development, it is now more recognize as a significant element of economic growth, employment generation and innovation. Entrepreneurship is a dynamic for improving economic growth which has helped most economies in manpower innovation and revenue generation

(Vukevi et al 2022). In the work of Baktash Jami (2020) it was stated that according to Mahamid (2012:281) limited understanding of the business system and lack of management experience are the factors that contributed to business failure. Numerous studies such as Farayibi (2015), Usman and Zuru (2019) and Ogunlana (2018) investigated the drivers and inhibitors of entrepreneurial growth in different geographical locations. Most of the studies have, however, been concentrated in developed countries and region, using different methodologies. For example, Plewa and Muros (2016) examined the drivers and inhibitors of university business corporations in Europe, a complete assessment across seven university-business cooperation activities with a considerable sample of European academics from thirty-three (33) countries. Results from the study shows that barriers have more diverse effect than the drivers. Also different university business cooperatives activities are influenced by different barriers and drivers with neither barriers nor drivers affecting all activities in the same way. Lichtenstein and Strow (2018), examines the engines of entrepreneurial growth: resources, complexity, capacity and emergence, in the United State of America. The study employed causal loop modeling as a tool to examine the internal process and performance, the result of the study found that rising growth from within change appears to increase capacity and decrease instability thereby increasing morale, performance and growth.

Kassahun (2021) studied of youth entrepreneurial startups, drivers and inhibitors in Ethiopia South Gonder zone. Findings in their separate studies cited capital accessibility, administrative and regulatory framework as the major factors influencing youth entrepreneurship startups. Kelvin (2022) examines the determinants of Entrepreneurial growth in Nigeria, the study used cross sectional survey design. The study assessed four determinants of entrepreneurial growth; respondents were selected from the six geopolitical zones of Nigeria. The study reveals that capital financings are the most important factor determining the growth of entrepreneurial activities in Nigeria. These studies were carried out outside Zamfara state with different geographical locations. Issue relating to drivers and inhibitors of entrepreneurial growth in North Western Nigeria is not quantitatively exploited in-depth. This creates a geographical gap, which this study seeks to fill by evaluating the drivers and inhibitors of entrepreneurial growth in Zamfara State of north western Nigeria. The study examines the key inhibitors of entrepreneurial growth (Banditry, economic recession, financial constraints and cultural social norms) and drivers of entrepreneurial growth (Networking, raw material accessibility, government support policies and

regulations entrepreneurial education and training) in Northwestern, Nigeria. Based on the stated objective the relevant questions raised are;

- i. To what extent does Networking, raw material accessibility, government support policies and regulations and entrepreneurship education and training drives entrepreneurial growth in Zamfara metropolis?
- ii. To what extent does Banditry, economic recession, financial constraints and cultural social norms inhibits entrepreneurial growth in Zamfara metropolis?

Based on that the following research hypotheses emanated from the above research questions:

H₀₁: There is no significant relationship between networking, raw material accessibility, government support policies and regulations, and entrepreneurship education and training on entrepreneurial growth in Zamfara metropolis.

H₀₂: There is no significant relationship between banditry, economic recession, financial constraint, cultural social norms and entrepreneurial growth in Zamfara metropolis.

2.0. Empirical review

Mateus (2015) studied the factors influencing the failure of small enterprises in a selected municipality in Luanda, Angola. Statistical Package for the Social Sciences (SPSS) software was used to analyse the quantitative data. The study revealed that lack of knowledge from the path of small business owners and managers, financial accounting skills; and negligence in planning and controlling business resources are the factors responsible for business failure in Angola. The results of the study also found that lack of skill acquisition in business is the most important issue contributing to business failure.

Plewa and Muros (2016) investigate the drivers and inhibitors of university business corporations in Europe using a comprehensive review and analysis of selected sample of European academics from thirty-three (33) countries. Results from the study shows that barriers have more diverse effect than the drivers and the different university business cooperatives activities are affected by different inhibitors and drivers. The study concluded that both barriers and inhibitors do not affect business activities in the same way. Ali (2018) studied the inhibiting and driving factors affect international trade growth, the study used Q-test to obtain the mental patterns for active exporters in Tehran. The results of the analysis show that stable regulations, standards and interaction between trade

decision-makers and macro policy-makers and international sanctions and regional conflicts and international business environment are among the driving and inhibiting factors to international trade growth in Iran.

Rava (2019) investigates innovation in the context of startups: drivers and inhibitors in the Kurdistan region of Iraq. Data was collected using qualitative, interviews with the founders and co-founders of twelve Kurdistan region of Iraq startups, across different industries. Findings from the study indicate that majority of the startup in the Kurdistan region of Iraq regarded innovation empirical action as a new different or creative way of doing things or as a change in the mindset. The study recommends that startup should cultivate innovation in their activities and to build a culture of innovation friendly mindset.

Baktash (2020) studied the factors that affect successes and failures of entrepreneurship in Afghanistan using explanatory sequential mixed method. A qualitative bilateral interviews with 22 companies was conducted in Afghanistan. Using a simple linear regression model, the study found that for entrepreneurship to succeed there must be a good entrepreneurial ecosystem which includes capital accessibility, favourable market conditions, good business environment, availability of good infrastructure, good transportation system skills acquisition, access to innovation, and a good institutional and regulatory framework. The study also revealed that, the success of entrepreneurship depends on both the microeconomic and macroeconomic issues. Both are interconnected to each other, without which there is an imbalance of performance.

Kassahun (2021) utilized both qualitative and quantitative research approach with a cross sectional survey questionnaire to study youth entrepreneurial startups enablers and inhibitors in Ethiopia South Gonder zone. The study employed convenience and snowball sampling techniques. The data was analyzed using binary logistic regression with the help of the Statistical Package for Social Science (SPSS). The study hypothesis was tested via a chi-square test. As the odd ratio Exp (B) and the chi-square coefficient of the model revealed that access to finance, administrative and regulatory framework and entrepreneurship training were the major factors influencing youth entrepreneurial startups. The result of the findings demonstrated that access to finance, administrative and regulatory frameworks are the factors influencing youth entrepreneurship startups. The study recommends that government should place greater emphasis on supporting young entrepreneurs by ensuring that they have sufficient financial resources.

Alotaibi and Tayachi (2021) study the drivers of entrepreneurial growth in Saudi Arabia, the study used quantitative methodology using survey research data generated from google survey, with eighty five sample of entrepreneurs from Jeddah. The study found that education, training, venture capitalist, family and culture are the drivers of entrepreneurial growth.

Farayibi (2015) studies of econometric analysis on the role of entrepreneurship in economic growth: Evidence from Enterprise Development in Nigeria. The findings shows the roles of entrepreneurs as good drivers of economic growth in the country. Specifically, results indicate that credit to SMEs is statistically significant for economic growth, implying that increase in entrepreneurial financing has significant effect on economic growth in Nigeria. While the major hindrance include; poor infrastructural facilities, inadequate start-up process, financial management problems, lack of strategic planning and other socio-cultural problems.

Ogunlana (2018) examines the role of entrepreneurship as the driver of economic growth, the study also gives the analysis of problems faced by business startups of small and medium scale enterprises SMEs. A narrative textual case study method was used to gather information. The study found that entrepreneurship plays a significant role in achieving economic growth in order to overcome economic crisis. The study concluded that entrepreneurship generates employment opportunity which in turn improves the development of small and medium enterprise in Nigeria.

Oshi and Nkuda (2021) highlight the variables that drive and inhibit the phase of entrepreneurship in River state, Nigeria with clear distinction between small business and entrepreneurial ventures, using qualitative research design which largely depended on secondary data source. The driver's stimulus or push strategy comprises of raw material accessibility, government support policies and regulations, entrepreneurship education and training and networking etc. The inhibitors (Inertia or pull strategy represent the reverse of the drivers). The study found that there is more prevalence of inhibitors in the Nigerian business environment than the drivers. Likened to Newton's third law of motion the state of balance has shifted more in favor of the inhibitors to the detriment of the drivers of entrepreneurship.

Kelvin (2022) examines the determinants of entrepreneurial growth in Nigeria, the study used cross sectional survey design to assessed four determinants of entrepreneurial growth; respondents were selected from the six geopolitical zones of Nigeria. The study reveals that capital financing has significant influence on entrepreneurial growth in Nigeria. The study recommends that government should support entrepreneurial activities by providing the required funding for the growth of entrepreneurs.

3.0 Methodology

The study is a quantitative survey research. The population of the study consists of 61 registered enterprises and the sample size of 51 was drawn from the population of the study. The justification for the limited sample size of fifty one is because of inaccessibility to the entrepreneurs, because of the issue of insecurity and the bias was minimized by using probability sampling. Krejcie and Morgan (1970) sampling approach was used to calculate the sample size for a finite (known) population. The study used 95% confidence level (with a Z-value of 2.576) and a 5% margin of error was used for the computation of the sample size. The justification for choosing the confidence level, population proportion and degree of accuracy was determined based on the previous studies when collecting the data. Stratified random sampling was also employed. Data gathered was analysed via descriptive and inferential statistics. The descriptive statistics used frequency table, mean, and averages of the data set, while the inferential statistics used multiple regression analysis to analyze the data. The five main assumptions underlying multiple regression models were satisfied: (i) Linearity, (ii) Homoskedasticity, (iii) Independence of errors, (iv) Normality and (v) independence of explanatory variables.

3.1. Measurement of variables

There are two variables: the dependent variable: entrepreneurial growth which was measured using five likerts scale as (the number of new startups established over the period of five years has increased, innovation that led to the startups established after a specific period has decreased, the quantity of new startups established after a specific period has decreased, my business startups secured external funding, education and training programs foster my entrepreneurial skill and knowledge). While the independent variables are the drivers and inhibitors of entrepreneurial growth which are measured as follows: Drivers (raw material accessibility facilitate my business growth, government support policies and regulations foster my business activities, network opportunity facilitate

collaboration and knowledge exchange among entrepreneurs, and the inhibitors measured as (banditry threats have affected my business from functioning well, economic recession has inhibit my business growth, financial constraint hinders my business growth, cultural and social norms affect individual’s willingness to start and grow some business). As mentioned earlier the study examines the key inhibitors of entrepreneurial growth (Banditry, economic recession, financial constraints and cultural social norms) and drivers of entrepreneurial growth (Networking, raw material accessibility, government support policies and regulations entrepreneurial education and training). The justification for selecting these variables is because to the best of the researcher’s knowledge there is none or limited amount of study that used those variables altogether at a time, hence variable gap.

3.2 Validity and Reliability of the Research Instrument

A pilot testing of the instrument was carried out to determine both content and external validity of the instrument. A retest was also carried out to assist the researcher estimate the reliability of the instrument. This same test was given to the same people after a period of time. The reliability of the instrument was also examined by checking the consistency of the responses between the two tests. An internal consistency reliability test, using the Cronbach’s Alpha was carried out to determine the reliability of the research instrument and check the consistency of results across items.

4.0. DATA ANALYSIS AND PRESENTATION

4.1 Responses from the administered questionnaire

Table 1: Distribution of Respondents based on Sex

Sex	Freq.	Percent	Valid Percent	Cumulative Percent
Female	18	35.3	35.3	35.3
Male	33	64.7	64.7	100.0
Total	51	100.0	100.0	

Table 1 shows the distribution of respondents based on the gender. The results revealed that out of 51 respondents, 33 (64.7%) are male, while 18 (35.3%) are female. This implies that the majority of the respondents are male.

Table 2: Distribution of Respondents based on Marital Status

Categories	Freq.	Percent	Valid Percent	Cumulative Percent
Single	14	27.5	27.5	27.5
Separated	1	2.0	2.0	29.4
Widowed	2	3.9	3.9	33.3
Divorced	2	3.9	3.9	37.3
Married	32	62.7	62.7	100.0
Total	51	100.0	100.0	

The result from the table 2 above revealed that out of 51 respondents, 14 (27.5%) are single, 1 (2.0%) is separated, 2 (3.9%) are widowed, 2 (3.9%) are divorced and 32 (62.7%) are married. This shows that majority of the respondents are married.

Table 3: Distribution of Respondents based on Age Group

Age group	Frequency	Percent	Valid Percent	Cumulative Percent
Below 20 years	5	9.8	9.8	9.8
20- 30 years	16	31.4	31.4	41.2
31 - 40 years	21	41.2	41.2	82.4
Above 40 years	9	17.6	17.6	100.0
Total	51	100.0	100.0	

Table 3 shows the age groups of the respondents that out of 51 respondents, 5 (9.8%) are below age of 20, 16 (31.4%) falls between the age group of 20-30 years, 21 (41.2%) are between ages of 31-40 while 9 (17.7%) are above 40 years. Therefore most of the respondents are between ages of 31-40 years.

Table 4: Distribution of Respondents based on Business Ownership

Ownership	Frequency	Percent	Valid Percent	Cumulative Percent
No	20	39.2	39.2	39.2
Yes	31	60.8	60.8	100.0
Total	51	100.0	100.0	

Table 4 describes the respondents based on the ownership of business, from the table out of 51 respondents, 31 (60.8%) own a business, while 20 (39.2%) do not own a business. This indicates that the majority of the respondents own a business.

Table 5: Distribution of Respondents based on Business Ownership

Sectors	Frequency	Percent	Valid Percent	Cumulative Percent
Agriculture	14	27.5	27.5	27.5
Services	10	19.6	19.6	47.1
Manufacturing	9	17.6	17.6	64.7
Wholesale & Retail	18	35.3	35.3	100.0
Total	51	100.0	100.0	

Table 5 shows the distribution of respondents based on the business sectors. The results revealed that out of 51 respondents, 14 (27.5%) belong to agriculture sector, 10 (19.6%) belong to service sector, 9 (17.6%) belong to manufacturing sector, while 18 (35.3%) belong to Wholesale & Retailer sector. These results revealed that majority of the respondents are wholesalers & Retailers.

Table 6: Distribution of Respondents based on Sectorial Influence on Their Business Activities

Response	Frequency	Percent	Valid Percent	Cumulative Percent
NO	17	33.3	33.3	33.3
YES	34	66.7	66.7	100.0
Total	51	100.0	100.0	

Table 6 shows the distribution of respondents based on the sectorial influence on business activities. The results revealed that out of 51 respondents, 34 (66.7%) have their business activities being influenced by the business sectors, while 17 (33.3%) do not have their business activities being influenced by the business sectors. This shows that the majority of the respondents have their business activities being influenced by the business sectors.

Table 7: Descriptive Statistics of Drivers and Inhibitors of Entrepreneurial growth

Variables/factors	N	Mean		Std. Deviation	Variance
	Statistic	Statistic	Std. Error	Statistic	Statistic
Raw materials Accessibility	51	3.0392	.16794	1.19935	1.438
Government support policies and regulations	51	2.4314	.18205	1.30008	1.690
Network opportunity	51	3.1961	.05615	0.40098	.161
Education and Training	51	3.0784	.08328	0.59475	.354
Banditry threats	51	3.5098	.09851	0.70349	.495
Economic recession	51	3.0392	.10464	0.74728	.558
Financial constraint	51	3.3137	.10286	0.73458	.540
Cultural Social Norms	51	2.9216	.07843	0.56011	.314
Entrepreneurial growth	51	2.4951	.08897	0.63539	.404

Table 7 gives the mean and standard deviation (SD) of drivers and inhibitors of Entrepreneurial growth. The table shows that raw materials accessibility has mean=3.0392 and SD=1.19935. Therefore most respondents agreed that accessibility to raw material facilitates their business growth. Government support policies and regulations shows the mean=2.4314 and SD=1.30008. This implies that the majority of the respondents disagreed with the assertion that government support policies and regulations facilitate their business growth. This signify that majority of the respondents have not benefited from the government support.

Network opportunity has mean=3.1961and SD= 0.40098. Meaning most of the respondents agreed with the claim that network opportunities facilitate collaboration and knowledge among entrepreneurs. If the mean is higher than the standard deviation it implies that majority of the response are similar, while if the standard deviation is higher than the mean, it means that there is higher variability in the response of the respondents.

The education and training shows mean=3.0784 and SD=0.59475. This means that a good number of the respondents agreed that education and training programs foster their entrepreneurial skills. Banditry threats revealed

mean=3.5098 (approximately 4) and SD=0.70349. This revealed that almost all the respondents strongly agreed that banditry threats affect their business.

Similarly, economic recession has mean=3.0392 and SD= 0.74728 indicating that almost all response agreed that economic recession has inhibited their business growth. Financial constraint’s result shows the mean=3.3137 and SD=0.73458, this shows that most of the respondent concurred that financial constraint has hindered their business growth.

The result of cultural social norms has mean=2.9216 and SD=0.56011, revealing that cultural social norms in the society influence the individual’s willingness to start and grow a business. Also entrepreneurial growth with mean=2.4951 and SD=0.63539 potraying that the majority of the respondents disagreed with economic growth of the business ventures. This is due to inaccessibility to external funds, low in the quantity of new startups businesses and lack of innovations

4.2 Inferential Statistics Results

Table 8: Multiple Linear Regression Analysis of Entrepreneurial Growth Drivers.

Predictors	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	0.075	.779	0.096	0.982
Raw materials Accessibility	2.108	.877	2.404	0.018*
Government support policies and regulations	0.078	.071	1.107	0.274
Network opportunity	1.980	.231	8.571	0.031*
Education and Training	3.097	1.551	1.997	0.053**

* *DV=entrepreneurial growth*

Table 8 presents the results of regression analysis of the effect of entrepreneurial growth drivers on entrepreneurial growth. The drivers considered include raw materials accessibility, government support policies and regulations, network opportunity and education & training. The results of B=2.108 with p-value=0.018 and B=1.98 with p-value=0.031 for raw materials accessibility and Network

opportunity respectively show that raw materials accessibility and network opportunity have positive significant effect on entrepreneurial growth at 5% level of significance. The result of $B=2.108$ with $p\text{-value}=0.018$ for education and training shows that education and training has significant positive effect on entrepreneurial growth at 10% level of significance. However, the result of $B=2.108$ with $p\text{-value}=0.018$ for government support policies and regulations indicated lack of significant impact on entrepreneurial growth.

Table 9: Goodness of Fit for Regression Model on Entrepreneurial growth Drivers

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.718 ^a	.515	.528		.62657

a Predictors: (Constant), Education and Training, Raw materials accessibility, Government support policies and regulations, Network opportunity

Table 9 shows the result of the goodness of fit of regression model on entrepreneurial growth drivers of entrepreneurial growth. The result revealed correlation coefficient $r=0.718$ (71.8%) and coefficient of determination $r^2=0.515$ indicating the regression model obtained is good and robust for the prediction of economic growth using the predictors education and training, raw materials accessibility, government support policies and regulations, network opportunity. This means the independent variables well explained the variation in the dependent variable.

Table 10: Multiple Linear Regression Analysis of Entrepreneurial growth inhibitors

Predictors	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	2.757	2.709	3.889	.678
Banditry threats	-1.255	.136	-9.228	.000
Economic recession	-1.127	.126	-8.288	.000
Financial constraint	-2.094	.930	-2.252	.01
Cultural Social Norms	-.191	.196	-0.974	.228

* $DV=$ entrepreneurial growth

Table 10 presents the results of regression analysis of effect of entrepreneurial growth inhibitors on entrepreneurial growth. The inhibitors considered include Banditry threats, Economic recession, financial constraint and Cultural Social Norms. The results of $B = -1.255$ with $p\text{-value} = 0.000 < 0.05$, $B = -1.127$ with $p\text{-value} = 0.000 < 0.05$ and $B = -2.094$ with $p\text{-value} = 0.011 < 0.05$ for Banditry threats, economic recession, financial constraint respectively show that Banditry threats, economic recession, financial constraint have negative significant effect on entrepreneurial growth at 5% level of significance. The result of $B = 2.108$ with $p\text{-value} = 0.018$ for education and training shows that education and training positively and significantly affect entrepreneurial growth at 10% level of significance. However, the result of $B = -0.191$ with $p\text{-value} = 0.228 > 0.05$ for cultural social Norms indicated negative but insignificant impact on entrepreneurial growth.

Table 11: Goodness of Fit for Regression Model on Entrepreneurial growth Drivers

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.709 ^a	.503	.552		.61880

a. Predictors: (Constant), Cultural Social Norms, Banditry threats, Economic recession, Financial constraint

Table 11 shows the result of the goodness of fit of regression model on entrepreneurial growth inhibitors. The result revealed correlation coefficient of $r = 0.709$ (70.9%) and coefficient of determination $r^2 = 0.503$ indicating the regression model obtained is good and robust for the prediction of economic growth using the predictors Cultural Social Norms, Banditry threats, Economic recession, Financial constraint. This indicates that the independent variables well explain the variation in the dependent variable.

4.3 Discussion of Findings

The study found that raw material accessibility and networking opportunity positively and significantly affect entrepreneurial growth at 5% level of significance. The result is in consonance with the work of Mateus vicent Justino (2015) who found that lack of economic assistance and availability of business resources which are raw material, skilled people and availability of capital, timid policy-making regulations, as well as high level of corruption and theft in the

country, have negative impact in the success of business. Also Tayachi (2021) established that education, training, venture capitalist and family and as well as culture as drivers of entrepreneurial growth in Saudi Arabia.

Education and training also has a significant and positive effect on entrepreneurial growth, the finding agreed with that of Mahamid (2012) who found insufficient understanding of a business system and lack of management experience as factors that contributed to business failure. While, government support policies and regulations indicated lack of significant impact on entrepreneurial growth which is in agreement with that of Oshi and Nkuda (2021), which highlights the variables that drives and inhibits the phase of entrepreneurship in Nigeria as raw material accessibility, government support policies and regulations, entrepreneurship education and training and networking. The study further found that banditry threats, economic recession and financial constraints all have negative effects on entrepreneurial growth at 5% level of significance. This finding supports that of Baktash (2020) who concluded that for entrepreneurs to perform there must be a good entrepreneurial ecosystem which include access to finance, good market and business environmental factor, better infrastructure, transportation system, skills acquisition, access to innovative assets, and a good institutional and regulatory framework. However, the result of $B=0.191$ with $P\text{-value} = 0.228 > 0.05$ for social cultural norms indicated negative but insignificant impact on entrepreneurial growth. This means that social cultural norms do not have impact on entrepreneurial growth. This result is in consonance with the findings of Farayibi (2015) who concluded that the major hindrance to entrepreneurship as a growth in Nigeria include; poor infrastructural facilities, inadequate start-up process, financial management problems, lack of strategic planning and other socio-cultural problems.

5.0 Conclusion and Recommendations

The inhibitors of entrepreneurial growth in Northwestern Nigeria, Zamfara metropolis are largely that of banditry, economic recession, financial constraints and social cultural norms. There are also drivers especially in the form of raw materials, networking opportunities, education and training as well as government policy regulation. The study therefore recommends that the government of Zamfara state should establish small scale financial organization at the local level to make it simpler for entrepreneurs to obtain capital. In addition, the state government should also enact a policy that offers grants and incentives to entrepreneurs, in order to stimulate entrepreneurial growth within the state.

Further researches by scholars should also as a matter of necessity delve deeper into the exploration of how other variables that may impact on the dependent variables but not considered in the current study.

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