UTILIZATION OF BUSINESS INFORMATION FOR RURAL ENTREPRENEURIAL DEVELOPMENT IN KADUNA STATE

BY

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A THESIS SUBMITTED TO THE DEPARTMENT OF LIBRARY AND INFORMATION SCIENCE, AHMADU BELLO UNIVERSITY, ZARIA. IN PARTIAL FULFILMENT FOR THE AWARD OF MASTER OF LIBRARY AND INFORMATION SCIENCE

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DECLARATION

I declare that this thesis entitled "Utilisation of Business Information for Rural Entrepreneurial Development in Kaduna State" has been written by me under the supervision of Professor Tijjani Abubakar and Dr (Mrs) H.M. Daudu. The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this thesis was previously presented for the award of any degree at any University.

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CERTIFICATION

This is to certify that this thesis entitled "Utilisation of Business Information for Rural Entrepreneurial Development in Kaduna State" by Ishaya Ruth Asabe has met the requirements governing the award of the degree of Masters of Library and Information Science of Ahmadu Bello University, Zaria and is hereby approved for its contributions to knowledge and literary presentation.

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DEDICATION

I dedicate this work to Almighty God – My Father and Lord, and my children Jacob John and Zugwai Ishaya my beloved daughter.

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ABSTRACT

The study was conducted to find out about the utilization of Business information for rural entrepreneurial development in Kaduna State. The objectives were to identify the sources of business information, the extent of use of business information, the reasons for using business information, the extent of satisfaction with business information and the extent to which business information has promoted rural entrepreneurial development. The research instruments used were questionnaire and interview. Purposive and Kregcie and Morgan table technique were used to obtain the sample for the study. Three hundred and eighty four (384) subjects were used for the study. Data collected were presented in frequency tables and percentages. Analysis and discussions were made to each table and figure. Findings of this study revealed that most rural entrepreneurs in Kaduna State rely on the customers and mobile telephone as their sources of information. Rural entrepreneurs use business information to improve their business decision making while others indicated that they utilise business information to achieve business operation excellence. Respondents revealed that they are very satisfied with business information because it has helped them in decision making, positively promoted their businesses and have enhanced their profit making. The study concluded that the rural entrepreneurs in Kaduna State require different types of business information to carry out their business activities. This was specifically observed in the areas of trading, marketing survey, price survey, investment opportunities, farming, livestock rearing etc which are their main entrepreneurship. Based on these findings several recommendations were made which include utilisation of local languages by media houses to air business information, use of multi-media approaches like film shows, photographs, pictures, craft displays, audio-visual materials using local dialects, Local Government Authorities in Kaduna State should establish community tele-centres in strategic places especially in rural public libraries and all government economic empowerment programmes such as micro-finance schemes, poverty reduction programmes, small and medium-scale enterprises, loan facilities grant schemes etc should be repackaged and disseminated in local dialects to achieve maximum satisfaction by the users.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Entrepreneurial is practical creativeness which combines resources and opportunities in new ways. It turns invention into profit and can be found in all sphere of human endeavours contributing both to individual and society's well being. The subcommittee of National Advisory Committee on Industries Development in Nigeria (1980) conceptualized rural entrepreneurship as doing new things or doing things that are already being done in a new way. Nigeria is a country endowed with enormous human and natural resources that should stimulate the highest level of entrepreneurial activities. Rural entrepreneurial development plays a significant role in the economic development of the state and provides superstructure of business take-off and self-reliance in rural areas.

According to Tate and Megginson (2012) rural entrepreneurship is a self directing activity which yields direct and obvious benefits to the entrepreneur. It covers different forms of non-governmental personal and decentralized economic operations that individuals largely participate. Entrepreneurial personality tend to rebel against authority, always want to be boss, they usually worked or served an apprenticeship until they are confident they know the business and tend to come from lower to middle classes where a strong sense of the values of materialism, hard work, and achievement have been inculcated in them.

The overall goal of every entrepreneur be it small, medium or large and either in rural or urban is profit maximization. Therefore, providing current and potential business information to business owners in selected rural and impoverished communities open opportunities to gain entrepreneurial, business management and information technology skills that will enable them to

start, own and operate a profitable business successfully. In today's hyper competitive business landscape, entrepreneurs and business owners are increasingly under pressure to get more productive-create more value in less time, not only for themselves but also for their businesses. Only by being more productive than the person next door can your business generate superior returns to your critical stakeholders-customers, employees and investors. One great resource that is available to the entrepreneur to provide greater productivity but which is often sub-optimized by the entrepreneur and business owner is time and she does this by focusing on the 'wrong' end of the entrepreneurial process with resulting sub-optimization of value creation –lower turnover and profits relative to business potential (Ononaeke, 2010).

Most entrepreneurs and business owners act like technicians: that is working in their businesses rather than on their businesses. They keep doing the business over and over to the neglect of working on the business or running the business that is, visioning, implementing the vision, seeking and aligning with others to ensure the actualization of the vision. So, the Medical Doctor turned 'entrepreneur' spends most of his time attending to the sick, the Lawyer attending to cases in the chamber, the accountant balancing the books of her clients, the caterer baking more cakes and so on and so forth. In such 'entrepreneurial 'cases the time left for the 'right' end of the entrepreneurial process that is working on the business is so little thus, hurting the future of the business (Bailey, 2013).

Furthermore, Barauah and Achintya (2012) defined rural entrepreneurship as business organization that produces or sells goods or services to gain profit. Business produces most goods and services consumed by people and employ few people. The prospect makes a profit: the difference between income and business expenses that encourages people to open and expand

businesses earnings repay owner to take risks that are covered in investing their money and time. The economic activity with a profit motive can only be generated by promoting an attitude towards entrepreneurship. The renewed interest in the development of entrepreneurship to take up new venture should emphasize on the integrated approach. The developments of entrepreneurship will optimize the use of the unexploited resources; generate self-employment and a self sufficient economy.

Entrepreneurship plays an important role in the economic growth and development of a nation. The purpose of the activities include: initiation, promotion and distribution of wealth and service. An entrepreneur is a critical factor in economic development and an integral part of the socio-economic transformation. It is a risk taking activity and challenging tasks which needs utmost devotion, total commitment and greater sincerity with fullest involvement for his personal growth and personality. The entrepreneurial career is neither a day job nor a bed of roses. Prosperity and success never come easily. It takes time and needs hard work, systematic planning and business acumen to be a successful entrepreneur.

Before choosing a trade one should be very careful in knowing about business information. Business information helps entrepreneurs in knowing about himself and his business. Business information empowers every person to understand his own business potentiality and resource. If the person can understand or identify business traits, then it helps him choose the right path for which he should look into his beliefs, and values. For an entrepreneur it is of great importance to know about business information on the basis of above mentioned individual consideration. These considerations provide ample scope to face his own trade.

On the whole, Lewis and Churchill (2011) stressed that business information helps in making the right decision in choosing the right path for getting involved for deciding the future course of action. This is nothing but a self-identification process. After having properly identified his strength, weakness and ability, he can make a decision of his choice, whether he will take up entrepreneurship as a career or not. If yes, then in which entrepreneurial area. Choosing entrepreneurial career is like choosing a life partner. The person has to be there in the job forever and may have to continue in that chosen line from generation to generation and grows in this process if it is matching; if it mismatches, it goes the other way round. Considering this aspect, he should always be governed by four basic qualitative instincts to serve in the world of uncertainty. These are will, zeal, skill and qualitative business information.

The Concept of Information

Information according to Rouse (2010) "is data that has been verified to be accurate, timely, and specific and organized for a purpose." He further stated that information when presented within a context that gives it meaning and relevance, can lead to an increase in understanding and decrease in uncertainty. The value of information lies solely in its ability to affect a behavior, decision, or outcome. A piece of information is considered valueless if, after receiving it, things remain unchanged. After processing (such as formatting and printing), output data can again be perceived as information. When information is packaged or used for understanding or doing something, it is known as knowledge.

Mohammed (2011) defined information as anything that adds to our existing knowledge, ideas, skills and experiences positively or negatively. It enables us to take decisions or react to situations immediately or later at an appropriate time. Information can be recorded as signs, or

transmitted as signals. Information is any kind of event that affects the state of a dynamic system. Conceptually, information is the message (utterance or expression) being conveyed. This concept has numerous other meanings in different contexts. Moreover, the concept of information is closely related to notions of constraint, communication, control, data, form, instruction, knowledge, meaning, mental stimulus, pattern, perception, representation, and especially entropy.

The Concept of Business Information

Business information is used heavily for sales and marketing, competitive intelligence, strategic planning, human resources and many other strategic business functions. Business information is one of the major factors where much of the business industries revenues are advertising-driven, the business information segment remains largely driven by paid content either via subscription or transaction (pay-per-view). The primary sources of business information include: News, Market research, Credit and financial information, Company and executive profiles, Industry, country and economic analysis.

According to Ononaeke (2010) business information traditionally drove the business entrepreneurial development worldwide today. In addition to the financial markets, the primary business information formats can be divided into the following categories: Basic reference sources such as guides, bibliographies, dictionaries, almanacs, encyclopedias, handbooks, yearbooks and internet resources, Directories, Periodicals and newspapers, Loose-leaf services, Government information and services, Statistics, Electronic, business information etc. Entrepreneur, whether he is building new business or reinventing the existing ones, requires the application of business information to capture new ideas and services locally to reap the

economic benefits of innovation. This is so because entrepreneurs carefully meditate and search the environment to identify opportunities and taking bold step towards actualizing it. A good use of business information is indeed a key success factor for any business enterprise.

Churchill (2012) remarked that in contemplating your business, you must start with a great idea. Business information exposes untapped market and good product which are indeed essential ingredients in any recipe for success. Developing a business idea through viable business information is a matter of creating a vision, leveraging your strengths and determining what the market needs. Churchill (2012) enumerates some ways entrepreneurs use business information to achieve marketing objectives as follows:

i. To achieve operational excellence
ii. To obtain new products, services and business models
iii. Acquire customer/supplier intimacy
iv. Improve decision making
v. Learn competitive advantage
vi. For day to day survival of the business

Appropriate use of business information is responsible for the proper and efficient management of business enterprise. Rural entrepreneurs hardly hand and make decisions with little or no information as invoices, purchase orders and other documents. These are other sources of business information that are needed to be organized and controlled but are really difficult to maintain because of their educational background, nature of the customers and business environment. In the case of their counterparts in the urban areas, such records are adequately organized and controlled in order to prevent theft, loss of information at the point of sale and within business premises. Generating business ideas begins with the creative process of

creating plan from information gathered to set goals and visualizes how o achieve them. These are the foundation for successful entrepreneurship development.

The Concepts of Rural Entrepreneurship

Rural entrepreneurship means different thing to many people. For instance Iwhiwhu (2011) opines that rural entrepreneurship entails small scale or micro business created and managed by local entrepreneur aimed at improving the living standard of the rural populace. It is a process whereby concerted efforts are made in enterprise by individual with the sole objectives of increasing income, creating employment opportunities and upgrading the condition of living in rural communities. Entrepreneurship in rural areas is always on decline due to defects from information which reduces entrepreneurship from acquiring new ideas, new skills, creativities, ability to save for more investment and expansion.

Rural entrepreneurship is a well-developed ability to recognize unexploited market opportunities. Jones and Sakong, (2013) defined rural entrepreneurship as "a force that mobilizes other resources to meet unmet market demand", the ability to create and build something from practically nothing", the process of creating value by pulling together a unique package of resources to exploit an opportunity". Timmons, (2009) Stevenson, et al., (2011) defined rural entrepreneurship as any new organization of productive factors and not exclusively to innovations that are on the technological or organizational cutting edge, it pertains to entrepreneurial activities both within and outside the organization. Entrepreneurship need not involve anything new from a global or even national perspective, but rather the adoption of new forms of business organizations, new technologies and new enterprises producing goods not previously available at a location.

Rural entrepreneurial is therefore considered to be a prime mover in development and why nations, regions and communities that actively promote entrepreneurship development, demonstrate much higher growth rates and consequently higher levels of development than nations, regions and communities whose institutions, politics and culture hinder entrepreneurship. An entrepreneurial economy, whether on the national, regional or community level, differs significantly from a non-entrepreneurial economy in many respects, not only by its economic structure and its economic vigorousness, but also by the social vitality and quality of life which it offers with a consequent attractiveness to people (Petirin, 2010).

An entrepreneur is someone who undertakes an enterprise; one who owns and manages a business; one who puts together resources to start a new business venture. In particular, an entrepreneur identifies an opportunity and takes a calculated risk to develop his/her innovative and creative ideas into a business reality with a view to realizing profits. Entrepreneurship is interlinked with the knowledge, skills, qualities and attitudes necessary to function as a successful entrepreneur. It can be described as the creative and innovative response to the any field of business/ enterprise development. For promoting entrepreneurship development, it is essential for an entrepreneur to develop behavioral and managerial qualities that would provide the enterprise with necessary support for engaging in successful business activities for the development of the society.

The Concept of Development

The term "development" according to Cherry (2012) is often used in the following combinations: economic development, socio-economic development, and economic development in USA (or elsewhere), and the development of the region of the city. In each case, development

generally refers to any progressive change primarily in the economic sphere. If the change is quantitative, they talk about economic growth.

In the same vein Cherry (2012) typifies that in qualitative change, one can talk about the structural changes or changes in content development, or the acquisition of the economic system of the new features. Development always has a direction determined by the purpose or purposes of the system. If this direction is positive, then we speak of progress, if negative, of regression, or degradation. In other words, the nature of regional development always involves a certain goal or several goals.

Basically, economic development is usually considered in conjunction with the development of social sciences which is usually referred to as a socio-economic development in most social science literature. This includes aspects such as: increased production and income changes in the institutional, social and administrative structures of the society. Myrdal 2004) asserts that currently, the main purpose of economic development in most countries and their regions is to improve the quality of life. Therefore, the process of socio-economic development includes three major components: increase revenues, improve health and increase level of education. Other associated processes of economic development involves the creation of conditions conducive to growth of self-esteem of people as a result of the formation of social, political, economic and institutional systems and respect for human dignity; increase the degree of freedom of people, including their economic freedom. The last two components of the quality of life is not always taken into account when assessing the degree of socio-economic development of countries and regions, but in recent years in economic science and political practice, it is given greater importance(Myrdal,1974).

Furthermore; development of any region is multi-purpose and multi-criteria process. The contents of the regions can vary greatly. Indeed, the development of Brazil and Russia, France, Great Britain and its content are very different, and this difference is due not only to the initial level of development, but also the characteristics of each region, its industrial structure, geographical location, production specialization, etc.

1.2 Statement of the Problem

One great resource that is available to the rural entrepreneur and that can deliver greater productivity but which is often sub-optimized by the rural entrepreneurs and rural business owners is information on the existing customers, potential customers, products brand and rebranding, financial and credit facilities and time.

In the light of this, Ajibero (2009) remarked that Nigerian government launched at the three tiers of government economic and financial policies as well as programmes targeted at recognizing reengineering and mobilizing the rural populace in order to enhance their economic and financial base to enable them cope and compete effectively at best with the hardship of their daily lives and consequences upon it. Such programme include: Operation Feed the Nation (1976), Directorate for Food Roads and Rural Infrastructure (1987), National Orientation Agency (2007), National Directorate of Employment (1985), National Economic Empowerment and Development Strategy (2004), Banking reform programmes (2007), Poverty Alleviation Programme (2002), Small Scale Medium Enterprises (2007), Micro Finance Programmes (2007) all focused towards rural economic empowerment.

Despite the establishment of all these programmes, data from federal government of Nigeria (2011) revealed that poor use of business information in the rural areas have contributed

to the high level of poverty, collapse of small scale business enterprises and lack of initiative to expand business enterprises in most Nigeria rural areas. As a result over 70% of rural Nigerians live below 1 dollar per day. The poverty level of most areas in Nigeria Kaduna State inclusive as indicated by New Nigerian (2011) is 75 – 80%. It is in the light of the above that the researcher wishes to find out whether small scale business information for rural entrepreneurial development is available and utilized by the rural people or not.

1.3 Research Questions

This research seeks to answer the following research questions.

1. What are the sources of business information being used for rural business entrepreneurial development in Kaduna State?
2. What is the extent of use of business information for rural entrepreneurial development in Kaduna State?
3. What are the reasons for using business information for rural entrepreneurial development in Kaduna State?
4. What is the extent of satisfaction with business information by rural entrepreneurs in Kaduna State?
5. To what extent does business information promote rural business entrepreneurial development in Kaduna State?

1.4 Objectives of the Study

The study tends to achieve the following objectives:

1. To identify the sources of business information to rural entrepreneurial development in Kaduna State.
2. To determine the extent of use of business information for entrepreneurial development in Kaduna State.
3. To ascertain the reasons for using business information for rural entrepreneurial development in Kaduna State.
4. To determine the extent of satisfaction with business information by rural entrepreneurs in Kaduna State.
5. To ascertain how business information promotes rural entrepreneurial development in Kaduna State.

1.5 Significance of the Study

The importance of this research can be understood from many perspectives. Firstly, huge part of it will be beneficial to Nigerians which will remain pioneering document for researchers to be specific the rural populace in Kaduna state. It would help to enhance and broaden the scope of entrepreneurs in the rural areas use of information to start and develop their entrepreneurship and business particularly in Kaduna state. The outcome of this study will help Kaduna state government attach value and importance perhaps to make business information available for use to promote entrepreneurship and business development of its citizens in all strata.

There is no doubt that the study is expected to increase the awareness on the importance of business information for entrepreneurial development. It will also, reveal the available sources of business information to rural entrepreneurs for sourcing and utilization. The findings and recommendation of this study will be useful to all rural and urban entrepreneurs as well as government and non-governmental organizations in promoting the economic empowerment, growth and development of the people.

1.6 Scope of the Study

This study covered the rural areas of Kaduna state. To be specific the nine (9) local government areas which are more rural in the state which include: Makarfi, Kudan, Kubau, Kajuru, Igabi, Kauru, Sanga and Kaura.

Therefore, the study is limited to 9 local government areas that are more rural in Kaduna State as a result of the size of the population and the scattered settlements of the people in some villages in these Local Government Areas.

1.7 Operational Definition of Terms

For an understanding of the context of terms used in this study, the following are defined:

Information: Any fact or idea to increase or broaden the state of knowledge.

Rural Areas: Village settlement by which chunks of the population are peasant or petty business men and women.

Rural Populace: Settlement of bulk of population or people in villages whose condition are poor due to lack of economic development.

Entrepreneur: An individual that takes risk of establishing a business.

Business Information: Information acquired and use by an entrepreneur for the purpose of excelling in the fields of sales and marketing.

Development: A process of increase in economic and financial size due to entrepreneurship or business style.

Rural Development: Improvement in life style of rural majority by means of provision of economic and financial services which will benefit entrepreneurship and businessmen and women.

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CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter reviews the existing literature and other related studies under the following headings:

2.2 Sources of business information used for rural entrepreneurial development

2.3 Extent of use of business information for entrepreneurial development

2.4 Extent of satisfaction with business information by rural entrepreneurs

2.5 Impact of business information on entrepreneurial development

2.6 Summary of the review

2.2 Sources of Business Information for Rural Entrepreneurial Development

An entrepreneur commences the development of his business by first and foremost identifying what the need of potential customers are through a market research or environmental scanning. The aim of the entrepreneur is to satisfy the customers therefore he is desirous to change his product and services to the needs of the customers. He develops new products, modify existing ones where necessary, and eliminate others that can no longer satisfy the needs and wants of the customers. This analysis is done using available business information which provide to the entrepreneur high chances of success in his business. Various information sources are required to be able to carry out satisfactory socio-economic activities in the rural area (Daudu, 2010).

Sterenson (2011) opines that the specific instrument of entrepreneurship development is innovation. It is the act that endows resources with value and with a new capacity to create wealth. Innovation indeed creates a resource which he finds a use for it. Therefore available sources of business information must be identified, organized and efficiently utilized to achieve a desirable satisfaction for human needs. In every rural community there are many businesses which have been started and run by people with or without formal education. These individuals have survived and prospered by adequately and appropriately using any available of sources of business information which is almost certainly a necessary condition for business success. Oki (2008) identify some of the available sources of business information to rural entrepreneurs to include:

I. The customer
II. Radio
III. Television
IV. Telephone
V. Posters
VI. Worship Centres
VII. Community meeting Centres
VIII. Newspaper/Periodicals
IX. Public Library services

He further observed that Nigerian rural population is predominantly peasant farmers and fishermen. Libraries in these areas can plan current awareness programmes based on farming seasons, pond management, agricultural marketing authorities, market prices, etc., as well as general information on health and nutrition, infant care, loans and financial aid. Current

awareness services keep the users up-to-date, save time, helps create new ideas, saves time and money spent on journals, and reduces paperwork. The major obstacles inhibiting efficient information services in rural areas are poor communication infrastructure and widely-dispersed rural population.

Barauah and Achintya (2012) argues that large percentage of rural entrepreneurs always face the challenge of failing to access information and business support services from facilitating institutions like the government, libraries, banks and NGOs. They also noted that this is a problem that frequently occurs to them. The organizations that are involved in rural entrepreneurship development are mainly based in urban areas and only travel to the rural areas only when they are running a specific programme. Rural entrepreneurs therefore have limited access to up-to-date market information and business services from these organizations. Business support by these organizations traditionally focused on providing a business-friendly environment, mainly through decreasing bureaucracy and/or through setting up small scale business centres. In order to improve the rural business environment, the local approach to be observed in all case studies is one of trying to integrate services and to facilitate business entry. This is done by setting up "virtual" or "real"` one-stop agencies where potential and new entrepreneurs can obtain general information and are redirected to more specific organizations.

A variety of approaches have been used by rural entrepreneurs to study the benefits that public libraries bring to those who patronize them. Daudu (2010) reported that library is one of the sources that should provide balanced information, especially to the rural populace who form bulk of the population in most developing countries. These efforts also have a variety of names: economic impacts, economic benefits, return on investment (ROI), taxpayer benefit, and so forth. The study techniques have generally involved analysis of surveys of users/non-users of public libraries.

Iwhiwhu (2011) pointed out that there are indications that the public library benefits that would be derived by the entrepreneurs include:

- Improves overall quality of entrepreneurship development
- Increases local property values
- Attracts new businesses to the community
- Attracts patronage to local businesses
- Enhanced goal fulfillment
- Nurtures a love of reading
- Is a source of enhancing product and services awareness
- Helps in educating entrepreneurs how to manage personal finances or saved money
- Helped to obtain a new business technique
- Helped improved or start business
- Helped with a business opportunity through current awareness services
- Assisted entrepreneurs to be more productive and innovative in their job
- Introduced users to new business concepts.

The review above strongly indicates the importance of public libraries and other agencies that provide sources of business information to the rural entrepreneurs. It is also obvious from the foregoing review that there is a remarkable development on the businesses of those entrepreneurs who regularly patronize these sources. The entrepreneur must decide clearly what he/she wants to achieve to enable him know the areas of his need for information before engaging the information provider in a transaction. As a result of this entrepreneurs receive prudent information that will help him deal with risky ideas and opportunities to harness all the profits of risk-taking.

2.3 Extent of Use of Business Information for Entrepreneurial Development

The rural business environment is very different from urban business environment. Therefore, there is need for strategies to be employed that will change the business condition very quickly, many rural entrepreneurs set up their businesses relying on just customers turn out and hope that the lower price will yield more sales without promotion and advertisement. Nowadays in a very dynamic and competitive business environment business information is rather important to turn non-customer to a customer.

It is based upon this that Williams (2003) identified various business information needs of the rural entrepreneurs which include the following:

- Information about different field about the particular trade
- Purpose of being the business
- Responsibilities towards customers and the society
- Marketing of the product (strength and weakness of the product)
- Factors affecting market demand
- Cost and model of distribution
- Manufacturing process
- Plant and machinery
- Availability of new materials
- Production costs
- Manpower
- Fund requirement of working capital
- Assessment of profitability and repayment of term loan

Ajibero (2009) supported that it is one thing to monitor the environment with a view to identify needs to be satisfied with a product or service; it is another thing to have the business idea to do it. He observed that feasibility studies for choosing a business location is one important aspect of business information required by the rural entrepreneurs. This is because it entails gathering facts and figure about a particular business idea aimed at determining the business profit potentials and the return on investment. This is necessary depending on the nature and size of the business before committing any money. Alain and Sadoulet (2007) further explain that a rural entrepreneur must possess the ability to see and evaluate business opportunities through feasibility studies, to gather the necessary resources to take advantages of them and initiates appropriate action to ensure success.

From the review, it is observed that for rural entrepreneurial development there must be willingness to learn from experience and change with the times. An entrepreneur has to be constantly aware of new ways to increase productivity. One of the main keys to business success is continuous involvement in product promotion and service growth. Customer psychological traits have to be studied in order to understand their needs and wants and as such product and services is to be tilted towards their satisfaction. This is to say that a rural keeps track record of what goods or services are most patronized by the customers and such is improved upon to win customer loyalty and satisfaction.

Haggablade, Hazell and Reardon (2007) assert that nowadays some customers do not play fair, if they like you, they will share information with you. Information that is vital for concluding a deal and the very most important one is usually the price and comes next the quantity. This situation requires long term relationship with customers. This shows that business owner must maintain good relationship with customers so as to obtain from them information

from his competitors. Businesses grow bigger as entrepreneurs go more and more direct with customers. The only way to survive would be to come up with something innovative, provide more value added services or provide more risky services. Entrepreneurs improve the efficiency of their business operation using pioneer and informative advertisement as a source of information to woo the customers. Advertisement is a tool to create new customers and promote goods and services to the potential customers.

Jones and Sakong (2013) described advertisement as a business information that described new products and services as well as entire business model. When business serves its customers well, the customers generally respond by returning and purchasing more which consequently raises profits. Many rural entrepreneurs are either uneducated or semi-educated and therefore never have the right information at the right time to make an informed decision. These poor outcomes raised costs and loss of customers. Adequate information about customer needs made it possible for entrepreneurs to use real time data obtained from the customers to immediately allocate, repair resources to affected areas and inform customers of repair efforts in order to restore service fast. When entrepreneurs achieve one or more of this business information will lead to operational excellence, customer satisfaction, customer/entrepreneur intimacy and improved decision making. There are also chances of achieving a competitive advantage to do things better than your competitors with the right information at hand.

This implies that responding to customers in real time all add up to higher sales and higher profits. Entrepreneurs should focus on ways to obtain business information because they are necessities of doing business. These necessities are driven by initiatives that would create changes to attract customers through higher service levels. Business information is the foundation for conducting business today. Survival and even existence without extensive use of

business information is inconceivable and plays a critical role in increasing profit. Although, needs for business information has become more of a commodity when coupled with complimentary changes in enterprise and management. It can provide the foundation for new products, services and ways of conducting business that provide the enterprise with a strategic advantage.

Rouse, (2010) opines that for rural entrepreneurs to develop, they need information on customers purchasing habits by way of negotiation, booking appointments and clinching a deal face to face and buying advertisement space in the range of local authority publication to gain potential customers. Telephones can be used to sell the appointments by picking out few good customers within the community as your prospective potential customers, give a call, this boost your selling confidence. For a good sales never fail to turn up for an appointment, don't mention the competition, let the prospect do that, never argue with a customer or else you would lose out if you do, never leave a lost sale, always revisit some other time, never take rejection to heart, loosing make you appreciate your gains and always keep sales record up to date, it helps in planning.

Another aspect of rural information needs as postulated by Rouse is the strategies for winning the support of the public through human manipulation. Design a business policy that will shape the business to be kinder, supporting, promoting community trade and customer esteem. Entrepreneur must create a business ethics that is ethical, purposeful, protecting the environment and making donation to the society in whatever form. This gives business concise and a win for more customers.

It is observed from the reviews that acquiring the right business information expose the small businesses to experience growth and face similar challenges experienced by large businesses. Expanded sales trigger growth in sales support activities, material purchasing, inventory management, logistics, transaction accounting and after sales service. Growing sales compel the entrepreneurs to study new channels of distribution, feasibility of extending product lines and possible entry into new markets.

2.4 Extent of Satisfaction with Business Information by Rural Entrepreneurs

Observers of the economy often refer to the highly entrepreneurial nature of rural populace that seems to allow almost anyone to start a business and build it into a success. An entrepreneur is that individual who is playing in the business field of uncertainty (Alain, 2007). The early history of entrepreneurship in rural areas reflect from the culture, customs and tradition of the people. The process of entrepreneurship development in rural areas therefore passed through the potential roots of the society and all those who accepted entrepreneurial role had the cultural heritage of trade and business. Entrepreneurship involves all the processes of creating and managing a business to achieve desired benefits.

Lukpe (2004) revealed that a rural entrepreneur is a pillar of economic development, job creation and social inclusion that serves as a catalyst for rural regeneration in deprived areas. This pointed out that yet entrepreneurship strategies in rural areas need to be strengthened. The obstacles that rural entrepreneurs face when they plan to start or run a business virtually borders on lack of take off capital, illiteracy, poor access to business information etc. To be effective, approaches to support rural entrepreneurs have to be designed with reference to the special situation of the areas in which business are to be set up. The strategies have take into account a

number of factors that are typical of these areas pertaining to their particular structural, cultural, human, economic and social situations.

Achintya and Com (2006) postulated that many rural areas display several competitive disadvantages: poor infrastructure, limited access to capital, greater cost of commodities, transportation difficulties and many more. But businesses based in rural areas in other words have some advantages: untapped local markets with substantial buying power, growth opportunities and a large, diverse and available pool of human capital. Addressing these challenges is vital in order to create an appropriate business climate in rural areas. By examining these factors highlighted one will conclude that adequate financing of rural entrepreneurs is very important for rural entrepreneurship development. The barriers pointed out especially lack of verifiable business or market information; limited access to capital, poor infrastructure has to a great extent degenerate rural entrepreneurship.

In agreement with Achintya and Com (2006), Ajibero (2009) stated that these observations are true because rural entrepreneurship development is tie down to the availability of basic infrastructure, education and access to capital. Tradition governs almost all aspect of living in rural areas, from the use of economic opportunities and pursuit of occupations, to socialization and the organization of business. Therefore, community development policies should be initiated by the local governments to attract rural populace to engage into full investment in rural areas.

Dabson (2004) asserted that Occupational pursuits opted by the rural dwellers received different meaning of value attached to entrepreneurship. Rural entrepreneurs are considered to venture in to business pursuits as society grew and the opportunities for business occupation opened up as well the value of work tended towards change into the various occupational roles.

The emergence of entrepreneurship in this part of the country took effect at the period government launches rural economic empowerment such as small and medium scale enterprises through various agencies like National Directorate of Employment (NDE), Bank of Industries and Poverty Alleviation Programs. The concept of growth seems to be closely related in explaining the trends in entrepreneurship development in rural areas. Entrepreneurship and small business are widely accepted for rural economic development, but well-resourced components of strategies to expand and revitalize local enterprises are required. A central element of these strategies is a wide range of services which include provision of adequate and appropriate business information, marketing advice and training of entrepreneurs and business owners.

The rationale for the training according to Lundstrom and Stevenson (2011) is usually one of four imperatives: to make the rural entrepreneurs aware of the wide range of financing and support services that are available to them; to increase the rate of new opportunities, to reduce the failure rate of small businesses and to mitigate risks associated with providing debt capital to start-up businesses. There is a prevailing comment in many circles that rural entrepreneurs and small business require greater incentives, support and encouragement to operate than their counterparts in other locations. However, there has been a widespread shift in perspective that suggests that rural entrepreneurs benefit from significant advantages.

From the foregoing review, it is discovered that the future of any nation would be gloomier when human capital in the rural areas is adequately empowered through entrepreneurship skill development. Entrepreneurship skill development should be a priority need of the nation. This is so because capital investment format of Nigeria as a nation remains faulty format without adequate economic empowerment of rural citizenry.

Ashley and Maxwell (2001) pointed out that there is a growing recognition that government and the private sector in Nigeria are playing a greater role in rural economic development. The role of indigenous entrepreneurship is likely to be much more important in small businesses than in the large scale enterprises in the past. The shift is because many large businesses have not been profitable or economically efficient because of poor state of infrastructures necessary for their running. Consequently, a change of policy that provide greater opportunities for small business run in rural areas is more likely to increase than to reduce the rate of urban influx and growth of crime. They contended that rural entrepreneurship development is action oriented and highly motivated opportunities to gather the necessary resources, to initiate appropriate action that will ensure business success. The entrepreneur on the other hand is empowered to deal with the risk to achieve the goals. It is in support of this that Ayodele and Oyeude (2005) recognizes that rural business owners should be aware of the barriers associated with their business prospects. They identified that such barriers could be the reason why rural entrepreneurs fail. Some of the barriers identified by Ayodele and Oyeude include:

- Lack of proper planning
- Lack of viable business concept
- Lack of market familiarity
- Inadequate start-up or seed capital
- Lack of business know-how and sources of business information
- Time pressures and distractions
- Technological infrastructure problems

In addition to the above factors Ronstadt (2013) cited in Ayodele and Oyeude stated that entrepreneurship development in rural areas has to do with agreement that involve a kind of behavior that includes:

a. Initiative taking
b. Organizing or reorganizing of social economic mechanisms to turn resources and situations to practical account
c. The acceptance of risk of failure

This signifies that rural entrepreneurship development is a dynamic process of creating incremental wealth by individuals who assume the major risk in terms of equity, time and career commitment of providing value for some product or service. The product or service itself may or may not be new or unique but value must somehow be infused by the entrepreneur by securing and allocating the necessary skills and resources. This is obvious in the rural areas of Kaduna state where many employees are not satisfied with their jobs either due to poor remuneration packages or job conditions. Due to these situations, an employee that is entrepreneurially inclined and who has the necessary resources ventured into small scale businesses in order to improve his/her own standard of living.

2.5 Impact of Business Information on Rural Entrepreneurial Development

From time immemorial, society have brought men to live and work together to achieve common goals. This is done through communicating information from one person to another. Vaughan (2006) stated that "business information is a kind of information that has been provided to the business community." Various kinds of business information services is apparent to business operations including publicly funded ones such as the public library business

information services. To serve the business community well, information professionals need to know the sources and approaches used by the business community to gather information. This implies that for a business to succeed there is need for adequate and appropriate communication of business information to the business community. Until today business information has been the most effective resource to rural entrepreneurship development.

Brenda, Bennett and Shipsey (2002) assert that "business information is primarily responsible for the proper and efficient management of business enterprise." Business information is rather important in any entrepreneurship development hence it is focused on different areas of the enterprise. Some examples include: managing the relationship with customers, management supply chain, production resource management and business intelligence. The role of business information is very important for the survival of business but also for the day to day business transaction. This indicates that when there is a lack of vital business information available, the business stands to suffer poor growth and may even crumble. It is a strategic factor that creates the right business environment for business to flourish in any competitive environment. It focuses on development of public business especially as it relates to promoting the best entrepreneurial environment to start and expand the business.

In support of this statement Banabakova and Panev (2009) sees business information as a logistical service employed by an entrepreneur to create customer relationship management. It is designed to improve the marketing services and logistical campaigns for better services, customer loyalty and to generate a greater income. Business information stimulates the effective relationship with customers, which influences the strategy and culture of the enterprise. This means that the management of the main business processes like the advertisement, business publicity, production and supply information, distribution etc depends on the accurate and

appropriate business information. The effective management of an enterprise and the increase in productivity as well as business promotion are all aspects of business information.

American Labour Force (2012) typifies that business information is a major and vital key in the success of any enterprise. For instance, what do you think will happen if there is no way this information is passed on to the relevant customers? The application of business information in business entrepreneur is to improve sales and services, increase customer awareness and promote the entrepreneurship development. Thus, lack of business information can leads to inadequate publicity which can affects customer patronage. When there is no adequate information on business enterprise there will be low patronage, low sales and low profits. Another effect is that it brings about confusion in the business. It can also impede business progress, destroys customer and client relationship and increases financial crises.

The Great Soviet Encyclopedia (2010) defined business information as a message transmitted from certain persons to other persons by verbal, written or any other means. This definition entails the use of any form of medium through which information can be conveyed to the business proprietors as well as the potential customers. Business information is viewed as the most important singular variable, which differentiates and determine whether the enterprise is developing or not. This means that business information is a yardstick for rating the business organizations in terms of development. It can liberate an entrepreneur from the shackles of economic darkness; access to it is a fundamental right as such rural entrepreneur needs it just like the urban entrepreneurs. From the literature reviewed one can summarize that business information is facts and opinion provided and received during the course of daily transaction. Business information can be obtained directly from people, mass media, libraries and even within the society through observation.

Meyer (2005) viewed business information as a resource which like other resources should be managed to give a competitive edge. This implies that business information as a resource should be managed in such a way to produce further benefits that will enhance business prosperity. It is in line with this that Aruwa (2005) sees business information as one of the important resources needed by rural entrepreneurial development. A business entrepreneur goes through stages of development, what you focus on today will change and require different approaches to be successful. Aruwa (2005) identified attributes of business information as operational excellence, new products, services and models, customer and supplier intimacy, improved decision making, competitive advantage and business survival.

The analysis has revealed that business information is different from most other information. The very fact that business information is characterized as a dynamic force constantly changing and extending knowledge that corresponds with situations in business development in which outside information is offered to target groups to influence their understanding of certain business potentialities, which in turn can help solve problems such as improving standard of living.

2.6 Summary of the Review

Business information as a logistical service is employed by an entrepreneur to create customer relationship management. It is designed to improve the marketing services and logistical campaigns for better services, customer loyalty and to generate a greater income. Business information is a kind of information that has been provided to the business community. Various kinds of business information services is apparent to business operations including publicly funded ones such as the public library business information services. To serve the business community well, information professionals need to know the sources and approaches

used by the business community to gather information. This implies that for a business to succeed there is need for adequate and appropriate communication of business information to the business community.

The rural business environment is very different from urban business environment. Therefore, there is need for strategies to be employed that will change the business condition very quickly, many rural entrepreneurs set up their businesses relying on just customers turn out and hope that the lower price will yield more sales without promotion and advertisement. Nowadays, in a very dynamic and competitive business environment business information is rather important to turn non-customer to a customer.

It is based upon this that rural entrepreneurs requires various business information such as information about different field of trade, purpose of being in the business, responsibilities towards customers and the society, marketing of the product (strength and weakness of the product), factors offering market demand, cost and model of distribution, manufacturing process, plant and machinery, availability of new materials, production costs, manpower, fund requirement of working capital and assessment of profitability and repayment of term loan. The researcher concord with the literatures reviewed as they clearly show the fundamental issues revolving around the availability and utilization of business information for rural entrepreneurship development. This is the stand of the researcher in a way that this research work will contribute to the existing knowledge.

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CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents the method and procedures that was employed in the conduct of this research, the population of the study, sample and sampling technique, instruments used for data collection as well as procedures for data analysis.

3.2 Research Methodology Adopted for the Study

The research method adopted for this study was survey method. A survey methodology is a procedure whereby information is gathered from population that responds to questions. Bernacle (2001) stated that survey research involves a problem definition, data collection, careful analysis and reporting of findings. McMillan and Wergin (2002) defined survey research method as a descriptive research methodology that interprets what exists, the conditions and relationships of that which exists. This implies that survey research concerned itself with present event but also considers past events and influences in relation to current conditions. Survey research method is mainly concerned with the discovery of the relative incidence distribution and interrelations of variables using either large and small population or items (Renckly, 2004). Tronchim (2002) opined that survey research is a research method in which a group of people or items are considered to be representative of the entire group. The choice of this research method was informed by the nature of the research problem being investigated. The study covered a wide area of land with a large population numbering in thousands. This therefore, allowed the use of sample from the large population of this study considering the size of Kaduna State and its population.

3.3 Population of the Study

A research population is known as a well-defined collection of individuals or objects known to have similar characteristics. All individuals or objects within a certain population usually have a common, binding characteristic or trait. According to Polit and Hungler (2009) population is an aggregate or totality of all the objects, subjects or members that conform to a set of specification. In the words of Oppenheim (2002) population has a specialized meaning; theoretically, a population is the group from which your subjects are drawn, it is also the group that your subjects represent. Therefore, a population signifies the units that we are interested in studying. These units could be people, cases and pieces of data. The population of this study was the entire rural areas of Kaduna State. Since the study is based on rural areas, the population was purely rural local government areas in the state. All local government areas were subjected to screening to determine those ones that are rural to be used as population of the study. However, only five (5) local government areas (Kaduna North, Kaduna South, Sabon Gari, Zaria and Jama'a) were identified as not rural among the 23 Local Government Areas in the state. The criteria used to sort out the local government areas that are not rural include the following:

- Functional economic transactions characterize by big markets, Banks, etc
- Higher institutions
- Functional big hospitals and police stations
- Availability of functional libraries

For the purpose of this study eighteen (18) local government areas from the 3 senatorial zones of the state that were considered to be rural in nature were taken as the population. The choice of these local government areas was based on the following indices:

- Low level literacy
- Strong cultural, tribal and religious adherence
- Absence of large business and commercial institutions
- Limited social facilities such as electricity supply, educational institutions and communication system.

Table 3.1

Population of the study

S/No.	Zone	Rural Local Government Areas	Population
1.	Northern Zone	Makarfi	169, 559
		Kudan	161, 130
		Ikara	142, 352
		Soba	233, 121
		Lere	221, 058
		Kubau	200, 000
2.	Central Zone	Kajuru	128,526
		Igabi	498,753
		Chikun	289,002
		Birmin Gwari	140,410
		Giwa	199,193
3.	Southern Zone	Kaura	197,086
		Sanga	173,118
		Kaura	258,028
		Kachia	150,000
		Kagarko	500,000

		Jaba	450,876
		Zamgon Kataf	456,221
		Total Number of Male Population	4,567,959
		Total Number of Female Population	469
Grand Total	**3**	**18**	**4,568,428**

Source: 2006 Census Figure, Ministry for Economic Planning, Kaduna State of Nigeria, 2011.

3.4 Sample Size and Sampling Technique

A sample is a subset of a population selected to participate in the study, it is a fraction of the whole, selected to participate in the research work (Hungler, 1999). The concept of sample arises from the inability of the researchers to test all the individuals in a given population. The main function of the sample is to allow the researchers to conduct the study to individuals from the

population so that the results of their study can be used to derive conclusions that will apply to the entire population.

Purposive sampling technique was used for this study. According to Oppenheim (2003) Purposive sampling, also known as judgmental, selective or subjective sampling is a type of non-probability sampling technique, which focuses on sampling techniques where the units that are investigated are based on the judgment of the researcher.

Considering the number of local government areas and the rural populace in Kaduna State, the state was divided into three senatorial zones. The researcher purposely considers certain indices in the selection of three local government areas from each senatorial zone bringing a total of nine. The selected local government areas include Makarfi, Kudan, and Soba from Northern Senatorial zone. In central zone Kajuru, Igabi and Chikun were selected while Kauru, Sanga and Kaura were selected from Southern Senatorial zone. The total sample of 9 selected local government areas was 2,108,318 selected.

Using Krejcie and Morgan (1980) table for selecting sample size from known populations, a total sample size of 384 was selected. Table 3.2 gives the sample selected from each local government areas studies.

Table 3.2

The sample size for the students

S/No	Zone	Selected Rural L. G. A.	Population	Sample Size	Total Sample of the Zone
1.	Northern Zone	Makarfi	169,554	31	
		Kudan	161,130	29	
		Soba	233,121	42	102
2.	Central Zone	Kajuru	128,526	23	
		Igabi	498,753	91	
		Chikun	289,002	53	167
3.	Southern	Kauru	197,086	36	
		Sanga	173,118	32	
		Kaura	258,028	47	115
	Total	**9**	**2,108,318**	**384**	**384**

3.5 Research Instruments for data collection

The instruments for data collection employed for use in this study was questionnaires and interview.

3.5.1 Questionnaire

The need to collect current and up-to-date information on the problem under study prompted the use of questionnaire. A questionnaire is simply a 'tool' for collecting and recording information about a particular issue of interest. It is mainly made up of a list of questions, but should also include clear instructions and space for answers or administrative details. Questionnaires should always have a definite purpose that is related to the objectives of the research, and it needs to be clear from the outset how the findings will be used. Respondents also need to be made aware of the purpose of the research wherever possible, and should be told how and when they will receive feedback on the findings (Oppenheim, 1992). The questionnaire enables respondents to express their opinion freely. With questionnaire data was collected on the views and perception of the respondents towards utilization of business information for rural development in Kaduna state. And according to Goldhor (1992) it is more cost effective because it provides respondents opportunity to prepare and revise their answers.

The questionnaire was structured to involve both open ended and close ended questions. The open ended questionnaires are the types that did not provide any options for the respondents hence respondents are allowed to express their views. The close ended type or fixed response questionnaire restricted response opinions on certain questions about the problem under study. The items in the questionnaire were divided into six sections according to the following categories:

Section A: Bio-Data of the subjects of the study

Section B: Sources of business information used by rural business entrepreneurial development in Kaduna State?

Section C: Extent of use of business information for entrepreneurial development in Kaduna State?

Section D: Extent of satisfaction with business information by rural entrepreneurs in Kaduna State?

Section E: Extent to which business information promote rural business entrepreneurial development in Kaduna State?

To measure the opinion of the respondents on utilization of business information for rural entrepreneurial development Likert type attitude scale was used. The scoring scale was Very Frequently (V.F.) = 4, Frequently (F) = 3, Not Frequently (N.F.) = 2, and Undecided (U) = 1

3.5.2 Interview

A verbal interaction type of interview was used. Interview entails the process of collecting information from a respondent through some verbal interaction. This method is used to obtain information directly from respondents on the basis of face to face conversation. The people interviewed were those who were involved in the dissemination of information in these local governments areas under study. These included local government information workers, public libraries in these local government areas as well as media houses.

3.6 Validity of Instruments

Validity is defined as a measure of truth or falsity of the data obtained through using the research instrument. It is classified as internal and external validity of the measuring instrument (Burns & Grove 2001). Joppe (2000) provides the explanation of validity in research as measures that intended to proof truthful the research results are.

In order to make sure that the final copy of the questionnaire is valid for the study, the researcher employed the services of some experts in business information and the two supervisors who examined the face and content values of the instrument and they made necessary corrections of the instrument.

3.7 Reliability of the Instruments

Reliability is the degree of consistency with which the instrument measures an attribute. It further refers to the extent to which independent administration of the same instrument yields the same result under comparable conditions (Polit & Hungler, 1999). In order to determine the reliability of the instrument the Cronbachs alpha reliability was used for the pilot study due to the fact that the study design is survey. Consequently, the reliability co-efficient of alpha level of 0.929 was obtained. This reliability co-efficient was considered adequate for the internal consistencies of the instruments. This was a confirmation of test of reliability by Spiegel (1992) and Stevens, (1996). According to them, an instrument is considered reliable when the co-efficient is between 0.6 – 0.9. This therefore has confirmed the reliability of the data collection instrument that was used for the study.

3.8 Procedure for Data Collection

The researcher with two experienced research assistants administered the questionnaire and also retrieved them. This is because the research subjects who were rural dwellers, from villages were illiterates and cannot speak English therefore, the research assistants employed interpreted the contents of the questionnaire to the respondents to enable them respond appropriately. This was done in all the nine rural Local Governments areas or head quarters that was covered in the study. The researcher used one month to administer the research instruments.

3.9 Procedure for Data Analysis

Descriptive statistical tool was used to analyze the data collected. The results were presented in frequency tables. The researcher in addition used statistical tools by means of percentage and frequency, in analyzing data from the research questions.

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CHAPTER FOUR
DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Introduction

The chapter presents data collected for the study. The data was analyzed and discussed according to the research questions raised in the study which formrd the bases of the work.

4.2 Response Rate

A total of 384 copies of the questionnaires were distributed to the selected rural entrepreneurs in Kaduna State and out of this, 309 copies were duly completed, returned and found fit for analysis. This presents 80.42% response rate as summerised in table 4.1.

Table 4.1 Response Rate

S/NO	L.G.A.	No. of Questionnaires Distributed	No of Questionnaires Returned	Percentage (%)
1.	Makarfi	31	27	7.03
2.	Kudan	29	23	5.98
3.	Soba	42	34	8.85
4.	Kajuru	23	19	4.94
5.	Igabi	91	76	19.79
6.	Chikun	53	41	10.67
7.	Kauru	36	29	7.55
8.	Sanga	32	22	5.72
9.	Kaura	47	38	9.89
	Total	**384**	**309**	**80.42**

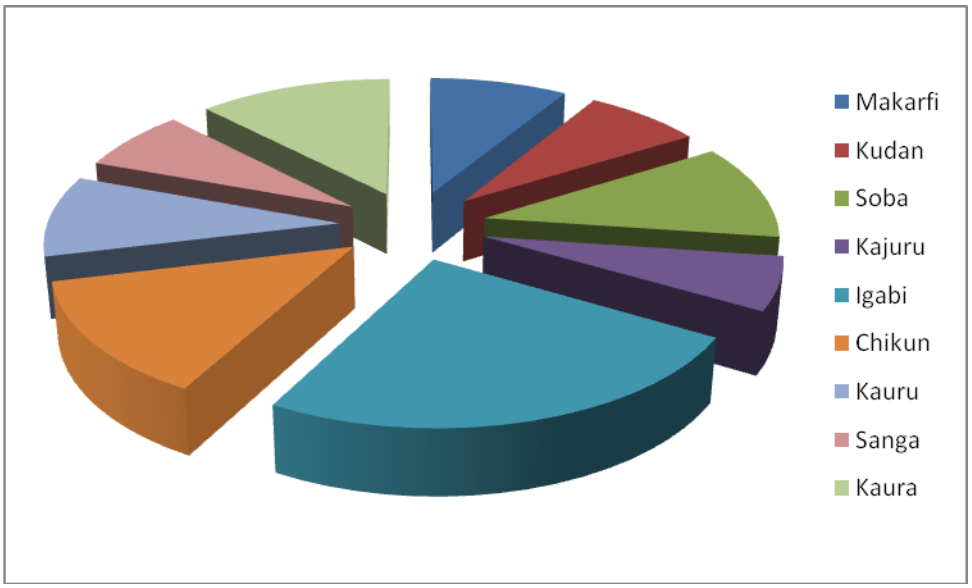


Fig. 4.1: Distribution of Responses by Local Government Area.

KEY
Igabi = 19.79%
Chikun = 10.677%
Kaura = 9.89%
Soba = 8.85%
Kauru = 7.55%
Makarfi = 7.03%
Kudan = 5.98%
Sanga = 5.72%
Kajuru = 4.94%

Table 4.1 and figure 4.1 showed the distribution of the response rate by local governments. The high response recorded was due to the high level of commitment displayed by the research assistants recruited for the work. The research assistants and the researcher were moving closely at convenience of the respondents to fill the questionnaires after which they were collected.

4.3 Demographic Features of the Respondents

This section analyzed the demographic features of the respondents in order to add more light on the characteristics of the respondent.

4.3.1 Gender distribution of the Respondents

The respondents in the study constitutes both males and females entrepreneurs. the inclusion of gender in the study is to make the study free from gender sensitivity. the distribution of the rural entrepreneurs by their gender is presented in table 4.2.

Table 4.2 Distribution of Gender Characteristics of the Respondents

Variable	Classification	Frequency	Percentage (%)
Gender	Male	242	78.4
	Female	67	21.6
	Total	**309**	**100**

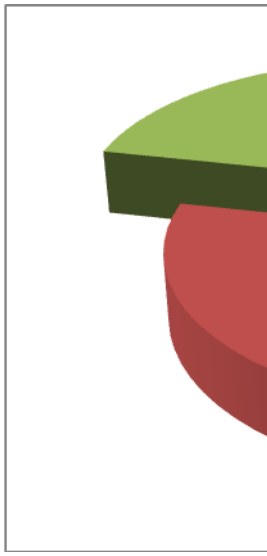


Figure 4.2 Distributions of Responses by Gender

KEY
Male = 78.4%
Female = 21.6%

In table 4.2 and figure 4.3, the gender composition of respondents were not proportionately distributed. The table showed that male accounted for 242(78.4%) and female 67(21.6%). The

wide margin of sexes was as a result of the males being more involved in the entrepreneurship and are also more accessible than their female counterparts. The finding will enable the researcher to obtain different types of views of both sexes.

4.3.2 Age of the Respondents

The age of the rural entrepreneurs in Kaduna State were grouped into age bracket and asked to indicate where their age range belongs to the data collected for this study was presented in table 4.3 and figure 4.3.

Table 4.3 Distribution of Respondents by Age

Variable	Classification	Frequency	Percentage (%)
Age	18 - 20yrs	55	14.3%
	21 - 30ys	77	20.0%
	31 - 40yrs	81	21.0%
	50 yrs - above	96	25%
	Total	**309**	**100**

Table 4.4 Distribution of Respondents by occupation

Variable	Classification	Frequency	Percentage (%)
Occupation	Business	127	4.1
	Farming	124	40.1
	Livestock farming	58	18.8
	Total	**309**	**100**

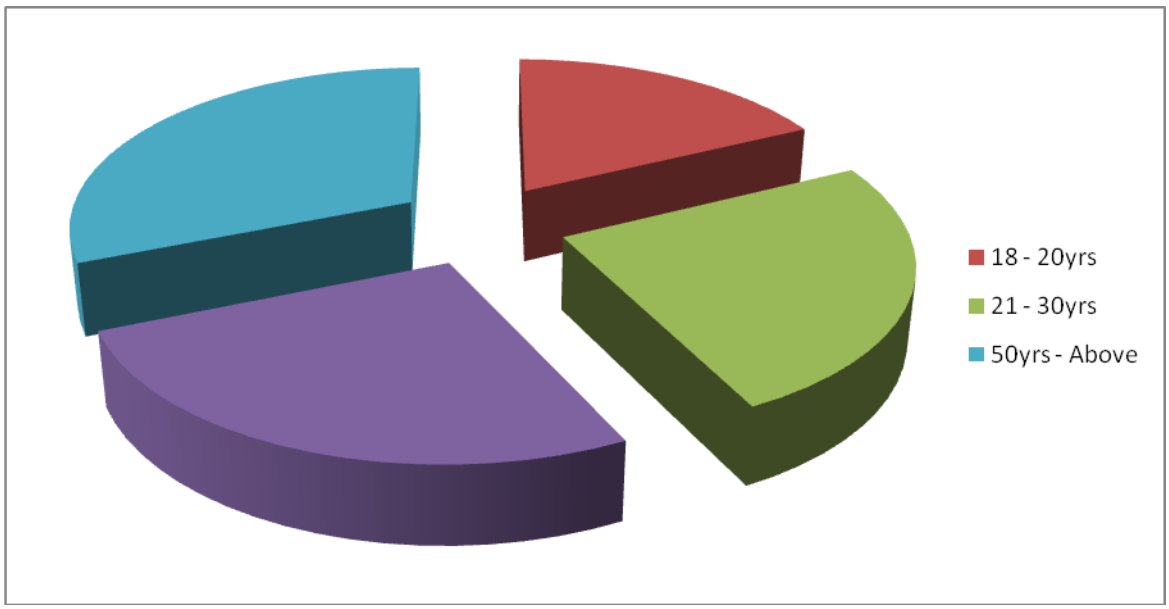


Figure 4.3: Distributions of Respondents by Age
KEY
18 – 20yrs = 14.3% 21 – 30yrs = 20%
31 - 40yrs = 21.0% 50yrs – Above = 25%

Respondents age was taken into consideration, it was clear in table 4.3 and figure 4.3 that those within the range of 50yrs and above 96(31.6%) and 31-40yrs 81(26.2%) constitute the highest number due to the fact that those groups are elderly and have being in rural entrepreneurship for long number of years. The respondents between the ages of 21-30yrs 77(24.9%) and 18-20yrs 55(17.1%) scored less than the last two groups, because they are rarely found in rural entrepreneurship.

4.3.3 Occupation of the Respondents

Attempt was also made to determine the occupation of the respondents. Table 4.4 and figure 4.4 present the details.

Table 4.4 Distribution of Respondents by occupation

Variable	Classification	Frequency	Percentage (%)
Occupation	Business	127	4.1

	Farming	124	40.1
	Livestock farming	58	18.8
	Total	**309**	**100**

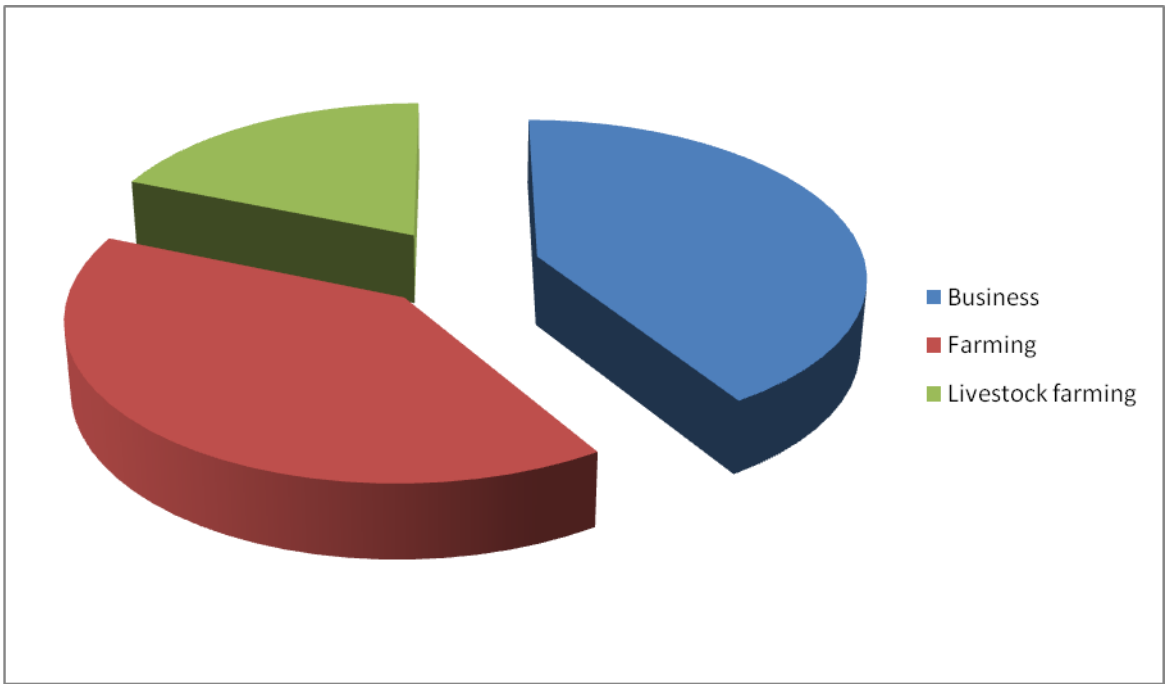


Figure 4.4 Distributions of Respondents by Occupation
KEY
Business = 41.1%
Farming = 40.1%
Livestock farming = 18.8%

It was discovered that buying and selling as well as trading is the dominant kind of business rural populous engaged in. this has manifested clearly in this research where 127(41.1%) were found to be business men and women. Farming is next to business with 124(40.1%). This explains why most rural entrepreneurs in Kaduna State are involved in buying and selling of farming produce which has made them to be very much aware of all market days

within the week. Livestock farming had 58(18.8%) of the respondents who indicated that they are involved in livestock rearing and animal trading across the country.

4.3.4 Educational Status of Respondents

The educational status of the rural entrepreneurs in Kaduna State was also looked into. They were asked to indicate where their status belongs to. The data collected for this study was presented in table 4.5 and figure 4.5 overleaf.

Table 4.5 Distribution of Respondents by Educational Status

Variable	Classification	Frequency	Percentage (%)
Education Status	No formal education	107	34.6
	Primary education	71	33
	Incomplete primary education	67	2.16
	Junior secondary school	28	9.1
	Senior secondary school	22	7.2
	Tertiary institution	14	4.6
	Total	**309**	**100**

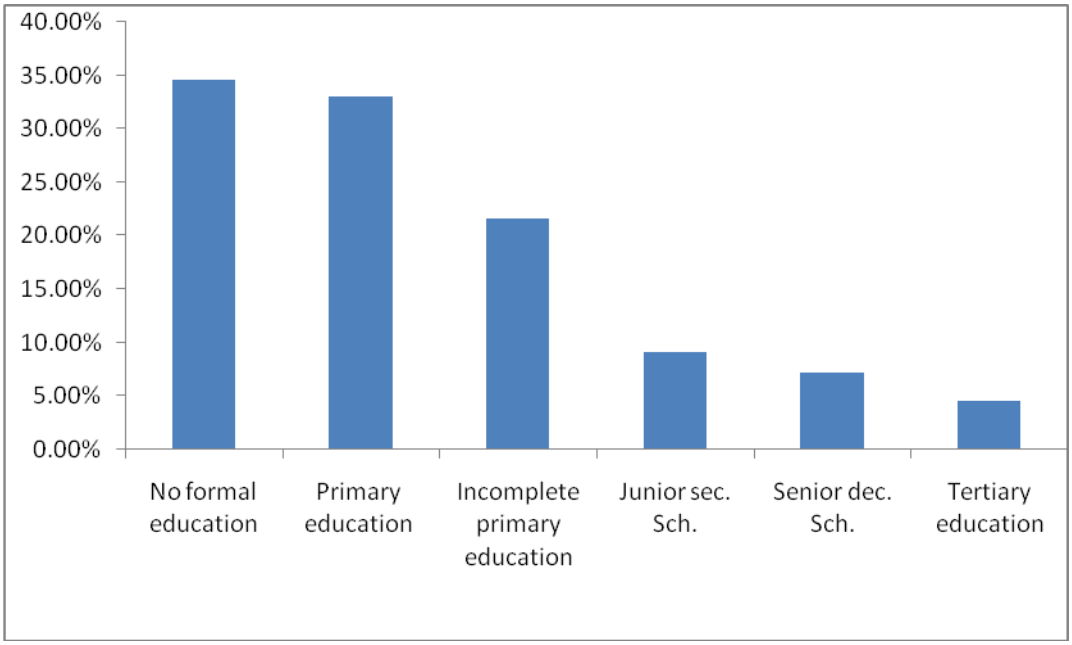


Figure 4.5 Distributions of Respondents by educational status

KEY
No formal education = 34.6%
Primary education = 33%
Incomplete primary education = 21.6%
Junior sec. sch. = 9.1%
Senior sec. sch. = 7.2%
Tertiary education = 4.6%

The educational status of the respondents as indicated in the table presented a true picture of poor literacy level as one of the characteristics of rural dwellers in Nigeria. It was gathered that 107(34.6%) did not have formal education, 71(33%) had primary education while 67(21.6%) had incomplete primary education, 28(9.1%) have completed Junior Secondary School, 22(7.2%) had Senior Secondary School Certificates and 14(4.6%) have passed through Tertiary Institutions.

4.4 Data Analysis

This section presents data collected for discussions using descriptive analysis.

4.4.1 Sources of Business Information Available for Rural Entrepreneurial Development in Kaduna State

Table 4.6 and figure 4.6 show the response to the questions.

Table 4.6: Sources of Business Information Available for Rural Entrepreneur Development in Kaduna State

Availability of Source of Business Information	**Response Rate**							
Options	**Y**		**N**		**Undecided**		**Total**	
	F	%	F	%	F	%	F	%
Customer	269	70.5	0	00	40	10.4	309	80.4
Radio	124	32.3	33	85	73	19.0	230	59.8
Mobile Telephone	122	31.7	0	00	47	12.2	169	44.0
Television	79	20.5	51	13.2	0	00	130	33.8
Community Leaders	77	20.5	31	8.7	0	00	108	28.1

Worship Centres	67	17.4	0	00	19	4.9	86	22.3
Posters	54	14.6	16	4.6	0	00	70	18.2
Newspapers/Periodicals	49	12.7	0	00	0	00	49	12.7
Public Library Services	41	10.6	5	1.3	0	00	46	119

KEY

Y = Yes
N= No
UD= Undecided

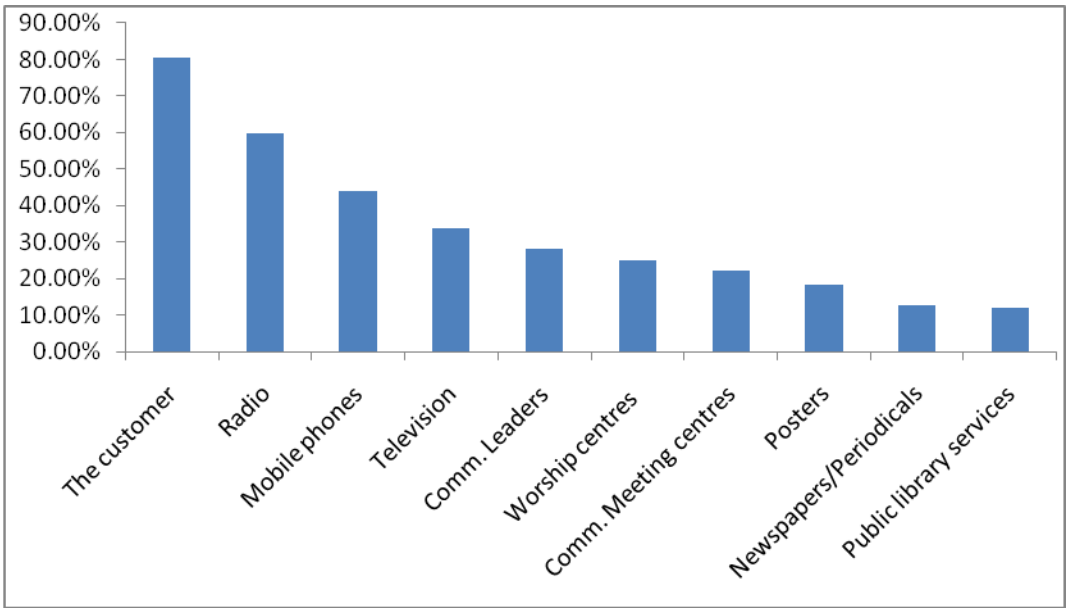


Figure 4.6 Distributions of Respondents on the Availability of Sources of Business information

KEY
The customer = 80.4%
Radio= 59.8%
Mobile telephone = 44.0%
Television = 33.8%
Comm. leaders = 28.1%
Worship centres = 25%

Comm. meeting centres = 22.3%
Posters = 18.2%
Newspapers/Periodicals = 12.7%
Public library services = 11.9%

Table 4.6 and figure 4.6 revealed that majority of the rural entrepreneurs obtain information for their businesses through their customers and recorded the highest 309(70.5%) of responses. This is in agreement with that of Williams (2003) who stated that many rural entrepreneurs set up their businesses relying on just customers turn out and hope that the lower price will yield more sales without promotion and advertisement. Other sources which attracted high number of responses are Radio with 230(59.8%) and Mobile telephone with 169(44.0%) of the respondents. This is because of the wider outreach of radio transmission and the use of indigenous language (Hausa) for broadcast. This group of respondents revealed that they receive information on pricing, product availability and marketing logistics through Radio.

However, few rural entrepreneurs in Kaduna State can make use of the posters and had 70(18.2%), Newspapers/Periodicals had 49(12.7%) and Public Libraries with 46(11.9%) responses. This is as a result of a large number of entrepreneur not having western education.

4.4.2 Extent of Use of Business Information for Rural Entrepreneurial Development in Kaduna States

The second objective of this study was to find out the extent of use of business information for rural entrepreneurial development in Kaduna State. Table 4.7 and figure 4.7 showed the information received from respondents.

Table 4.7: Extent of Use of Business Information for Rural Entrepreneurs Development in Kaduna State

Table 4.7 Extent of use of Business information for Rural Entrepreneurs Development in Kaduna State

Option	Response Rate									
	SU		**U**		**FU**		**NU**		**TOTAL**	
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Improve Decision Making	121	31.5	77	20.5	66	17.1	33	8.5	29.7	77.3
To achieve business operation excellence	199	30.9	81	21.0	64	16.6	31	8.7	295	76.8
Learn Competitive Advantage	102	25.6	66	17.1	59	15.3	31	8.7	258	61.8
Acquire Customer/Supplier Intimacy	115	29.9	51	13.2	42	10.9	24	6.2	232	60.4
Generate Business Ideas	111	28.9	41	10.7	33	8.5	24	6.2	209	54.4
For day to day survival of the business	120	31.2	51	13.2	19	4.9	9	2.3	199	51.8
Setting Business goals	101	26.3	44	11.4	36	9.3	20	5.2	191	49.7
To obtain new products, services and business models	87	22.6	26	6.7	12	3.1	6	1.5	131	34.1

KEY

SU = Strongly Utilized
U = Utilized
FU = Fairly Utilized
NU = Not Utilized

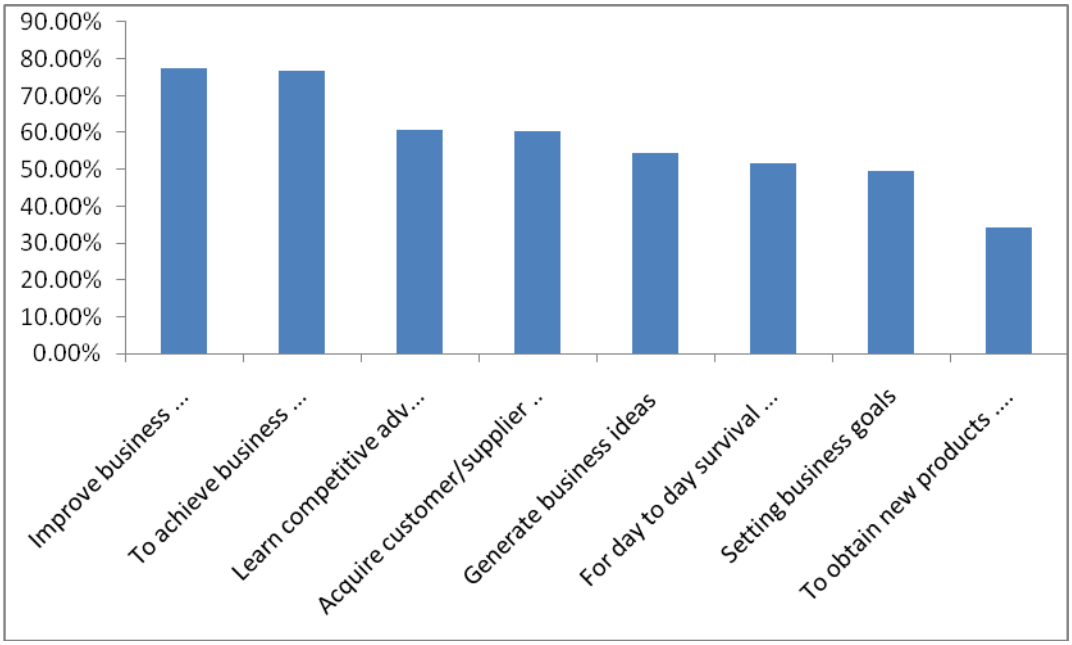


Figure 4.7 Distributions of Respondents on the Extent of Use of Business information

KEY
Improve business decision making = 77.3%
To achieve business operation excellence = 76.8%
Learn competitive advantage = 61.8%
Acquire customer/supplier intimacy 60,4%
Generate business ideas = 54.4%
For day to day survival of the business = 51.8%
Setting business goals = 49.7%
To obtain new products, services and business models = 34.1%

Table 4.7 and figure 4.7 indicated that rural entrepreneurs in Kaduna State strongly utilize business information to improve business decision making with 297(77.3%), to achieve business operation excellence with 295(76.8%), learning competitive advantage has 258(61.8%), acquiring customer/supplier intimacy with 232(60.4%) and to generate business ideas with 209(54.4%) number of respondents respectively. This agrees with the assertion of Iwhiwhu (2001) that rural business environment is very different from urban business environment and therefore, there is need for strategies to be employed that will change the business condition very quickly.

It was also ascertained that using business information to obtain new products, services and business models recorded the least 131(34.1%) number of responses. The implication of the finding is that it is one thing to have products and services and it is another to reach out to customer satisfaction. In support of this, Ajibero (2009) remarked that feasibility studies for choosing a business location is one important aspect of business information required by the rural entrepreneurs. This is because it entails gathering facts and figure about a particular business idea aimed at determining the business profit potentials and the return on investment.

4.4.3 Reasons for Using Business Information by Rural Entrepreneurs in Kaduna State

The third objective of this study was to find out the reasons why business information is being used by the rural entrepreneurs in Kaduna State for entrepreneurial development. The responses collected from respondents for this study is presented in Table 4.8 and figure 4.8.

Table 4.8: Reasons for Using Business Information by Rural Entrepreneurs in Kaduna State

Options	Response Rate									
	SA		A		UD		NA		TOTAL	
	F	%	F	%	F	%	F	%	F	%
To achieve business operation excellence.	121	315	77	20.5	66	17.1	33	8.5	297	77.3
To obtain new products, services and models.	199	30.9	81	21.0	64	16.6	31	8.7	295	76.8
Acquire customer/supplier intimacy.	102	26.5	66	17.1	59	15.3	31	8.7	258	61.8
Improve decision making	115	29.9	51	13.2	42	10.9	24	6.2	232	60.4
Learn competitive advantage	111	28.9	41	10.7	33	8.5	24	6.2	209	54.4
For day to day survival of the business	120	31.2	51	13.2	19	4.9	9	2.3	199	51.8
General business ideas	101	26.3	44	11.4	36	9.3	20	5.2	191	49.7
Setting business goals	87	22.6	26	6.7	12	3.1	6	1.5	131	34.1

KEY

SA = Strongly Agree
A= Agree
UD= Undecided
NA= Not Agree

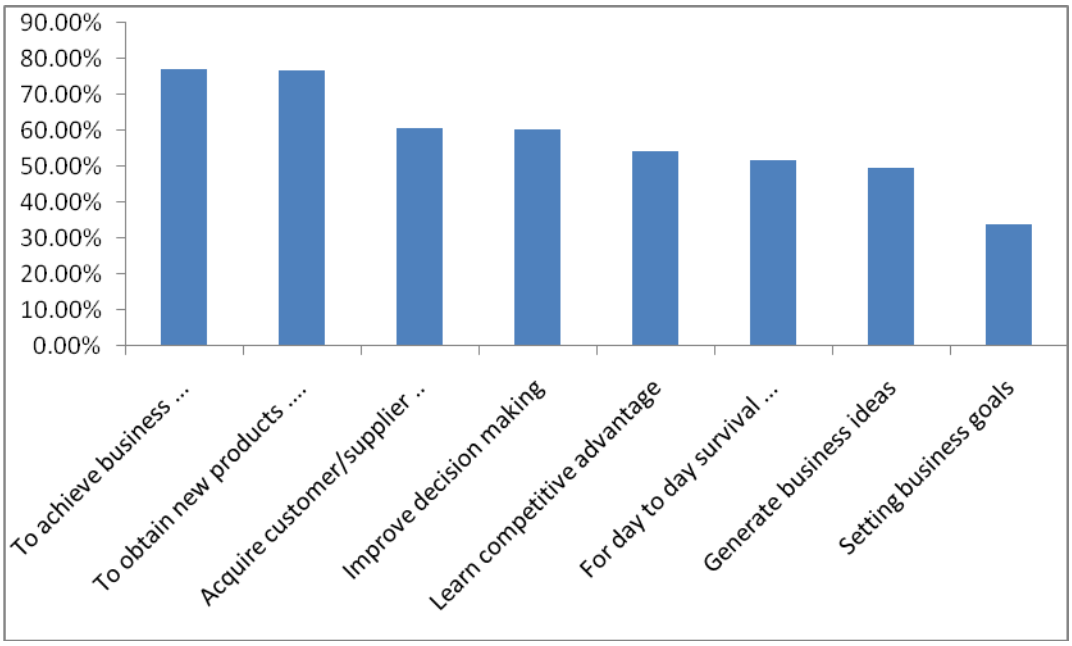


Figure 4.8 Distributions of Respondents on the Reasons for Using Business Information for Entrepreneurial Development

KEY
To achieve business operation excellence = 77.3%
To obtain new products, services and business models = 76.8%
Acquire customer/supplier intimacy = 61.8%
Improve decision making = 60.4
Learn competitive advantage = 54.4%
For day to day survival of the business = 51.8%
Generate business ideas = 49.7%
Setting business goals = 34.1%

The analysis in table 4.8 and figure 4.8 indicated that rural entrepreneurs make use of business information to achieve business operation excellence with 297(77.3%). Those that attracted higher number of respondents include obtaining new products, services and business models with 295(76.8%), acquiring customer/supplier intimacy with 258(61.8%), Improve decision making with 232(60.4%) and learning competitive advantage recorded 209(54.4%) number of respondents. It was also found out that business information can be used for setting business goals which attracted the least number of respondents 131(34.1%).

The findings are in consonant with Jones and Sakong (1991) who stressed that advertisement as business information described new products and services as well as entire business model. When business serves its customers well, the customers generally respond by returning and purchasing more which consequently raises profits. These findings also inferred that increasing customer relationship is vital for entrepreneurial growth and development.

4.4.4 Extent of Satisfaction with Business Information by Rural Entrepreneurs in Kaduna State

The fourth objective of this study was to ascertain the level satisfaction with the use of business information for entrepreneurial development. The aim here is to obtain the overall perception of the respondents on the level of satisfaction. Their responses are presented in the table 4.9 and figure 4.9.

Table 4.9: Extent of Satisfaction with Business Information by Rural Entrepreneurs

Option	Response Rate									
	VS		**S**		**UD**		**NS**		**TOTAL**	
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**
Information for maximum profit	121	31.5	77	20.5	66	17.1	33	8.5	29.7	77.3
Enhancing decision making	121	31.5	77	20.5	66	17.1	33	8.5	297	77.3
Increasing customer relationship	102	25.6	66	17.1	59	15.3	31	8.7	258	61.8
Identifying investment opportunities	115	29.9	51	13.2	42	10.9	24	6.2	232	60.4
Sales information	111	28.9	41	10.7	33	8.5	24	6.2	209	54.4
Advertisement strategies for new customers	101	26.3	44	11.4	36	9.3	20	5.2	191	49.7
Identifying and bearing business risks	87	22.6	26	6.7	12	3.1	6	1.5	131	34.1
Information about financial and load facility grants	44	11.4	41	10.7	12	3.1	21	5.6	97	25.3

KEY

VS = Very Satisfactory
S= Satisfactory
UD= Undecided
NS= Not Satisfactory

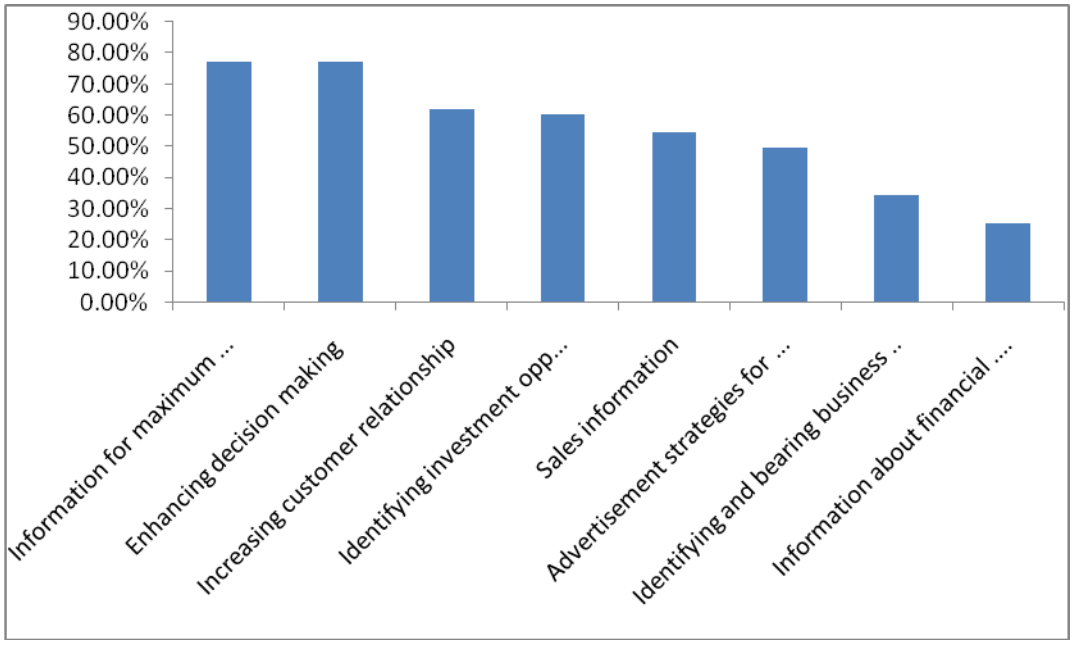


Figure 4.9 Distributions of Respondents on Extent of Satisfaction with Business Information

KEY
Information for maximum profit = 77.3%
Enhancing decision making = 77.3%
Increasing customer relationship = 61.8%
Identifying investment opportunities = 60.4%
Sales information = 54.4%
Advertisement strategies for new customers = 49.7%
Identifying and bearing business risk = 34.1%
Information about financial and loan facility grant agencies = 25.3%

The analysis in table 4.9 and figure 4.9 revealed the highest number 297(77.3%) of respondents that are satisfied with business information for enhancing their decision making and for earning maximum profit. Other respondents indicated they are satisfied with business information hence it has enabled them to create customer relationship 258(61.8%), identifying investment opportunities 232(60.4%) and acquiring sales information 209(54.4%) as well as identification of business risks with 131(34.1%). The findings agree with that of Ononaeke (2005) who remarked that traditionally, business information drove the business entrepreneurial development worldwide today, in addition to the financial markets and the primary business information formats. Whenever the Entrepreneurs, are building a new business or reinventing the

existing ones, they require the application of business information to capture new ideas and services locally to reap the economic benefits of innovation.

The implication of this finding is that rural entrepreneurs rely heavily on business information because the establishment of any business is a product of an idea, which is a product of information from which business idea comes. This is so because entrepreneurs carefully meditate and search the environment to identify opportunities and taking bold step towards actualizing it. A good use of business information is indeed a key success factor for any business enterprise.

4.4.5 Extent to which Business Information Promotes Rural Entrepreneurial Development in Kaduna State

The fifth objective of this study was to find out how business information has helped in promoting rural entrepreneurial development in Kaduna State. Table 4.10 and figure 4.10 present the analysis.

Table 4.10: Extent to which Business Information Promote Entrepreneur Development in Kaduna State

Options	Response Rate							
	P		UD		NP		TOTAL	
	F	%	F	%	F	%	F	%
Adequate Sales	299	77.8	0	00	0	00	229	77.8
Minimum Profits	278	72.3	19	4.9	0	00	297	77.3
Increasing Customer Relationship	266	69.2	10	2.6	12	3.1	288	75
New Customers	226	58.8	60	15.6	0	0.0	286	74.4
Enhanced Decision Making	251	65.3	26	6.7	0	0.0	277	72.4
Greater Awareness	199	51.8	38	9.8	29	7.5	266	69.2
Risks Management	157	40.8	21	5.4	17	4.4	195	50.7
Knowledge About Financial nd Loan Grant Agencies	88	22.9	46	11.9	17	4.4	151	39.3

KEY

P = Promoted
UD= Undecided
NP= Not Promoted

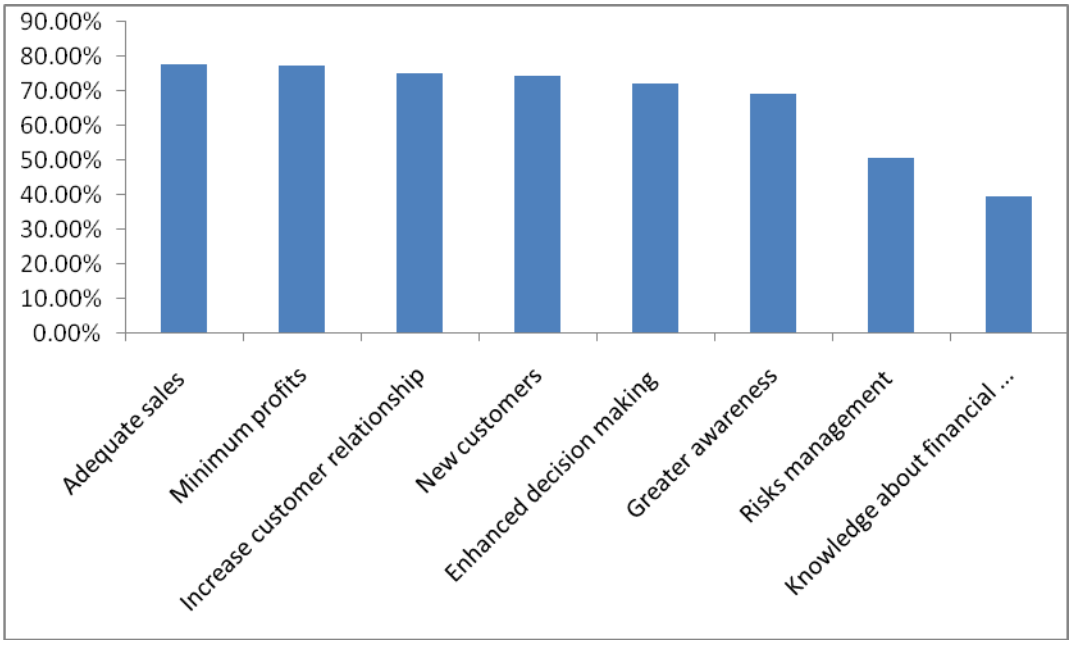


Figure 4.10 Distributions of Respondents on the Extent to which Business Information Promotes Entrepreneurial Development
KEY
Adequate sales = 77.8%
Minimum profits = 77.3%
Increase customer relationship = 75%
New customers = 74.4%
Enhanced decision making = 72.1%
Greater awareness = 69.2%
Risks management = 50.7%
Knowledge about financial and loan grant agencies = 39.3%

The analysis in table 4.10 and figure 4.10 presents the extent to which business information promotes rural entrepreneurial development in Kaduna State. From the analysis it can be inferred that business information has helped rural entrepreneurs in Kaduna State in making adequate sales and has recorded 299(77.8%), minimum profits has 297(77.3%) followed by increased customer relationship 288(75%), making new customers 286(74.4%), as well as enhancing decision making 277(72.1%). This is why Brenda, Bennett and Shipsey (2002) asserted that "business information is primarily responsible for the proper and efficient management of business enterprise." That business information is rather important in any entrepreneurship development hence it is focused on different areas of the enterprise.

Other areas in which business information has promoted rural entrepreneurial development in Kaduna State as indicated by the respondents include creation of greater awareness 266(69.2%), ability to manage risks 195(50.7%) and the knowledge about financial and loan grant agencies with 151(39.3%). These findings revealed that when there is a lack of vital business information available, the business stands to suffer poor growth and may even crumble. It is a strategic factor that creates the right business environment for business to flourish in any competitive environment.

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CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presents the summary of the study and the findings, conclusion and recommendations were also given.

5.2 Summary of the Study

This study examined the utilization of business information for rural entrepreneurial development in Kaduna State. The aim of this study was that business information is significant to all categories of entrepreneurs. Entrepreneurs require business information to carry out their business activities whether living in rural or urban society. Among the variables assessed in this study were sources of business information available for rural entrepreneurial development, the extent of use of business information, the extent of satisfaction with available business information and the impact of business information on rural entrepreneurial development in Kaduna State. Four research questions raised and answered in the study.

Survey research methodology was used for this study. The population of the study involved the 18 local government areas that are considered to be rural in nature were adopted as the population. A sample of 384 subjects was selected using purposive techniques and Kregcie and Morgan (1980) table for selecting sample size from known populations. The researcher used questionnaires and interview to collect data for this study. Descriptive analysis using frequency tables, percentages and figures.

5.3 Summary of Findings

1. The study revealed that majority of rural entrepreneurs in Kaduna State relied on their customers, Radio, Television, Telephone, Posters, Worship and Community centres to obtain business information.

2. It was discovered that rural entrepreneurs utilize business information to improve decision making, to achieve business operation excellence, learn competitive advantage, generate business ideas, to acquired customer/supplier intimacy and for day to day survival of the business.

3. The study also revealed that the reasons for using business information include achieving business operation excellence, to obtain new products services and models, acquiring customers/suppliers intimacy and improving decision making.

4. That rural entrepreneurs are satisfied with the available business information because such were used to increase maximum profit, enhancing decision making, increasing customer relations, increase sales and identifying investment opportunities.

5. From the study it was revealed that business information has promoted rural entrepreneurial development positively because it has promoted their businesses by making adequate sales, maximum profits, increase customer relationships, risk management, knowledge about financial and loan grant agencies and creation of greater awareness.

5.4 Conclusion

Firstly, it can be concluded that the rural entrepreneurs in Kaduna State require different types of business information to carry out their business activities. This was specifically observed in the areas of trading, marketing survey, price survey, investment opportunities, farming, livestock rearing etc which is their main entrepreneurship. And indeed, these categories

of people have low literacy level to read and write. Their literacy levels have relegated many of them in to the use of business information orally. Much business information disseminated to the rural entrepreneurs that could guaranty them adequate entrepreneurial development was inadequate. Hence those sources that are supposed to be consulted require the ability to read. Many rural entrepreneurs found it difficult to understand business information services provided to rural entrepreneurs using media whose information contents were not broadcasted in local language. This has made the message difficult for rural dwellers to comprehend. This research is hereby drawing a conclusion that there were inadequacies in the process of communicating business information.

5.5 Recommendations

The following recommendations were made based on the findings of this study.

1. Public libraries and local government information units should make themselves readily accessible by conducting current awareness programmes to make business information available to the rural entrepreneurs using local dialects.
2. The level of illiteracy also poses a lot of difficulties in information use and dissemination to by rural entrepreneurs in Kaduna State. Information delivery centres should repackage such information and endeavour to use multi-media approach like film shows, photographs, pictures, craft displays, audio-visual materials using local dialects to enhance utilization.
3. Local Government Authorities in Kaduna State should establish community tele-centres in strategic places especially in rural public libraries. It will enhance adequate utilization of the sources available for the provision of business information.

4. All government economic empowerment programmes such as micro-finance schemes, poverty reduction programmes, small and medium-scale enterprises, loan facility grant schemes etc. should be repackaged and disseminated in local dialects to achieve maximum satisfaction by the users.
5. From the study it was discovered that business information promotes entrepreneurial development positively. Information relating to entrepreneurial development for rural entrepreneurs should be broadcast at resting times specifically in the evening hours of the day. It is hoped that when this time is chosen, it will attract and encourage the rural entrepreneurs to keep date with such programmes when next is going to be presented.

5.6 Recommendations for Further Research

The researcher suggested the followings for further studies:

1. Impact of local dialect in the dissemination of business information for rural entrepreneurship in Kaduna State.
2. The impact of local government public libraries on the promotion of rural entrepreneurship in Kaduna State.

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APPENDIX A

Questionnaire

Department of Library and

Information Science,

Faculty of Education,

Ahmadu Bello University,

Zaria.

Date ----------

_____

_____

_____

Dear respondent,

UTILIZATION OF BUSINESS INFORMATION FOR RURAL

ENTREPRENEURIAL DEVELOPMENT IN KADUNA STATE

I am a student of Library and Information and Information Science, Ahmadu Bello University, Zaria. I am currently conducting a survey on the above topic for my Master of Library and Information Science Degree.

I wish to sincerely crave your indulgence to respond to the items in the questionnaire attached. Your responses shall be strictly confidentially and purely for academic purposes only.

Thank you.

Yours faithfully

Ruth Asabe Ishaya.
The Researcher

APPENDIX B

QUESTIONNNAIRE ON UTILIZATION OF BUSINESS INFORMATION FOR RURAL ENTREPRENEURIAL DEVELOPMENT IN KADUNA STATE.

Section A: Bio-Data of the Respondents

1. Sex: (a) Male [ ] (b) Female [ ]
2. Age group: (a) 18 - 20yrs [ ] (b) 21 – 30yrs [ ] (c) 31 – 40yrs [ ] (d) 50yrs and above [ ]
3. Main occupation: (a) Farming [ ] (b) Business [ ] (c) livestock farming [ ]
4. Name of your local government ----------
5. Your educational status

   (a) No formal education [ ] (b) Incomplete primary education [ ]

   (b) Primary education [ ] (d) Junior secondary school [ ]

   (e) Senior secondary [ ] (f) Tertiary education [ ]

Section B`: Sources of Business Information

6. Which of these below provide business information to you for your entrepreneurship development?

S/No	Options	Y	N	UD
A	The customer			
B	Radio			
C	Television			
D	Mobile Telephone			
E	Community leaders			
F	Posters			
G	Worship centres			
H	Community meeting centres			
I	Newspaper/Periodicals			
J	Public Library services			

KEY

Y = Yes, N = No, UD = Undecided

Section C: Extent of Use of Business Information for Rural Entrepreneurial Development

7. What is the extent of use of business information for rural entrepreneurial development?

S/No.	Options	SU	U	FU	NU
a.	Information about financial and loan facility grant agencies				
b.	Identifying investment opportunities				
c.	Enhance decision making				
d.	Advertisement strategies for new customers				
e.	Increasing customer relationship				
f.	Identifying and bearing business risk				
g.	Sales information				
h.	Information for maximum profit				

KEY

VS = Strongly Utilized, U = Utilized, FU=Fairly Utilized, NU=Not Utilized

Section D: Reasons for Using Business Information for Rural Entrepreneurial Development

8. What are the reasons for using business information for rural entrepreneurial development?

S/No	Options	SA	A	UD	NA
a	To achieve business operation excellence				
b	To obtain new products, services and business models				
c	Acquire customer/Supplier intimacy				
d	Improve decision making				
e	Learn competitive advantage				
f	For day to day survival of the business				
g	Generate business ideas				
h	Setting business goals				

KEY

SA = Strongly Agree, A = Agree, UD = Undecided, Not Agree

Section E: Extent of satisfaction with business information by rural entrepreneurs

9. What is the level of satisfaction with the following types of business information that are provided to you for your entrepreneurship development?

S/No.	Options	VS	S	UD	NS
a.	Information about financial and loan facility grant agencies				
b.	Identifying investment opportunities				
c.	Enhancing decision making				
d.	Advertisement strategies for new customers				
e.	Increasing customer relationship				
f.	Identifying and bearing business risk				
g.	Sales information				
h.	Information for maximum profit				

Key

VS = Very Satisfactory, S = Satisfactory, UD = Undecided, NS = Not Satisfactory

Section F: Extent to which Business Information Promote Rural Entrepreneurial Development

10. In which of the following ways has business information provided to you affected your business?

S/No	Options	P	UD	NP
A	Minimum profits			
B	Greater awareness			
C	Adequate sales			
D	Enhanced decision making			
E	New customers			
F	Risk management			
G	Increase customer relationship			
H	Knowledge about financial and loan grant agencies			

KEY

P = Promoted, UD = Undecided, NP = Not Promoted

APPENDIX C

Interview Questions with Information Officers of the Local Government Areas Under Study in Kaduna State

1. Considering the nature of your job, what types of business information do your local government council have available for rural entrepreneurs to develop their businesses?
2. Through what channels do you reach rural entrepreneurs business information needs?
3. How do you assess the rural entrepreneurs' business information needs?
4. What ways can you suggest for improved rural business information dissemination to enhance entrepreneurship development?

Appendix D

Reliability Scale: **ALL VARIABLES**

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.929	.923	52

Item Statistics

	Mean	Std. Deviation	N
choosing a business	3.4000	.81019	40
profit potentials	3.4000	.81019	40
advertisement and marketing	2.8000	1.18105	40
pricing information	3.4000	.81019	40
product brand and rebranding	2.4000	.49614	40
existing and potential costumers	3.1500	.83359	40
customer feedback	2.6000	1.03280	40
financial and credit facility	2.2000	.75786	40
employees and investors	2.2000	.75786	40
the customer	2.4000	.81019	40
Radio	2.4000	.81019	40
Television	2.0000	.90582	40
mobile telephone	2.2000	.75786	40
community leaders	2.4000	.81019	40
Posters	2.2000	.75786	40
worship centres	2.6000	.49614	40
community meeting centres	2.5500	.55238	40
newspaper/periodicals	2.0000	.64051	40
public library services	2.6000	.81019	40
minimum profits	3.8000	1.18105	40

greater awareness	3.6000	1.51573	40
adequate sales	3.4000	1.64551	40
enhanced decision making	3.6000	1.37375	40
new customers	3.2000	1.48842	40
risk management	2.4000	.81019	40
increase customer relationship	2.8000	1.48842	40
knowledge about financial and loan grant agencies	2.6000	1.21529	40
to achieve business operation excellence	3.8000	1.48842	40
to obtain new products, services and business models	4.2000	.75786	40
acquire customer/supplier intimacy	2.8000	1.18105	40
improve decision making	3.2000	1.62038	40
learn competitive advantage	3.2000	1.18105	40
for day today survival of the business	3.6000	1.03280	40
generate business ideas	3.2000	1.48842	40
setting business goals	3.4000	.81019	40
information about financial and loan facility grant agencies	2.4000	.81019	40
identifying investment opportunities	2.6000	1.03280	40
enhance decision making	2.8000	.99228	40
advertisement strategies for new customers	3.2000	.75786	40

increasing customer relationship	3.0000	1.28103	40
identifying and bearing business risk	2.4000	1.03280	40
sales information	2.8000	1.18105	40
information for maximum profit	3.2000	1.18105	40
information about financial and loan facility grant agencies	2.4000	1.03280	40
identifying investment opportunities	2.2000	.75786	40
enhance decision making	3.0000	1.10940	40
advertisement strategies for new customers	3.0000	1.10940	40
increasing customer relationship	2.4000	1.03280	40
identifying and bearing business risk	2.4000	1.03280	40
sales information	3.2000	1.18105	40
information for maximum profit	3.0000	1.10940	40

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	2.857	2.000	4.200	2.200	2.100	.277	52

Appendix E

Population	Sample	Population	Sample	Population	Sample
10	10	220	140	1200	201
15	14	230	114	1300	207
20	10	240	140	1400	320
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	159	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	340
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	355
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	369
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	330
190	127	950	271	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000 +	384

Source: Krejcie, C. and Morgan, C. (1990:228) table showing selected known population.