AN APPRAISAL OF ENTERPRISES DEVELOPMENT PROGRAMME OF NATIONAL DIRECTORATE OF EMPLOYMENT IN KOGI STATE 1992 -1997

BY

ACHEGBULU JOSEPH ODOBA

A THESIS **SUBMITTED** TO THE POST GRADUATE SCHOOL, AHMADU BELLO UNIVERSITY, ZARIA IN PARTIAL FULFILMENT OF THE **REQUIREMENTS** FOR **THE** DEGREE OF MASTER OF PUBLIC ADMINISTRATION, **DEPARTMENT** OF PUBLIC ADMINISTRATION, FACULTY OF ADMINISTRATION, AHMADU BELLO UNIVERSITY, ZARIA.

OCTOBER, 1999

DECLARATION

I, ACHEGBULU, Joseph Odoba hereby declare that this Thesis is written by me and that it was not copied from past research. As much as possible, works of learned scholars cited in this Thesis have accordingly been acknowledged. I therefore, take every responsibility for any short comings therein.



Achegbulu, Joseph Odoba

DEDICATION

I dedicate this Thesis to my dear wife, Victoria Achegbulu (Mrs) and Children, Dennis Baba-Bagaji Achegbulu (Son) and Anne Ogijo Achegbulu (Daughter).

CERTIFICATION

This Thesis entitled: "**AN APPRAISAL OF ENTERPRISES DEVELOPMENT PROGRAMME OF NATIONAL DIRECTORATE OF EMPLOYMENT IN KOGI STATE 1992-1997**" by Achegbulu Joseph Odoba meets the regulations governing the award of the degree of Master of Public Administration of the Ahmadu Bello University, and has been approved for its contribution to knowledge and literary presentation.

Dr. A. A. Anyebe **Chairman, Supervisory Committee**	11/11/99 **Date**
Dr. Molem Sama **Member, Supervisory Committee**	11/11/99 **Date**
Mr. Yakubu Sankey **Head of Department**	13/12/99 **Date**
Prof. S. B. Ojo **Dean, Postgraduate School**	16/04/01 **Date**

KASHIM IBRAHIM LIBRARY

ACKNOWLEDGEMENT

I am tremendously indebted to my supervisor, Dr. A. A. Anyebe of the Department of Public Administration, Ahmadu Bello University, Zaria for his interest and painstaking supervision of my work. Dr. Molem Sama (Internal Examiner), Professor I. Abdulsalami, Benson Ojile, Adamu Ibrahim and John Ndan of the same department also deserves my gratitude for their personal concern to my educational advancement.

I also wish to acknowledge with appreciation the contributions of staff of National Directorate of employment, Kogi State but in particular the State Coordinator, Mr. R. Y. Awoniyi for his encouragement and support.

The financial and moral encouragement of my uncle, friends and relations especially A. I. Achegbulu, Patrick Pillah, A. A. Idakwo, Engr. J. Y. Akagwu, Dr. J. I. Omada, Ahmed Opaluwa, James Imaji, Pius Yusufu Bagaji and Ali Yusufu Bagaji (Jnr) is also cherished and appreciated. May the Almighty God reward you abundantly (Amen).

It is equally worthy of mention the friendly disposition and cooperation of my course mates especially Iyabo P. Adeyemi (Mrs), Alh. Moh'd Dodo, Ibn Musa Mai-Sallam, Abdullahi Okeme and Shaluma Lamara.

I wish to appreciate and thank my able typist, Alih Ogbadu for a master piece.

My special thanks goes to my beloved and loving wife, Victoria who throughout my absence from home was able to

withstand and endure all the odds and pains of my absence and financial support.

The prayers of all the members of Saint Joseph Catholic Church, Niger Barracks, Lokoja and in particular the chaplain, Rev. Fr. J. Y. Akinyemi throughout the period of the course work is graciously cherised.

Finally, I am most humbly grateful to the blessed trinity (God the father, God the son and God the Holy Spirit) for sailing me through the odious academic task.

ABSTRACT

The role of small-scale enterprises in a developing economy like that of Nigeria cannot be overemphasised. This arose from the growing realization that the indigenous private sector must play greater role in the industrialization and development of the developing countries. The small scale enterprises are particularly being regarded as the "engine of growth" and encouraged as such in developing countries, Nigeria inclusive.

The study shows that successive Nigerian governments have not lacked realistic and reasonable policies and programmes for the development of the industrial sub-sector particularly since the late 1970s. But the effort of the government to encourage and foster the management and development of small scale enterprises and in the process eradicate rural/urban unemployment, generate wealth and job opportunities has not yielded the desired results. What appears to be lacking as it was found out from the study is a comprehensive policy that would encompass all levels of government, financial institutions and non-governmental agencies in the growth and development of small-scale enterprises. This type of collaborative strategies would create an appropriate institutional mechanism for effective functioning and operation of comprehensively coordinated system for successful development of enterprises in Nigeria and Kogi State in particular. In a state where there is hardly any large scale

industry apart from the yet to take-off Ajaokuta Steel Complex and National Iron Ore Project, Itakpe, the bulk of industrial activities are carried out by small scale enterprenuers. Apart from producing goods and services for the citizenry, the enterprises not only serve as the second largest employer of labour, next to the state government but also serve as a training ground for prospective enterpreneurs.

This research has arisen with a view to appraising the extent of implementation of small scale enterprises programme and its subsequent effect on the generation of self employment and job opportunities in Kogi State. The study found that although the policy environment has been improving following the promulgation of enterprises promotion Decree and the establishment of National Directorate of Employment, the eradication of mass unemployment through the small scale enterprises programme of the Directorate, Kogi State has been handicapped by dearth of important factors such as finance, enterpreneurs management skills, workers motivation, basic physical and social infrastructures in rural areas as well as low per capital income and paucity of attitudinal modification of youths towards inbibing positive virtues anchored on self-reliance development. These factors has made it difficult for small scale enterprises programme of the Directorate to make the desired impact in terms of unemployment eradication in Kogi State.

The dissertation therefore recommended that the socio-economic programmes of the Directorate in Kogi State and Nigeria at large have to be scrupulously examined and appraised with a view to evolving and re-invigorating appropriate strategies for combating unemployment through government recapitalization of small scale programmes of the Directorate, adequate staff motivation, speedy completion of Ajaokuta Steel Complex as well as the provision of the enabling environment for both the organised private sector and non-governmental agencies to accelerate the growth and development of small scale enterprises particularly in the rural sector of the economy as sinequanon for stimulating economic development of the country.

Based on the research findings, National Directorate of Employment, Kogi State has to a large extent generated employment and job opportunities for the citizenry.

TABLE OF CONTENTS

		PAGE
A:		
1.	Title	i
2.	Declaration	ii
3.	Dedication	iii
4.	Certification	iv
5.	Acknowledgement	v
6.	Abstract	vii
7.	Table of Contents	x
8.	List of Tables and Diagram	xii
9.	Appendices	xiii
10.	Abbreviations	xiv
B:		
CHAPTER ONE:	INTRODUCTION	
1.2	The Statement of the Problem	6
1.3	The Aims and Objectives of the Study	10
1.4	Significance of the Study	10
1.5	Hypothesis/Research Questions	12
1.6	Scope and Limitation of the Study	12
1.7	Basic Assumptions	13
1.8	Definition of Relevant Concepts	14
1.9	Methodology	20
	Footnotes	24

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Literature Review 26

2.2 Theoretical Framework 37

Footnotes 43

CHAPTER THREE: HISTORICAL BACKGROUND, FUNCTIONS AND STRUCTURE OF NDE, KOGI STATE

3.1 Historical Background of National Directorate of Employment, Kogi State 46

3.2 Functions of NDE, Kogi State 47

3.3 Organisational Structure of NDE, Kogi State 55

Footnote 58

CHAPTER FOUR: PRESENTATION AND ANALYSIS OF DATA

4.1 Introduction 59

4.2 Data Presentation and Analysis 60

4.3 Test of Hypothesis 91

Footnotes 98

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary 99

5.2 Conclusion 104

5.3 Recommendations 107

Footnotes 112

Select Bibliography 113

Appendices 'A-C' 122

LIST OF TABLES AND DIAGRAM

A **LIST OF TABLES**

1. Table 1.1 Sample size for respondents in Kogi State
2. Table 3.1 The beneficiaries of small scale enterprises loans scheme in Kogi State
3. Table 4.2.1 Data collected from responses of staff, National Directorate of Employment, Kogi State sampled questionnaire.
4. Table 4.2.2 Data collected from Responses of small scale enterprises beneficiaries sampled questionnaire.
5. Table 4.2.2.19 Data collected on staff promotion and motivation in NDE, Kogi State.

B: **LIST OF DIAGRAM**

Diagram 3.1 The organisational stucture of National Directorate of Employment, Lokoja, Kogi State.

APPENDICES

1. Appendix A — The organogram of National Directorate of Employment, Lokoja, Kogi State.
2. Appendix B — National Directorate of Employment, Lokoja, Kogi State, data on loan recovery figure from 1987 - October, 1997.
3. Appendix C — Sampled staff and beneficiaries questionnaire.

ABBREVIATIONS

1.	NDE	National Directorate of Employment
2.	HQS	Headquarters
3.	EDP	Enterprises/Enterpreneural Development Programme
4.	UNDP	United Nations Development Programme
5.	SC	State Coordinator
6.	SAC	State Advisory Committee
7.	HOD	Head of Department
8.	SSE	Small Scale Enterprise
9.	REP	Rural Employment Programme
10.	NOAS	National Open Apprenticeship Scheme
11.	VSD	Vocational Skills Development
12.	SOW	School-on-Wheels
13.	SPW	Special Public Works
14.	PR&S	Planning, Research and Statistics
15.	F&S	Finance and Supply

CHAPTER ONE

INTRODUCTION

The primary purpose of any government in the world today is to improve the welfare of the entire citizenry. The basic idea of welfarism encompasses all concerted efforts directed towards the betterment and improvement of the living standards of the people.

The economic gap between the developed and advanced western countries and the less developed and largely agrarian countries of Africa, Latin America and Asia has been wide and various developmental programmes have been put in place by the latter to accelerate and facilitate the rate of its national development to bridge the gap.

During the 1970s, increased interest in the widespread and growing problem of Third World unemployment and underemployment among development economists, governments and international assistant agencies led to a much broader and more precise picture of the quantitative dimension of the problem. In an era when planned economic development has been accepted as the most important means for achieving an economic "take-off" in less developed countries and when industrial growth is assigned a crucial role, a study of unemployment becomes imperative. According to Todaro (1982):

> The picture of employment and underemployment trends since 1960 with projections to the year 1990 for all developing countries as well as for Africa, Asia and Latin America .. the unemployment grew from approximately 36.5 million in 1960 to over 54 million workers in 1973, an increase of over 46 percent. Thus, unemployment was growing faster than employment in developing countries as a whole. The underemployment in 1973 comprised

> approximately an additional 250 million people, then the combined unemployment and underemployment rates reaches a staggering 29 percent for all developing countries, with Africa experiencing a labour underutilization of 38 percent.1

Although open unemployment in Nigeria emerged as a issue for public concern in the 1960s, the phenomenal growth in intensity has become widespread in the 1980s and involves all segments of the economy both rural and urban, young school leavers and graduates, skilled, semi-skilled and unskilled citizens. According to the Chukwuma Report (1981):

> The rate of unemployment in the urban areas significantly increased from 4.2 percent in 1976 to 7.3 percent in 1984; and 9.7 percent in 1985. In the rural areas, while the rate has decreased between 1976 and 1984 from 4.3 to 2.3 percent, it has recently risen to 3 percent in 1985. With an estimated labour force of about 36 million the overall unemployment rate of 8 percent indicates that about 3 million are openly unemployed. The figure will be much higher if underemployment is taken into account. The 1985 labour force sample survey also indicated that the bulk of the unemployed persons - about 61.1 percent of the urban unemployed were persons with secondary education and about one - fifth (20.1 percent) in the urban and a forth (27.7 percent) in rural areas had only primary education. Unemployed persons who had not been to school accounted for 12.4 percent in the urban and 32.7 percent of the total unemployed person in rural areas. The proportion with post-secondary education (often referred to as unemployed graduates) rose from 4 percent in 1984 to 6.5 percent in 1985 in the urban areas while in the rural area, it was almost zero in both periods.2

Re-echoing the alarming growth rate of unemployment in Nigeria, Ajalayo (1995) stated that "official statistics put the unemployment rate between 10.12 per unit, but this refers to open unemployment".3 Historically, the nature and the content of the colonial educational system with school

curriculum which is heavily loaded in favour of arts and liberal sciences and thus relegating technical education to the background is recognised as one of the crucial causes of unemployment in Nigeria. The colonial education policy was merely geared towards producing clerks and semi-skilled persons with education sufficient enough to enhance and facilitate the maintenance of law and order as well as the exploitation of raw materials and other essential mineral resources for industries in the metropole (Britain). This development brought the dearth of professionals in various technical areas that would have spurred industrialization in Nigeria.

It is also an establised fact that the rapid population, (which is estimated at 103 million in 1987) as well as the sporadic increase in the number of schools and institutions of higher learning has significantly altered the structure of the Nigerian labour force. According to Ahmed (1996) "a good proportion of the unemployed labour force is fairly literate, thereby further worsening socio-economic and political expectations".4

Post-independent government in Nigeria has put-in-place various policies and programmes aimed at industrialization, diversify the economy and to provide employment opportunities for the growing labour force. These programmes or policies include the import substitution of the first National Development Plan, trade incentives such as pioneer status

which allows for income tax relief, approved users scheme under which manufacturing industries are allowed to import certain raw materials duty free or at very concessionery duty rates. A further agricultural-based strategy to promote employment in both urban and rural areas and stem rural to urban drift included Go-Back-To Land, National Accelerated Food Production Programme, Integrated Rural Development Authorities, Agricultural Credit Guarantee Scheme Fund, River Basin Development Authorities, Operation Feed the Nation and Green Revolution and of course, the Enterprises Promotion Decree (1972) which was intended to involve Nigerians in the ownership and management of public enterprises. These measures however had no effect on both productivity and employment inspite of large sums of money invested because it was targeted to large absence 'progressive' farmers and businessmen. Other institutions established to enhance employment generation but via small-scale enterprises scheme included development banks such as Nigerian Bank for Commerce and Industry (NBCI) and the Nigeria Industrial Development Bank (NIDB).

As a result of the failure or inadequacies of successive government measures to tackle unemployment in Nigeria, in 1986, the Babangida Administration appointed a think-tank called the National Committee (otherwise known as Chukwuma Committee) on strategies for Dealing with Mass unemployment.

However, in 1987, government established National Directorate of Employment (NDE) with the objective of designing and implementing programmes to combat mass unemployment and articulate policies at developing work programmes with labour intensive potentials. One of the core programmes of National Directorate of Employment is small-scale industries and graduate employment programme (now referred to as small-scale enterprises development programme) which encourages potential enterpreneurs to establish their own business through the provision of necessary training and loan facilities as sinequanon for promoting self-employment among job seekers by inculcating in them the spirit of enterpreneurship and self-reliance.

Despite government concerted efforts towards stamping out unemployment in the country through small-scale enterprises of NDE, an increasing number of graduates are still roaming the streets in search of jobs or means of livelihood. various scholars and policy analysts have attributed the growing unemployment to poor funding of employment institutions and in particular, the small-scale enterprises programme of NDE in Kogi State.

This study is therefore geared towards X-raying the main handicaps of NDE in Kogi State at successfully checking unemployment in the state through the small-scale enterprises programme.

1.2 STATEMENT OF THE PROBLEM

Unemployment exists in an economy when able-bodied, capable and qualified persons willing to work cannot find paid and productive jobs to earn a decent living. However, a person is said to be underemployed when he works less (daily, weekly or seasonally) than he would like to work thereby making him to earn a wage incapable of sustaining him above poverty level.

It is worthnoting that unemployment is a world-wide economic problem. The phenomenon transcends international boundaries since all countries have their own employment problem. A report by the International Labour Organisation (ILO) in 1995, for instance put the figure of jobless persons all over the world at 820 million which represents 30 percent of the global labour force and includes those that are underemployed as at the end of 1994.

Although, open unemployment emerged as an issue for public concern in the sixties in Nigeria, since early eighties, it assumed alarming and disturbing proportions with millions of able-bodied persons both in rural and urban areas who are willing to accept jobs at their going rate or even at rates that are much below the going rates being unemployed. The recent phenomenal increase in the growth and quantum of employment problem and the associated socio-political implications on the national economy led several successive governments in Nigeria to adopt 'palliative' measures to solve

this problem in the short-run. These measures include, the import - substitution strategy, Go-Back-To Land, National Accelerated Food Production Programme, Agricultural Credit Guarantee Scheme Fund, Operation Feed the Nation, Green Revolution Programme, Directorate of Food, Roads and Rural Infrastructures to mention but a few. The main philosophy behind there largely agricultural schemes was to assist small-scale farmers in rural areas and in process improve the standard of living of rural dwellers through the income and employment generated by these schemes in view of the recognition of the rural sector as an important sector in the economic development of this country. This is because it plays a crucial role not only in the production of food for the teaming population and raw materials for the industries, it also provides employment opportunities to the majority of the populace. According to Ajalayo (1996), "the rural sector accommodates an estimated 70 percent of the countries total population and provides an estimated 60 percent of total gainful employment".5 But in actual practice, according to Abba and Abdullahi, et al (1985):

> The programmes and projects have benefitted large-scale 'progressive' farmers, rather than the majority of the peasantry. This is largely because it is these category of farmers who have the political contacts and the financial and other resources to take advantage of the services and facilities offered by the project.6

The advent of petroleum in late 1970s as the major source of revenue and foreign exchange earner led to a shift of

attention from agriculture and rural economy to investments in Urban - based projects, the more lucrative refineries and trade-related activities. The combined effect of this shift has been the diminishing rate of the potential of the rural sector in providing gainful opportunities. The purge of the public service in 1975 as well as the subsequent staff rationalization at all levels of government further accentuated the employment problem. This has in turn led to the undesirable rural - urban drift with its concomittant negative consequencies of pronounced crime rates, youth deliquency, over-stressing of urban based infrastructures and other anti-social upheavals.

It is a known fact that small-scale enterprises and the informal sector forms the bedroCk upon which industrial development could be achieved and also serve as a requisite for the attainment of economic growth and development of the national economy. This is because, according to Ajalayo (1996):

> Small-scale enterprises are generally more labour - intensive than the larger organisation, they generate more direct and probably indirect jobs per unit of invested capital on the average, provide production outlets for the talents and energies of enterprising, independent people many of who would not fulfil their potential in large organistion, the provide seedbed for enterpreneural talent and a testing place for new industries, they also provide an avenue for exploring the latent skills of the youthful population.7

The inappropriateness and failure of previous employment generating schemes or strategies to make real impact of

minimising unemployment due to lack of funds, planning and management and political will has informed the establishment of National Directorate of Employment (NDE) on November, 22, 1986 with four core programmes which include: The small-scale industries and Graduate Employment Programme (now small-scale Enterprises Development Programme). Agricultural sector employment programme (now the Rural Employment Promotion Programme); special public works programme and the Youth Development and Vocational Skills Programme (now known as Vocational Skills Development Programme) launched on January 30, 1987 by the Babangida administration. The small-scale enterprises programme was enunciated to "promote self-employment among job seekers by inculcating in them the spirit of enterpreneurship and self-reliance and the provision of necessary training and loan facilities to unemployed youths to set-up their small-scale business enterprise as against the usual dependence on the public and private sector for wage employment".8

This programme has been implemented by NDE, Kogi State since its creation by the Babangida administration in 1991. Nevertheless, the rate of rural-urban drift of youths in Kogi State in search for wage employment rather than utilising the self-employment opportunities of the Directorate is still alarming and highly unbecoming. The Kogi State NDE, is therefore faced with ardous problems and this research is

intended to addressing and profering workable solutions to the problems.

1.3 AIMS AND OBJECTIVES OF THE STUDY

This study is aimed at appraising the impact of small-scale enterprises programmes in terms of employment generation of the Directorate in Kogi State.

This study has as its specific objectives the following:

1. To identify the financial, management and environmental problems faced by the Directorate in the execution of small-scale enterprises programme.
2. To identify factors responsible for this problem.
3. To assess the effects of these problems on the
4. attainment of the objectives of the Directorate.
5. To profer effective solutions or remedies to the identified problems.

1.4 SIGNIFICANCE OF THE STUDY

The significance of this study are that:

1. This study has become imperative because although few researches have been effected on National Directorate of Employment since its inception in 1987, little attention was placed on the importance of government fiscal allocation, environmental constraints as well as staff motivation to the successful execution of small-scale enterprises programme. Hence, this reseach has been largely rationalized by the motivation or desire to fill-in

the gap in knowledge. Since the foundation of industrialization of any country is small-scale enterprises and the role of the government financial support to private enterprises are sinequanons for enterprises growth and development in Less Developed Countries like Nigeria, this research project highlight the need for government adequate fiscal allocation as well as the importance of effective management, staff motivation and public support (including private financial institutions and international development agencies) in ensuring programme success.

RECEIVED
23-4-2004
ZARIA NIGERIA
473373
HD
62.7
Ach

2. This researcher is of the view that if the myriads of problems confronting the Directorate's enterprises development programme are discovered and the way to solve it is advanced, then, the establishment of the Directorate would have been justified in terms of the employment generated, improvement in the living standard of the citizenry by raising their per capital income and the generation of greater industrial activity in the Nigerian economy.

3. This research in addition to expanding the sphere of knowledge as regards enterprises development programme of the Directorate, it also serves a spring board for discovering and proffering remedies

for rural to urban drift by youths in search for non-existent white-collar jobs and to advance the importance of self-reliance and self-employment as cardinal factors in the attainment of self-worth, dignity and poverty alleviation which are unfortunately not acknowledged by youths in this country.

1.5 HYPOTHESIS/RESEARCH QUESTIONS

The hypothesis of this study are that

1. As a result of inadequate funding by the government, the small-scale enterprises development programme has failed to effectively and efficiently achieve its objective.
2. The inadequate proper planning and management of the directorate programmes has resulted in persistent employment problems in Kogi State and
3. Due to inadequate staff motivation, the performance of small-scale enterprises programme has been adversely affected.

1.6 SCOPE AND LIMITATION OF THE STUDY

This study focuses on the impact of small-scale enterprises programme of National Directorate of Employment in Kogi State.

The research project concentrates on the following key aspects of small-scale enterprises programme.

1. Government financial allocation under schemes such as graduate loans scheme (National grid) and Matured People's Programme; One million jobs (Handicraft and Cottage Industries) and the Motor-cycle loans scheme (1993-1997).
2. Loan management which involves planning and disbursement of loans to beneficiaries and the extent of employment generated in the state and
3. Loans repayment by the beneficiaries of small scale enterprises schemes.

In order to acquire the above data and information, the directorate's financial books and records as well as the loans co-ordination branch and small-scale enterprises department records, minutes of management meetings in respect of loans and other necessary information would be received and records decoded so as to establish the direction of the small-scale enterprises programme.

The time frame for this study is between 1987 and 1990 but in particular from 1992 to 1997.

1.7 BASIC ASSUMPTIONS

The effective and efficient performance or service delivery of any government establishment and the directorate in particular depends on:

1. Government financial allocation to it.
2. The employment of personnels who are recipotary of management skills and knowledge and there ability and

willingness to disseminate it towards organisational objective.

3. Adequate staff motivation to ginger their commitment to the attainment of the goals and objectives of the organisation.

4. The commitment of loan recipients and their guarantors to prompt repayment so as to create further opportunities for potential beneficiaries.

5. The conscious efforts of the citizenry (including the private sector and international agencies) in support of progressive government programmes directed at improving the welfare of the public.

1.8 DEFINITION OF RELATED CONCEPTS

The following concepts or terms are important for understanding the basis for this research project. They include - small-scale enterprises; unemployment, directorate and development.

1.8.1 SMALL-SCALE ENTERPRISES

There are several definitions of the concepts of small-scale enterprises by different scholars in economic field. According to Asuelimmen (1991) "small-scale enterprises in the broadest meaning of term, include modern industrial firms of up to 50 employees, family unit of 3 or 4 people, village industries, associations, companies, cooperatives, owner - operators, mini-firms and self-employed in the non-structured sector of the economy".9 In his own view, Iziren (1975) states

that small-scale enterprises are inclusive of "small, manufacturing firms, technical crafts and commercial concerns established on the initiative of indigenous proprietors. Generally, their use of factors of production reflects the true factor endowments in our low-income economy".10 The above definitions however lacked financial components of a small-scale enterprise. A further definition by Omale and Sama (1995), small-scale enterprises are viewed as consisting of "handicraft and cottage industries (sic) as well as enterprises employing about 10 to 15 people with an investment ranging from N50,000 to N100,000 as small-scale enterprises".11 However, as a result of the inflationary trends in the Nigerian economy, the federal ministry of industries categorise industries with a fixed investment of not more than N500,000.00 (exclusive of building) as small-scale industries. It is however noteworthy that the value of installed fixed capital is not static as it is subject to government determination and the prevailing objective of public policy.

1.8.2 UNEMPLOYMENT

According to Todaro (1982), unemployment refers to "those people who are able and often eager to work but for whom no suitable jobs are available".12 Underemployment on the other hand entails a condition whereby those people, both rural and urban, who are working less than they would like, daily, weekly, or seasonally. This includes those who are nominally

working full-time but whose productivity is so low that a reduction in hours would have a neglible impact on total output.

Generally speaking, unemployment refers to a situation when any of the resources forming the factors of production - land, labour enterpreneur and capital is lying idle. This study is nevertheless restricted to addressing the human aspect of unemployment because it is labour (or enterpreneur) that determines the operations and functioning of other factors of production. This researcher, therefore adopts Todaro's view point in this study.

Research scholars have identified various types of unemployment which include:

1. Structural - This is unemployment caused by imbalance in skill mix. It is primarily accentuated by technological development with its accompanying new and modern machines which consequently leads to the displacement of unskilled people or workforce.

2. Seasonal - This occurs when people engaged in particular occupations are thrown out of jobs because such occupations requires their services at certain periods of the year only resulting from either weather conditions or non-availability of raw materials.

3. Cyclical - This unemployment results from industrial or economic recession and hence, deficiencies of demand for industrial products and services will naturally culminate

in the reduction of labour force.

4. Frictional - This is unemployment caused by lack of relevant information about the existence of vacancies.

1.8.3 DIRECTORATE

Ther term Directorate connotes a body or an office. According to the National Directorate of Employment Decree Number 24 of May 19, 1989 section 1, the Directorate means the National Directorate of Employment. It is the corporate body charged with the responsibility of designing and implementing programmes to combat mass unemployment; articulate policies aimed at developing work programmes with labour intensive potential; obtain and maintain a data bank on employment and vacancies in the country with a view to acting as a clearing house to link job seekers with vacancies in collaboration with government agencies and to implement any other policy as may be laid down from time to time by Board established under section 3 of National Directorate of Employment Decree.

It therefore goes without saying that National Directorate of Employment, Kogi State could simply be referred to as the "Directorate, Kogi State".

1.8.4 *DEVELOPMENT*

The multi-dimensional nature of the concept of development has led to the emergen[illegible] of various definitions by scholars including D. Seers, D. [illegible]et, M. Todaro, F. Riggs and W. Rodney to mention but a few. But three of such

definitions would be advanced for the purpose of this study. According to Dudley Seers, development involves the fulfilment of the necessary conditions for the achievement or realisation of universally acceptable aims and potentials of human personality. He accepts the economists view point of development to the extent that it is man-centred or is instrumental to addressing basic problems of unemployment, poverty and inequality. This concern with equity was well expressed by Seers (1974) when he wrote:

> The question to ask about a country's development are therefore, what has been happening to poverty? What has been happening to unemployment and what has been happening to inequality? If all three have declined from high levels, then beyond doubt, this has been period of development for the country concerned. If one or two of these central problems have been growing worse, especially if all the three have, it would be strange to call the result development, even if per capital income doubled.13

In his own definition, Goulet (1974) visualises development "as a sustained elevation of the entire society and social system towards a better or more humane life".14 According to United Nations Development Programme (UNDP) report (which adopts Goulet's view point), development is seen as implying change and process of economic, political and socio-cultural transformation within countries. This UNDP

report while referring to Goulet's three-core values of development, distinguished the basic components of development which include:

1. Life sustenance - This is concerned with the ability to provide the basic necessities of life such as food, clothing, housing, minimum education and health in the society.
2. Self-esteem - This involves a sense of self-respect and independence, of not been used as a tool by others for their own ends. According to UNDP, no country or society can be said to be fully developed if it is exploited by others and does not have the power and influence to conduct relations on equal terms.
3. Freedom - This connotes emancipation from the three evils of want, ignorance and squalor so that people are more able to determine their own destiny. It should be borne in mind that these three core values of development are closely interrelated.

Another scholar, Todaro (1982) is of the view that development should be seen as "a multi-dimensional process involving changes in structures, attitudes and institutions as well as the acceleration of economic growth, the reduction of inequality and eradication of poverty".15

However, this researcher views the concept development as a multi-faceted but interwoven process involving radical changes in the economic, political, socio-cultural as well as

in the institutions, administrative structures, attitudes, values, norms and beliefs of a particular society. This view point which is a hybrid of hitherto - stated definitions become necessary because of the renewed emphasis on man-centred development rather than the state of the national economy.

The basic needs approach as a new phenomenon to the study of the concept of development has led to the "popular" cocoyoc declaration (seminar in cocoyoc - mexico in 1974 under the auspices of United Nations Environmental Programme) to state thus:

> Our first concern is to redefine the whole purpose of development. This should not be to develop things but to develop man. Human beings have basic needs: food, shelter, clothing, health and education. Any process of growth that does not lead to their fulfilment or even worse, disrupts them is a travesty of the idea of development.16

One can say unequivocally that development has occured when development programmes are tailored towards the improvement of the fundamental needs of the citizenry.

1.9 METHODOLOGY

In any study, it may be necessary and infact, it is desirable to use two or more methods of research. Several approaches were used in generating data and information for this study.

The first method is the historical or documentary research which involves the intensive use of facts obtained from office records, office files, newspaper accounts,

journals, magazines, conference papers, books, laws and edicts to mention but a few. This is referred to as the secondary sources of data collection.

The primary sources for collecting data for this study is through the survey method (or status survey) which entails the use of questionnaire, interview and observational methods.

The questionnaire method is employed in order to ensure the reliability and authenticity of the information obtained from the respondents. This method has obvious advantage of eliciting candid and more objective response due to its greater impersonality as well as sufficient time at the disposal of the respondents which permits more considered answers.

Both the open-ended and closed-ended question patterns is used. This is because while the former gives the researcher a general view of the respondent on the issue, the latter tend to give precise answers that can easily facilitate data analysis and computation.

An unstructured (open) interview method is used in this study in order to enable the researcher gather sufficient information on the general opinions and feelings of the respondents about the study.

The last but in no less the least survey method is the observational method. The researcher as an insider have indept knowledge of the operations of the Directorate, hence the use of participant observation becomes imperative.

The determination of the sample size is one of the crucial but difficult task for any researcher.

In this research project, varying degrees of sample size would be applied to the different populations, in view of the widespread nature of beneficiaries of enterprises development programme throughout the 21 local government areas of Kogi State, but taking into consideration the importance of good coverage and representation and the time and financial constraints of the researcher,nine (9) local government area out of 16 local government areas in existence before the 1996 local government creation exercises were surveyed using stratified random sampling method in order to ensure good representation of the geo - ethnic groups in Kogi State in the sampling.

The local government areas to be surveyed are ones located in Kogi East, Central and West senatorial districts comprising of Ankpa, Dekina, Idah; Okene, Okehi, Adavi and Kabba/Bunu, Yagba EaST AND lOkoja respectively taking into cognisance of the population of the small - scale enterprises beneficiaries In these areas.

The Directorate, Kogi State office currently has a total numerical strenght of fifty - five (55), consisting of twenty five (25) and thirty (30) junior and senior staff respectively. However, a rondom sampling method was used to sample 50 percent of the population of senior staff

(30) which is approximately 15 serves as respondents.
As for the beneficiaries respondents, stratified random sampling 13 used in order to ensure that the three schemes under the small - scale enterprises programme consisting of graduate/matured people,motorcycle loans and I million jobs schemes have equal chance of representation in the sampling. Accordingly, a sample of 60 percent is used for both the graduate/matured peoples and motor cycle loans schemes respectively with the population of 28 each. In other words, the number of respondents for the former and latter are approximately 17 each. For the I million jobs scheme (Handicraft and cottage industries) with a population of 2,391, a sample of 4 percent is deemed representative enough. Hence, a total of 96 beneficiaries of this scheme would serve as respondents.
The total sample population who would be selected by both random and stratified random methods is 145 consisting of 15; 17, 17 and 96 for staff and recipients/beneficiaries of graduate / matured peoples loans, motorcycle loans and I million job loans schemes respectively.
In view of the above a total of 145 questionnaires was distributed.
The sample size hitherto - mentioned and the geographical distribution is represented graphically below:-

SAMPLE SIZE FOR RESPONDENTS IN KOGI STATE

Table 1.1

S/N	CATEGORY OF RESPONDENT	TOTAL POPULATION	SAMPLE %	SAMPLE SIZE	No. PER SENATORIAL DISTRICT		
					EAST	CENTRAL	WEST
1	Staff	30	50	15	-	-	-
ii	BENEFICIARIES:						
	I GRADUATE/MATUERD LOANS	28	60	17(APPROX	7	3	7
	2 MOTORCYCLE LOANS	28	60	17(APPROX	8	1	8
	3 I MILLION JOBS	2,391	4	96	32	32	32
	TOTAL	2,477	-	145	47	36	47

This sample size is considered representative of the entire population for the making of inferences and valid research conclusions.

Simple statistical methods such as averages, percentages, tabulations and frequency is used in analysing and testing the accuracy and validity of the data gathered.

The Directorate, Kogi State office currently has a total staff numerical strength of fifty-five (55), consisting of twenty-five (25) and thirty (30) junior and senior staff respectively. However, a sample of 40 percent of the population of senior staff (30) which is approximately 15 serves as respondents.

As for the beneficiaries of loans schemes, a sample of 60 percent is used for graduate and matured people loans schemes whose total population is 28, which the same percentage is applied to motor-cycle loan scheme with population of 28. In other words, the number of respondents for the former and latter are approximately 17 and 17 respectively.

For the one million job beneficiaries (Handicraft and cottage industries) with a population of 2,391, a sample of 4 percent is deemed representative enough. Hence, a total of 96 beneficiaries of these schemes would serve as respondents.

The total sample population who would be selected by random method is 145 consisting of 15, 17, 17 and 96 for staff, recipients of graduate and matured peoples loans, motor-cycle loan and one million jobs respectively. In view of above, a total of 145 questionnaires was distributed. This sample size is considered representative of the entire population for the making of inferences and valid research conclusions.

Simple statistical methods such as averages, percentages, tabulations and frequency was used in analysing and testing the accuracy and validity of the data gathered.

FOOTNOTES

1. M. P. Todaro (1982). Economics for a developing world: An Introduction to Principles and Policies for development. Longman Group Ltd, Brunt Hill, U.K. 2nd Edition, 1982, P.193

2. S. Chukwuma (1987). Chukwuma Committee Report. In: The Job Creator, National Directorate of Employment (NDE) Publications, Lagos, Vol.2 No.13, February 1997, P.6

3. J. Ajalayo (1996). Towards full employment planning in Nigeria. A programme response approach. In: The Job Creator: National Directorate of Employment (NDE) Publications, Lagos, Vol.1, No.4, May, 1996, P.5

4. N. Asomugha (1996). National Directorate of Employment Generates 2 million jobs. In: The Job Creator: National Directorate of Employment (NDE) Publications, Lagos, 1996, P.1

5. Op.cit (3), Vol.1, No.4, May, 1996, P.5

6. Abba and Abdullahi, Et al (1985). The Nigerian Economic Crisis: Causes and solutions. Gaskiya Corporation Ltd, Zaria, 1985, P.28

7. Op.cit (3), Vol.1, No.4, May, 1996, P.5

8. Federal Ministry of Labour and Productivity (1991). Annual Report, Lagos, 1991, P.8

9. G. A. Asuelinmen (1991). Perspective planning for small and medium-scale enterprises (SME) In: Management in Nigeria. Vol.27, No.2, March/April, 1991, P.35

10. O. Iziren (1975). The Development of Nigeria's small scale enterprises: A review of problems and of research partaining to them. (unpublished). Paper presented to conference on social research and national development in Nigeria, University of Ibadan, Ibadan, September 28 - October 4, 1975, P.2

11. Omale and molem (1995). Small-scale Busines Enterprises: Organisation and management techniques. (unpublished). Typed written paper presented at the seminar for in-service training for NGOs and Civil Servants organised by the Faculty of Administration, ABU, Zaria, Monday 25 - Friday 29, September, 1995, P.3.

16. Op.cit (1). P.74 - 75

16. D. Conyers (1974). Concepts of Development (Unpublished). A paper delivered in a seminar under the auspices of United Nation Environmental Programme held in Cocoyoc, Mexico, 1974, P.3

16. Op.cit (1), P.96

16. Ibid, P.96

16. Op.cit (13), P.28

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 LITERATURE REVIEW

There are presently little or no available literatures solely on enterprises development programmes of National Directorate of Employment (NDE) Kogi State as a result of the embryonic stage of the state. However, the subject matter for the establishment of the NDE which is unemployment and small-scale enterprises development has attracted numerous scholars both within and outside Nigeria.

According to Korafor and Iwuji (1975), open unemployment exists "when there are people who are able to work, wishing to work, dependent on work for a livelihood but unable to obtain suitable employment".1 What is however, not in doubt is that unemployment affects both the rural and urban areas, but the latter contains the greater contribution of the unemployed and hence, attracts more attention.

The major component of the urban employment problem in Nigeria is the existence of large numbers of able bodied youths (usually between the ages of 15 and 29) with levels of education ranging from a few years of primary schooling to full secondary school and tertiary education and training. Their state of unemployment therefore, constitute a double loss to the society in view of the tremendous amount of resources that has been invested in their formal education. In the research work done by Korafor and Iwuji (1975), they stated that the earliest information regarding the level of

unemployment in Nigeria is obtained from:

> The 1963 population census which yield a figure of 1.9 percent for the total labour force population. The unemployment rate for males was 2.0 percent while that of the females was 1.6 percent. With respect to the urban labour force, 3.0 percent of both males and females were unemployed. For rural areas, the corresponding rates were 1.6 percent for both sexes and 1.6 percent and 1.5 percent for males and females were unemployed respectively.2

These rates must, however, be taken with a great deal of caution in view of the high degree of unrealiability attached to that census. Subsequent labour force surveys such as that conducted by the National Manpower Board in 1966/67 indicated that 1.7 percent of both sexes in the labour force were unemployed, with the males having a higher percent of 2.4 percent over that of the females 0.9 percent. Similarly, the overall rate for both sexes in the urban areas was 8.0 percent, which was by far higher than the corresponding rural rate of 0.5 percent. This labour sample survey (1966/67) also produced an estimate of the labour force in 1966 of 23.8 million. The third National Development Plan of 1975 - 1980 carries estimates for 1970 and 1975 of 26.1 million and 29.2 million respectively, based on the 1966 figure and assuming a rate of growth of the labour force of 2.3 percent per annum. Of the 29.2 million persons estimated to be in the labour force in 1975, 27.9 million or 95.5 percent were gainfully employed leaving some 1.3 million or 4.5 percent of the

labour force unemployed.

According to Ajalayo (1996) "official statistics put the unemployment rate between 10 - 12 percent, but this refers only to open unemployment. While there is also concern for underemployment, the less political explosive nature of the problem as well as the difficulties with its measurement have led to a downgrading of this much greater problem".3

According to Todaro (1982):

> The dimension of the employment problem in third world countries go beyond the simple shortage of work opportunities or the under-utilisation and low productivity of those who do work long hours. It also includes the growing divergence between inflated attitudes and job expectations, especially among the educated youth, and the actual job available in urban and rural areas. In particular, the growing aversion to manual and agricultural work fostered in urban and white-collar oriented educational systems created severe strains for poor nations attempting to accelerate development.4

As a result of the phenomenal growth and preponderance of unemployed persons in Nigeria in the 1970s, Korafor and Iwuji (1975) asserted thus: "it therefore, becomes not only necessary but also urgent that ways be found for tackling this problem with a view to substantially reducing it or if possible, completely eliminating it altogether".5 This is more so due to the serious social and economic implications of unemployment for this country which calls for drastic measures and policy formulation which should aim at more employment generation and the reduction of unemployment.

In order to solve employment problem in less developed countries, Todaro (1982) emphasized on an approach which;

> goes beyond narrow economic policies to touch on the social, institutional and attitudinal character of these societies,... and to re-adjust domestic policies

> to include employment generation as a major social and economic objective, while developed countries need to review and re-adjust their traditional economic policies vis a vis the third world, especially in the area of trade and technology transfer.6

The best strategy for curtailing unemployment according to Ezenwe (1982) "is to establish positive relationship between economic growth (in Gross National Product per capital terms) and physical well-being of the people through strategies aimed at increasing employment, at developing rural areas at redistributing the benefits of growth in favour of low income groups and at meeting the basic needs of the poor"7, because basic needs are growth-oriented, employment-oriented and poverty-oriented. It is however, pertinent at this juncture to point out that economic growth or the so-called boom periods does not automatically translate into increased employment. According to Ndebbio and Ekpo (1996):

> The 1969 UNDP report on Human Development vividly brought out this point home. In a study of 69 countries covered by the report in the last decade, 46 countries with economic growth and therefore, with low inflation, only 27 of them had increased employment. 19 or more than 40 percent experienced jobless growth like India, Pakistan and Zimbabwe. It is therefore, safe here to agree with the UNDP that economic growth becomes real to people only when they can find productive and well-paid jobs.8

The reality of present economic conditions therefore, calls for more productive industrial sector based on better utilization of local raw materials and human resources. Certainly, the development of small-scale enterprises (SSE) which mainly depend on the available local raw materials and

enterpreneurs talents of the people for it to grow is one sure way of rejuvenating a depressed economy like that of Nigeria. According to Iziren (1975) who emphasized on ILO observation:

> small-scale enterprises tend to use labour intensive techniques. The amount of capital needed to equip each worker is relatively small, which means that more persons can be employed out of a given investment fund in the short-run (the long-run level of employment depends also upon the rate of capital accumulation).9

It must be acknowledged by developing countries including Nigeria that economic growth and development depends not only on the large enterprises/industries but also on small ones that can be found in every town and city. Small enterprises engage in such activities as leather-working, woodworking, textile manufacture, automobile and cycle repair activities, Gari and Corn processing and many other similar small-scale manufacturing and service activities that are capable of substantial contribution to the Nigerian economy.

It is worthy of note to state here that the development of small-scale enterprises in Nigeria dated back to the period of the first development plan of 1962 - 68. The main production thrust in agriculture, commerce and industry was in promoting small and medium sized private enterprise throughout the country. But the momentum was not sustained for long (particularly in late 1970s) due to several factors including the dominance of the oil sector in providing the country with most of the required revenues and foreign exchange and lack of serious encouragement and support from

government in terms of financial and management aids.

Re-echoing further, the importance of small-scale industries to the socio-economic growth of Nigeria, based on their experience of other countries, Ndebbio and Ekpo (1996) stated that:

> the small scale industries should be able to precipitate immense impact in output and employment even in rural areas. Our experience is drawned from the industrialized capitalist economies of Japan, U.S. and Britain. For instance, Japan's small scale industries in 1970 accounted for 42 percent of value - added and 54 percent of manufactured products. In the same period, small-scale industries in U.K and U.S employed 39 percent and 40 percent of labour force and accounted for 45 percent and 48 percent of manufactured products respectively. Even for a third world country like India, a recent study by Little (1987) reveals that small-scale firms offer much more employment than larger firms for any given investment.10

In Nigeria, it is estimated that about 80 percent of commercial/service firms fall within small-scale category which also accounts for about 65 percent of the small-size of our so-called manufactured items.

In Africa where the potential for an individual or even a group of individuals to raise a large capital sum is limited, and the government sources are limited, the choice between large and small enterprises has serious political implications. Development of large enterprises must imply a choice to allow the means of production to be owned or controlled by foreigners. Neither the capital, the management skills, the intermediate inputs, nor the technology used is locally available. In view of this, Weeks (1970) advised that to choose the 'most modern techniques' is

to choose foreign control of the decision-making in the key sectors of the economy. Development through small enterprises at least holdsout the possibility of a development strategy which retains the control of production in local hands".11

It is an accepted fact among development economists and public analysts that industrial take-off of any nation, most especially the developing economies of less developed countries depends to a great extent on the successful take-off of small and medium-scale enterprises (SME's).

In 1980, the federal government in its policy paper titled "Nigeria industry and strategy guidelines" to investors, further enunciated its policy on small and medium enterprises when it stated inter alia that "in furtherance of government determination to open up the vast rural areas in the country and create renumerative employment opportunities there, small and medium enterprises shall receive special encouragement".12

President Babangida himself has underscored the importance of small scale enterprises sector in the 1989 and 1990 budget speeches when he said that;

> small scale enterprises have vital role to play in achieving sustainable growth. Not only are they capable of generating more employment per unit of capital output, they provide the best chance of industrializing our rural areas ... one more challenge for manufacturing sector is the need to encourage small-scale manufacturers through forward and backward linkages.13

The establishment, growth and development of small-scale enterprises in Nigeria will:

1. Generate substantial employment opportunities for the unemployed youth at much more lower costs in terms of capital employed as compared to large-scale industries;
2. Mobilise available but hitherto untapped local resources of raw materials and skills;
3. Stimulate growth of indigenous enterpreneurship;
4. Industrial dispersal to rural areas thereby helping to reduce the incidence of rural-urban migration with its disturbing socio-economic and political implications;
5. Provide effective avenue for import substitution thereby saving much needed foreign exchange;
6. Lead to dispersal of uncomplicated technology for easy acquisition and understanding by the predominantly semi-skilled labour force of this country. This can contribute to the growth of indigenous skilled manpower and technology.

Thus, the importance of small-scale interprises and their promoters (enterpreneurs) is aptly amplified by Kilby (1969) when he said;

> The promotion of this form of industry lessens the need for foreign enclave - type enterprise. In contrast to concentrating in a few cities with its implications of urban unemployment and unrest, small-scale industries can be geographically decentralised creating more islands of development. Small firms provide training ground or stepping stone of large-scale enterprise; small industry taps latent savings and skills that could not otherewise be mobilised. Because small-scale production entails labour intensive technologies for

> a given amount of capital (the scarce factor), both employment and output will be larger under a regime of small industry than under alternative forms of organisation. As a quasisponge (sic) for urban unemployment, and a provider of inexpensive consumer goods with little or no import content, this sector serves as important pressure-realising, welfare - augumenting functions. It's more positive role in contributing to long run industrial growth is to produce an increasing number of firms that grow-up and of small-scale sector. The emergence of wholly modern medium scale Nigerian industry is likely to be a prerequisite for an enduring industry.14

Small-scale enterprises particularly in less developed countries exhibit the following characteristics, including inter alia;

1. The proprietor/manager handles or supervises the finances, production, marketing and personnel of the enterprises;
2. The proprietor have poor access to economic market and low capacity to borrow short-term or long term capital from organised financial institutions and so relies heavily on relations, friends, money lenders, personal savings or the profit of the enterprises.
3. The enterprise is highly vulnerable to economic down-turn and recession.
4. The enterprise is closely integrated with and meets only the immediate needs of the locality in which it carries on the business.
5. Little or no records of business is kept and the banking system is hardly utilised.
6. The proprietor's educational level is very poor which

culminates in poor business management and

6. Difficulty in recruiting higher level technical manpower.

In the 1980s, the urban and rural unemployment reached its unprecedent level and based on the trends of the preceeding years, the National Manpower Board projected that the country would be "burdened by an unemployment rate of 18.9 percent by 1986 and out of the 48.24 million Nigerians who would be aged between 15 and 59 years by 1989, some 12.73 million of them would be parading the streets without jobs".15

The Babangida administration responded to this scary prospect by setting-up NDE, and charging it with the mandate of creating job opportunities for the unemployed Nigerians, particularly by training youths to establish their own small-scale enterprises in the private sector. According to Umoden (1992), the small-scale industries and Graduate Employment Programme (now small-scale enterprises development programme), one of the four key programme of the Directorate was to set-up to encourage:

> graduates to develop enterpreneuship through self-employment and to generate employment for others. By the end of 1991, an estimated 240,000 trainees had passed through the scheme, 2,332 of them have been given a total of 69 million Naira to set-up small scale industries; and it was estimated that these pioneers had created over 141,000 jobs nation wide.16

A labour force sample survey conducted by the federal office of statistics reported that;

> the composite unemployment for the entire country declined from the 18.9 percent peak of 1986 to 2.9 percent in September, 1991. The scheme (Directorate) has also helped in reducing the drift of rural youths to urban centres and succeeded in re-orientating most Nigerian youths from paid jobs to self-employment. Above all, it has generated in the minds of the nations youth, a stronger drive towards self-actualization and the achievement of self-set goal.17

Re-instating further the achievements of the Directorate, its Director-General, Zanna (1996) stated that the Directorate since inception in 1987 "has created over 2 million jobs for the unemployed youths and other jobless citizens nation-wide. This fact was made possible by the implementation of result-oriented strategies to boost job creating programmes and schemes".18

In view of the importance of small-scale enterprises in serving as bedrock for the socio-economic development of developing countries, one can state unequivocally that its conscious adoption as an industrial development strategy in Nigeria will in addition to bridging the wide gap between urban and rural areas, generate substantial employment opportunities for the unemployed citizens.

2.2 THEORETICAL FRAMEWORK

If an economy is to experience balanced growth and development, then labour must be effectively utilised. Employment therefore becomes an important variable in a country's production function and hence growing unemployment retards economic development.

Economic theory is generally concerned with the problem of allocation and utilisation of the means of production. Nonetheless, the condition of labour employment have become important because human beings constitute both the means and ultimate aIm of any productive activity.

Many reasons and arguments have been advanced as the cause (s) of unemployment in less developed countries and Nigeria, in particular. The theoretical framework applicable to this study include among others, the Marxists, Search, classical and Keynesian theories of unemployment.

The Marxist and neo-Marxists theorists Perceives unemployment as a permanent feature of capitalist development. For them, since investment is solely for projects, then unemployment must exist, if the capitalists are to maximise profits.

Another theory of the labour market is known as the Search theory. This theory regards unemployment as voluntary. According to this theory, employees thrown out of an established equilibrium position are assumed to face the theoretical choice of either accepting a lower wage offer in order to remain employed or rejecting the lower wage offer and become unemployed. The outcome of this scenario depends on whether or not the new lower wage offered is higher or lowe than the

subjectively determined minimum reservation wage. If the new wage offered is lower than the reservation wage, workers opt for unemployment on pretext that if they (workers) devote enough time for search, they might find another offer which will not be less than their reservation wage. However, if the lower wage rate reflects general labour market conditions, the unemployed worker may discover that his search activity has been unproductive. This may force him to lower his reservation wage offer and become once more employed. Under the search theory, workers show a degree of wage illusion which makes them voluntarily unemployed.

The basic assumptions of the classical economists are that demand and supply of labour are both functions of the real wage rate. It is also held in this school that the real wage rate is flexible downwards and upwards. Because of this, the problem of general employment cannot arise, and if exist, it will be temporary or frictional. For this school, if wages are flexible and workers settle for lower wages, the company can always remain at full employment and that any time there are temporary unemployment, the market has inbuilt stabilizers to bring back the market to equilibrium. Hence, demand and supply for labour must be the same as savings and investments must equally be the same.

The arguments of the classical economists are majorly based on the theoretical convictions of Say's Law, which states that "Supply creates its own demand". It guarantees that all goods produced in the economy will be necessarily Purchased. In other words, any increase or decrease in output will generate an equivalent increase and decrease in spending.

The Keynesian theory came to show that an economy can be in a state of equilibrium at less than full employment level.

Consequently, a certain level of employment would be the desired equilibrium provided the proceeds from the sale of the output produced by that level of employment are just adequate to make the employment reasonable for profit maximising firms. This means that the level of employment is determined by the intersection of aggregate supply function and aggregate demand of employment demands on "effective demand" and is devoid of classicals notions of Perfect markets.

The Keynes belief that if aggregate demand is not high enough to sustain full employment level of the economy, then, a gap is created between aggregate demand and aggregate supply known as deflationary gap. This gap must be closed through concerted government programmes, if not, the situation could degenerate into chronic unemployment. Therefore, full employment becomes a special case and its possibility depends on whether or not the required level of effective demand can be achieved and maintained. If the actual level of effective aggregate demand is deficient in bringing about full employment, then unemployment sets in. This what Keynes labelled "involuntary unemployment" a situation where workers cannot find a job at the prevailing wage rate.

The Keynesian Prescriptions for reducing or eradicating unemployment include among others:
(1) Increase in aggregate total demand through direct increases in government Expenditure and,

(1) by government policies that indirectly encourage more Private investment (through establishing of institutions, low interest rates on business loans, tax allowances, investment subsidies etc).

It is necessary to point out that in line with the Keynes theoretical prescriptions that the government through the National Directorates of Employment's Small Scale Enterprises Programmes intervene in the national economy to ameliorate the growing employment Problem in Nigeria and put it on the path of sustained economic growth and development and in process eradicate mass unemployment through the forging of the forces of aggregate Supply and aggregate demand.

Given the theoretical Presentations above, it is necessary to state that the Keynesian theory of unemployment is more relevant to this study than any other because it could better explain Nigeria's employment Problem. In Nigeria, wages are rigidly downwards, savings and investments are to say the least unequal, while market imperfections due to lack of intersection between the forces of demand and Supply (brought about Principally by uncontrolled rural - urban drift, neglect of agriculture and rural economy; absence of basic raw materials and technological know-how, managerial skills, poor commodity and loan markets as well as institutional and structural constraints), Simultaneously culminated in the inability of the market to automatically guarantee restoration of full - employment and the Persistance of unemployment in Nigeria.

Governments direct intervention through the establishment of National Directorate of Employment's small scale enterprises Programme is directed towards Promoting self - employment and Productivity among job seekers by inculcating in them the spirit of enterpreneurship, creativity and self - reliance thereby putting in place the Process of closing the gap between the forces of Supply and demand.

The Small - Scale enterprises Programme also assist unemployed Persons with training and loan facilities for the setting - up of small enterprises which in the long run would have multiplier effect on the economy through increased food supply, Provision of raw materials, reduction of rural - urban migration, emergence of indigenous enterpreneurs and technology and above all, the generation of employment for both rural and urban dwellers which would raise the Purchasing power (or aggregate demand) of the Citizenry.

The Keynesian theory establishes a positive link between unemployment eradication by employment generating activities of small - scale enterprises programme and the aggregate demand and supply of goods and services.

The Keynesian theory is therefore adopted as the theoretical framework for this study because of its suitability and applicability to Nigeria's unemployment situation which led to the establishment of a government institution such as National Directorate of employment whose one core programme - the small scale enterprises programme is tailored towards raising and accelerating the productive and income generating activities of Nigerian youths and in process create employment opportunities for the populace.

FOOTNOTES

1. A. E. korafor and E. C. Iwuyi (1975). A paper on the urban employment problem in Nigeria, presented at Department of Economics, University of Nigeria, Nsukka, Nsukka, 1975, P.1

2. Ibid.p.1-2

3. J. Ajalayo (1996). Towards full employment planning in Nigeria: A programme response approach. The job creator Vol.1, No.4, May, 1996, P.5

4. M. P. Todaro (1982) Economics for a developing world. Toppan printing co. Ltd, 2nd Edition, U.K. 1982, P.197

5. Op.cit (1) P.8

6. Op.cit (4) P.192

7. U. Ezenwe (1982). A note on the basic needs of Nigeria. The question of trade-off. A paper presented at the seminar on basic needs: Implications for Nigeria's economic development, organised by the centre for social and economic research, ABU, Zaria, December 1 - 4, 1982, P.1

8. J. U. Ndebbio and A. H. Ekpo (1996). Employment potential and strategic options in Nigeria's rural sector(III). The job creator, Vol.I, No.5, June, 1996, P.5

9. O. Iziren (1975). The development of Nigeria's small-scale enterprise. A review of problems and of research partaining to them.A paper presented to conference on social research and national development. Conference centre, University of Ibadan, Ibadan, Sept. 28 - Oct. 4, 1975, P.2

10. Op.cit (8). Vol.I, No.5, June 1996, P.5

11. J. F. Weeks (1970). Employment expansion through small-scale enterprise in Zaria. A paper presented to senior staff seminar,Wednesday, October,1970, P.9

12. Anonymous (1988). Federal Government Policies on small-scale industries.In: National Directorate of Employment Enterpreneural Development Programme for youth corps members, 1988/89 service,year, Lagos, P.72

13. M. Y. Usman (1991). Development and management of small-scale enterprises in Nigeria: Critical analysis of the challenges in the 1990s: An unpublished MBA Thesis, ABU, Zaria, 1991, P.13

14. Ibid.P.12

15. G. Umoden (1992). The Babangida years.Gabumo Publishing Co. Ltd, 1992, Ikoyi - Lagos, P.162

16. Ibid.P.164

17. Ibid.P.165

18. N. Asomugha (1996). National Directorate of Employment Programmes generates 2 million jobs. In: The job creator Vol.I, No.10, November, 1996, P.8

CHAPTER THREE

HISTORY, FUNCTIONS AND STRUCTURE OF NATIONAL DIRECTORATE OF EMPLOYMENT, KOGI STATE

3.1 HISTORICAL BACKGROUND OF NDE

From the early 1980s, when the collapse of petroleum prices in the world market plunged the nations economy into recession, unemployment emerged not only as a major problem of the Nigerian society, but also as a dangerous element of stress on the stability and economic development of the nation. In the years between 1975 and 1985, hundreds of workers were suddenly retrenched from their jobs, many more continued to work under conditions of severe job insecurity coupled with increasing and growing number of graduates of Nigeria's educational institutions. As industries unable to import basic raw materials shut down their plants and as public sector agencies placed indefinite embargoes on further recruitment of staff, it became painfully obvious to millions of job seekers from both rural and urban areas, including graduates of higher institutions, that the dream of ever securing gainful employment had virtually become a mirage.

The long-standing urban bias in the provision of modern infrastructure had fuelled waves of rural - urban migration, making the job crisis more pronounced and critical in the urban than in the rural areas.

The Babangida administration responded to this scary prospect by taking bold and unprecedented action in the nation's history when on March 26, 1986, he appointed a committee to deliberate on strategies for dealing with mass

KASIM IBRAHIM LIBRARY

unemployment especially those of the school leavers under the auspices of the Federal Ministry of Employment, Labour and Productivity. The report of the Chukwuma Committee (as it became popularly known) was approved by the Federal Government in October, 1986. Based on its recommendations, the National Directorate of Employment was established on December 22, 1986. However, on October, 19, 1989, Decree No. 24 was promulgated giving legal backing to the establishment of NDE.

In the same vein, Kogi State Directorate office was established on November 2, 1991 as a result of state creation exercise earlier embarked upon by the Babangida administration on August 27, 1991.

3.2 FUNCTIONS OF NDE, KOGI STATE

The NDE was established to promote full employment by means of programmes geared towards reducing unemployment and under-employment in all the sectors of the economy through active job creation schemes and progressive removal or mitigation of the main causes of unemployment.

The statutory functions of the Directorate include the design and implementation of programmes to combat mass unemployment; to obtain and maintain a data bank on employment and vacancies in the country with a view to acting as a clearing house to link job-seekers with vacancies in collaboration with other government agencies and to articulate policies aimed at developing work programmes with labour intensive potentials.

In order to carry out its functions, four well articulated programmes were formally launched on January 30, 1987 by the Chief of General Staff, Vice Admiral Augustus Aikhomu on behalf of President Babangida. These are:

1. Rural Employment Promotion (formerly known as Agricultural sector employment) programme.
2. Special Public Works Programme.
3. Vocational skills development (formerly known as youth development and vocational skills) programme, and
4. Small-scale enterprises (formerly known as small scale industries and graduate employment programme.

These programmes operate in Kogi State and all the states of the federation and Abuja as seperate departments. It is equally backed up by necessary administrative, monitoring and support-personnel departments such as finance and supply; loans coordination; inspectorate; information; personnel management; internal audit and planning, research and statistics. These support departments became necessary in order to ensure effective and efficient control, management and optimum use of resources so as to achieve programme objectives.

3.2.1 RURAL EMPLOYMENT PROMOTION PROGRAMME

The aim of the agricultural programme is to generate employment for unemployed graduates, non-graduates and school leavers in the agricultural sector with emphasis on self employment in agricultural production and marketing.

The specific objectives of the programme includes; to promote self employment in agriculture to unemployed graduates with Degree, HND, NCE and OND qualifications in agriculture, agricultural sciences and other relevant disciplines through the provision of loans and technical assistance; to train unemployed, able bodied school leavers and other Nigerians in modern techniques of agricultural production in order to acquire relevant business men and women in farming enterprises; provide financial and other relevant supports to school leavers trained as farmers to enable them embark on viable farming businesses; and promote generation of employment for the unemployed rural dwellers through the reactivation and establishment of farm settlements, farm institutes and other viable agricultural projects.

Since the establishment of Kogi State Directorate in 1991, Rural employment promotion department has evolved pragmatic schemes such as crop farming, market gardening and irrigation farming involving 1,708 beneficiaries of loan facilities both in cash and equipment amounting to 2.13 million Naira.

3.2.2. SPECIAL PUBLIC WORKS PROGRAMME

The special public works programme provides temporary employment to unemployed youths, graduates and non graduates alike, pending the time they would obtain permanent employments. The programme also affords the unemployed youths the opportunity to learn and acquire skills on the job. The

programme specific objectives include extending physical development infrastructure to rural areas which lacked them; promoting the use of local materials and resources in construction and maintenance of public property such as roads, bridges, town halls and executing labour intensive projects with the use of unemployed labour resources, and developing and promoting maintenance culture in the country.

The special public works department through its schemes such as open labour service and the development service which deals with construction and rehabilitation of government projects as well as provide support to skilled/unskilled manpower at project sites have assisted various communities in Kogi State in the design and construction of town halls, schools, culverts and bridges to the tune of 1.2 million naira.

3.2.3 VOCATIONAL SKILLS DEVELOPMENT PROGRAMME

This programme was established on the realization that a significant majority of Nigeria's unemployed persons were youths who possessed little or no marketable skills. It was therefore, designed principally to impart vocational skills to school leavers and other unemployed youths.

The objectives of the programme is vigorously pursued through the implementation of schemes such as national open apprenticeship; school-on-wheels; waste to wealth; resettlement and disabled persons scheme.

The national open apprenticeship scheme involves the provision of skill acquisition opportunities to unemployed

secondary and primary school leavers through apprenticeship attachment in private or public training centres for periods varying between six (6) months and three (3) years depending on the trade. This include - auto mechanic, leather works, welding/foundry, carpentary and joinery, printing, tailoring/fashion designing, hair dressing/barbing, photography, and electrical/electronic maintenance to mention but a few. Furthermore, in order to enhance the development of knowledge of the trainees in their respective trade, theory classes that are coordinated by experienced instructors are also organised for them every saturday.

473373

The school on wheels (SOW) scheme, an offshoot of national open apprenticeship scheme (NOAS), is designed to provide training facilities for youths in the rural areas to complement NOAS training in the urban areas. The scheme involves the use of well-equiped mobile workshop which take vocational training to rural areas where training facilities are either inadequate or non-existent. This training programme covers a period of three months after which the graduates are absorbed into NOAS.

The third scheme is the waste-to-wealth. This scheme was designed and implemented to train unemployed and interested youths in the techniques of converting hitherto discarded objects such as snail shells, horns, bamboos to mention but three into decorative and valuable household objects. After a two-week training periods, participants are granted loans to

set-up their own businesses.

The disabled persons scheme is a variant of the NOAS which is specifically designed for disabled people. Its establishment was based on the realisation that disabled people without appendages, sight and hearing are often capable of learning skills in trades that does not discriminate against their disabilities. Under the scheme, participants are placed as apprentices in specialized training centres where their latent capabilities are awaken.

The resettlement loans scheme is the last but in no less the least scheme of the vocational skills development programme. This scheme involves an extension and granting of loan facilities in both cash and equipments to graduated trainees of the programme.

A total number of 6,074 persons have graduated from Kogi State training schemes in National Open Apprenticeship Scheme, waste-to-wealth and school-on-wheels between 1992 - 1997, while 1000 persons are still undertaking the programme.

However, 198 persons of the graduated trainees have benefitted from the resettlement loans scheme to the monetary value of 2.13 million Naira.

3.2.4. SMALL-SCALE ENTERPRISES PROGRAMME

One of the four cardinal programmes of the Directorate that is specifically tailored towards the eradication of unemployment in Nigeria (and the focus of this research project) is the small scale enterprises programme.

This programme is essentially aimed at promoting self-employment among job seekers by inculcating in them the spirit of entrepreneurship, creativity and self-reliance as against the usual dependence on the public and private sector for wage employment. The programme encourages potential entrepreneurs to establish their own businesses through the provision of necessary training and loan facilities. The beneficiaries of the programme in the state can broadly be categorised under three schemes namely; the graduate and matured peoples; the 1 million jobs (agro-allied and handicraft and cottage industries), and the motorcycle loans schemes. In order to qualify for these schemes, prospective beneficiaries are expected to undergo a two week entrepreneural development programme (EDP). The aim of the short but intensive course is to expose participants to the rudiments of modern business management techniques as well as motivate/agitate their latent enterpreneural talents.

The graduate and matured people loans scheme are essentially to assist fresh graduates and retired officers from both the public and private sector to establish their own businesses. After the completion of enterpreneural development programme (EDP), and a participant presents a feasibility report, he can benefit from a loan package which ranges between N25,000 and N150,000 at an interest rate of 9 percent. The collateral security for the graduate and matured peoples loans scheme is the original certificate and 50

percent assets (including landed property, shares etc.) of the beneficiary respectively. The loan package with the interest is repayable within 5 years with one year at grace period. A total of 28 persons have benefitted from these schemes between 1987 and 1989 in the state with a loan package in cash and equipments amounting to .84 million Naira.

The second scheme is the 1 million jobs. This scheme was born at a time when the nation needed a quick fix solution to the problem of employment among the youths. This was necessitated by the outbreak of violent demonstration in Lagos and other cities nation wide, which was tagged "SAP RIOT" in 1992. The schemes (Agro-allied and handicraft and cottage industries) was therefore, a crisis management strategy evolved to arrest the spate of violent demonstration through the creation of job opportunities. The scheme embraced credit support for micro-enterprises, agro-allied, handicraft and cottage industries. The loan package ranged between N500 and N1000 and about 2,391 persons who benefitted from it from Kogi State in 1992/93 amounted to 1.5 million Naira.

The third but last of small-scale enterprises schemes implemented in the state is the motor-cycle loans scheme. This scheme was introduced in 1994 when it was obvious that the motor-cycle system of transportation had become a veritable tool for creating employment for thousands of the nation's youths. Thus, a total number of 28 unemployed Kogi State indigenes were given motor cycle loans ranging between

N88,357 and N142,000 in 1994 and 1997 respectively. The monetary value of the loan which is worth over 2.9 million is repayable within four years (pay back-period).

The small-scale enterprises loans scheme to Kogi State indigenes since inception of the programme can be summarized as follows:

Table 3.1 THE BENEFICIARIES OF SMALL-SCALE ENTERPRISES LOANS SCHEME IN KOGI STATE

S/NO	SCHEME	YEAR OF DISBURSEMENT	NO OF APPLICANTS	NO OF BENEFICIARIES	TOTAL VALUE OF LOAN DISBURSED (N)	TOTAL REPAYMENT (N)
1	*Graduate/matured people loans*	*1987-1989*	*215*	*28*	*843,518*	*303,260.68*
2	1 million jobs Agro-Allied, Handicraft and cottage industries	*1992-1993*	*12,000*	*2,391*	*1,593,500.00*	*42,000.00*
3	Motorcycle loans	1994-1997	400	28	2,903,140.00	698,500.00
			12,615	2,447	5,340,158.00	913,760.68

Source: Loans coordination branch NDE, Kogi State, Oct., 1997

3.3 ORGANISATIONAL STRUCTURE OF NDE KOGI STATE

The organisational structure of NDE state offices and Abuja are similar nation-wide and Kogi State is not an exception. The Kogi State office was established on November 20, 1991 sequel to the creation of Kogi State by the Babangida administration on August 27, 1991. The initial take-off staff were an amalgam of officers and staff deployed from Benue and Kwara States NDE offices.

The NDE Decree No.24, 1989 section 5, sub-section 1 established state advisory committee (SAC) to assist the state Directorate in advisory capacity in the implementation of programmes in respect of identification of problems and

opportunities in employment creation as well as in liaising between the Directorate and state governments. The committee holds office for four years and is eligible for re-appointment for a further period of four years.

According to section 5, of the Decree, each state Advisory Committee shall consist of members to be appointed

> ... three members to be nominated by the Military Governor of that state of whom shall be the Chairman of the State Advisory Committee or act as Chairman in the absence of the Chairman; and seven other members to be appointed by the Minister, one of whom shall be the officer incharge of the state office of the Federal Ministry of Employment, Labour and Productivity and another who shall be the Chief Project Officer (now known as State Coordinator) of the Directorate in the State who also act as the Secretary of the State Advisory Committee.[1]

This committee was however, abolished in 1994 by the Federal Government.

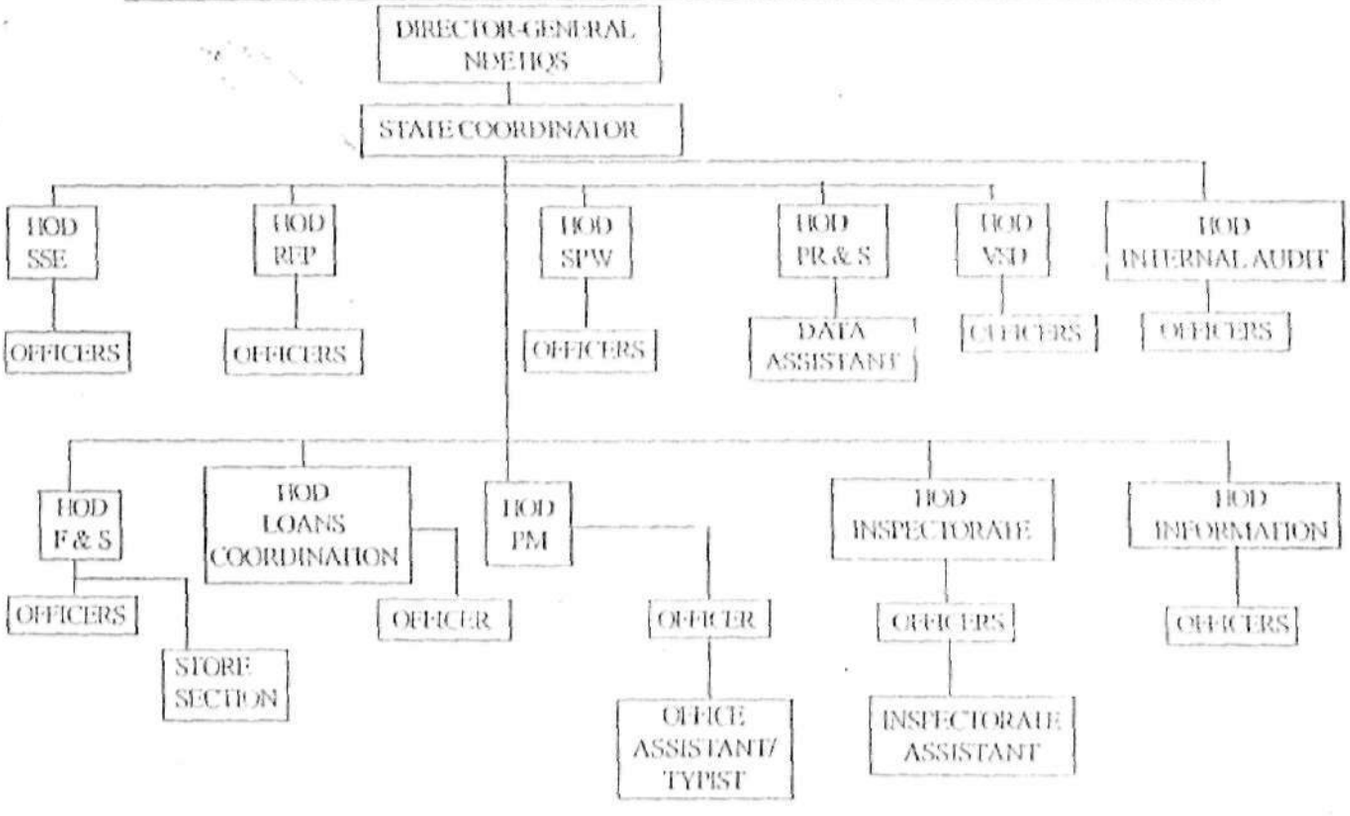
The State Coordinator is both the chief executive and accounting officer of the state Directorate. This puts him in charge of men, money and materials of the state office. He is directly and personally responsible to the Director General, NDE Headquarters for the operations of the state office. The state coordinator and heads of Departments form the state management team. Following the former in the hierarchical structure are the heads of Departments who are directly responsible to the state coordinator for the day-to-day conduct and supervision of their departmental affairs.

Kogi State Directorate is made up of eleven departments and a staff numerical strength of 55 consisting of 30 and 25

senior and junior staff respectively.

The organisational chart is as shown below.

THE ORGANOGRAM OF NATIONAL DIRECTORATE OF EMPLOYMENT, LOKOJA-KOGI STATE



KEY

NDE	National Directorate of Employment
HQS	Headquarters
HOD	Head of Department
SSE	Small Scale Enterprises
REP	Rural Employment Promotion
SPW	Special Public Works
PR & S	Planning, Research and Statistics
VSD	Vocational Skills Development
F & S	Finance and Supply
PM	Personnel Management

Source: Personnel Management Department, National Directorate of Employment, Lokoja, Kogi State, October, 1997.

FOOTHOTE

1. Federal Republic of Nigeria (1989). Decree No.24 of 1989 Establishment of National Directorate of Employment, Federal Secretariat Complex, Lagos, October 1989, P.5

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.1 INTRODUCTION

In taking sample for this research thesis, a two stage sampling method was used. In the first stage, a random sampling method was used to select the local government areas where the research has been conducted. In this study, the sample for beneficiaries to cover the old nine (9) local government areas out of the sixteen created in 1991 before the recent local government creation exercise of 1996 in Kogi State but spread out among the three senatorial districts of the east, central and west. The affected local government areas consists of Ankpa, Dekina, Idah, Okene, Adavi, Okehi, Kogi, Kabba/Bunu and Yagba East in east, central and west senatorial districts respectively. The second stage involved the selection of respondents to the questionnaire. The sample for staff respondent were randomly selected among the senior staff. Each respondent was interviewed using questionnaire as a guide. The sample for beneficiaries respondents was taken using stratified sampling against the criterion of the size of each type of scheme and randomly selecting the respondents from the scheme or enterprise.

The sample has a size of one hundred and forty five (145) respondents consisting of fifteen (15) and one hundred and thirty (130) for staff and beneficiaries respectively. In view of the financial and time constraints of the researcher, a sample of a larger size to cover the entire state was not

taken in this research thesis. However, whatever limitations this study may have, it is deemed very useful and expedient in that it provides important basis for further scholarly research on the topic in future.

4.2 DATA PRESENTATION AND ANALYSIS

In this research thesis, data would be presented and analysed simultaneously for ease of assimilation and understanding of the topical issue. The data which were obtained as a result of the responses from the Directorate's staff and beneficiaries of small scale enterprises loans scheme would be tabulated. The analysis of the obtained data took into consideration outcome of personal interviews (oral) held with NDE senior staff who are involved with policies and programme implementation on small-scale enterprises of the Directorate. However, no personal interview was held with the beneficiaries and the analysis of beneficiaries questionnaire were based exclusively on their responses. The analysis of the questionnaires is also a good representation of the state of development and management of small-scale enterprises of National Directorate of Employment, Kogi State. Furthermore, as the responses from staff were obtained through personal contact using questionnaire guided interview, the researcher was able to collect the required number of responses. This was not however, the case with responses from beneficiaries. As for the latter, the researcher was able to collect a total of one hundred and twenty two (122) responses out of one

hundred and thirty (130) respondents representing 93.8 percent. This figure is considered high and good enough for comprehensive analysis and generalization of small scale enterprises of National Directorate of Employment, Kogi State.

4.2.1. QUESTIONNAIRE ADMINISTRATION STAFF

The major and more specific questions are:

What is/are the source(s) of funding small scale enterprises schemes in Kogi State?

Table 4.2.1.1.

S/NO	TYPE	FREQUENCY	PERCENTAGE (%) OF SAMPLE
1.	Federal Government		
	funding	15	100
	Total	15	100

Source: The Questionnaire

Finance is the bedrock of any organisation. The more pervasive and heterogenous the sources of funds available to an organisation, the more it can effectively deliver its services to the citizenry. In the study, it was found that 100 percent of funding of small scale enterprises programme comes from the federal government statutory allocation. This development is not unexpected because the Directorate as an organisation is a federal government parastatal set up to eradicate mass unemployment which accounted for its over-whelming dependence on government financing. Federal government involvement in financing public oriented programmes is equally occasioned by its control over the commanding

heights of the Nigerian economy particularly petroleum and other fiscal and monetary policies.

Do you consider the funding adequate?

Table 4.2.1.2.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	2	13.3
2.	No	13	86.7
Total		15	100.0

Source: The questionnaire

The adequacy of funding an organisation/programme by the government is a function of several variables, both exogenous and endogenous. This include the factors of demand and supply for goods and services produced by the country as well as the degree of importance it accords the activity among other factors. It was found by the researcher that the main reason for a downward trend in financial resources allocation to cater for the Directorate programmes by the federal government was due to the instability in the oil market (the major source of federally collected revenue). Since 1988 for example, only 33 percent of the NDE projected budget estimate was approved by the government. This therefore, made the funding of the Directorate's programmes (including the small-scale enterprises) grossly inadequate which is represented by 86.7 per cent of the responses.

The effect of inadequate funds on small scale enterprises programme

Table 4.2.1.3

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Poor monitoring of enterprises:	3	20.0
2.	Low beneficiaries performance	5	33.3
3.	Few number of beneficiaries:	7	46.7
Total		15	100.0

Source: The questionaire.

473373

Finance is the lifewire of any organisation be it public or private. Its importance to an effective and efficient organisational performance cannot be over-emphasised. Table 4.2.1.3. indicates the effect of finance on small scale enterprises programme. The researcher found that the inadequate funding of the programme by the government has tremendous negative effects on its performance culminating in poor enterprise monitoring, low beneficiaries performance, and few number of loan recipients which is represented by 20 percent, 33.3 percent and 46.7 percent respectively. But the most serious effect of poor funding is the inability of the Directorate to give out loans to substantial number of unemployed youths in Kogi State which is represented by 46.7 percent. The response (as represented by the 46.7 percent

establishes a strong correlation of relationship between inadequate funding by government and the low employment generation by the Directorate in Kogi State as stated in the hypothesis.

Do you consider small scale enterprises programme adequate in terms of employment generation in Kogi State? Table 4.2.1.4.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	6	40
2.	No	9	60
	Total	15	100

Source: The questionaire.

Table 4.2.1.4 shows the adequacy or otherwise of small scale enterprises programme to addressing the problem of unemployment in Kogi State. The respondents are of the view that the programmes are inadequate. The main reason adduced for this observation is the poor and inadequate funding of the directorate programmes.

The effect(s) of adequacy of small scale enterprises programmes on employment generation of beneficiaries. Table 4.2.1.5

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Low employment opportunities	10	66.7
2.	Unemployment	5	33.3
	Total	15	100.0

Table 4.2.1.5 indicates that 66.7 percent of the respondents assert that as a result of the inadequacy of small scale enterprises programmes mainly due to poor funding, there is low rate of employment generation of the youths in the state, while 33.3 percent of the respondents shows that there is growing rate of unemployment. It was found by the researcher that the main reason for the low percentage of the unemployed was due to other existing directorate programmes such as vocational skills development (VSD), rural employment promotion (formerly known as agricultural) and special public works that equally gainfully employ the services of unemployed youths in the state.

Do you think the staff are motivated to put in their best towards small scale enterprises programme success?

Table 4.2.1.6

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	3	20
2.	No	12	80
	Total	15	100

Source: The questionnaire

Among all the factors of production, labour or human resources occupies a key and predominant position. This is due to the fact that it is human beings that harnesses other factors of production for pe tive performance. It therefore goes without saying that human or workers motivation determines the degree to wh h an organisational objectives

are achieved. This is why human relationists are of the view that the success or otherwise of organisation's objectives is a function of the degree of existence of motivators in a work setting.

According to table 4.2.1.6, 80 percent and 20 percent of respondents indicate the lack and presence of motivators respectively in the directorate. The researcher found from interview and observation that the lack of workers motivation is expressed in delay in promotion and lack of employee welfare. For instance, the entire thirty (30) members of the senior staff suffer from undue delay in their promotion which ranges between three to six years. The promotion of junior staff who are twenty five (25) in numerical strength is equally pathetic. Only two persons in this category representing 8 percent were once promoted in 1990 and 1997 respectively inspite of the fact that they were employed between 1987 and 1993.

What do you consider as the effect(s) of motivation or the lack of it on the performance of beneficiaries.

Table 4.2.1.7.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Low monitoring of enterprises leading to poor loan repayment	12	80
2.	Increased performance	3	20
	Total	15	100

KASIM IBRAHIM

Source: The questionnaire

The effect(s) of motivations or the lack of it in an organisational setting is varied from one individual worker or groups of workers to the other. The reason for this is not far-fetched. It is because of the peoples divergent needs or value systems. In this study however, it is found that the lack or inadequacy of staff motivation is immensely affecting the performance of small scale enterprises programmes in terms of the poor beneficiaries commitment to pay back their loans due to low rate of enterprise monitoring by professional field staff. According to table 4.2.1.7, majority of the respondents represented by 80 percent, are of the view that the low rate of loan repayment is attributable to poor enterprises monitoring, since most beneficiaries are unwilling to personally repay the acquired loan devoid of persuasion.

Criteria for disbursing small scale enterprises loan in Kogi State.

Table 4.2.1.8.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Quota system on local Government basis	3	20.0
2.	Project viability along geo-ethnic lines	7	46.7
3.	Directives from NDE (Headquarters)	5	33.3
	Total	15	100.0

Source: The questionnaire

For strategic reasons, the way and manner loans are disbursed to the beneficiaries has to be seriously taken into consideration in order to achieve the set objectives of the organisation. Financial experts will no doubt agree that the manner of loan (or credit) disbursement determine its efficacy. In order to avoid the ugly incidence of enterprise distress or liquidation and diversion, loan funds must be given to the right people, at the right time and place. Table 4.2.1.8., indicates that 20 percent, 33.3 percent and 46.7 percent of small scale enterprises loans were disbursed on quota basis, enterprise viability and official directives from National Directorate of Employment, Headquarters respectively.

Based on the above responses, one can state unequivocally that the major consideration for loan disbursement to unemployed youths by the Directorate, Kogi State is enterprise viability and feasibility cutting across geo ethnic lines represented by 46.7 percent.

Do you think the small scale enterprises programme is properly planned and managed?

Table 4.2.1.9.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	9	60
2.	No	6	40
	Total	15	100

Source: The questionnaire

The role of planning and management to the achievement of an organisation goals and objectives be it public or private cannot be over-emphasised. It is a tool with which visions are translated into concrete reality. According to Table 4.2.1.9., majority of the respondents represented by 60 percent are of the view that the small scale enterprises programmes of the Directorate are well-planned and managed.

Do you think the present government has the political will to make the directorate small scale enterprises successful?

Table 4.2.1.10.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	7	46.7
2.	No	8	53.3
	Total	15	100.0

Source: The questionnaire

The essence of government the world over is to enhance the general well being of its citizenry through a down-to-earth or people-oriented projects and programmes. The need and importance of government intervention in a developing economy like that of Nigeria cannot therefore be over emphasised. This is because all major decisions regarding the allocation of resources for general public good in any political system or state is political in nature requiring necessary and accompanying political will and commitment for its actualization. In this study, it was found by the

KASHIM IBRAHIM LIBRARY

researcher that the government has little political will to execute the small scale enterprises programme of the Directorate which is represented by 46.7 percent.

Reason(s) for the presence of political will or the lack of it on small scale enterprises programme.

Table 4.2.1.11.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Funding of the programme	3	20
2.	No adequate funding and establishment of other employment generating agencies	12	80
	Total	15	100

Source: The questionnaire

In this study, the researcher found that the two major reasons validating or rationalising conspicously government lack of political will to implement small scale enterprises programme of the directorate are the consistent under funding of its programmes and the establishment of parallel employment generating agencies such as the family economic advancement programme (FEAP) in 1997 to perform similar functions in the country. This is represented by 80 percent response. The interview conducted further brought into focus government fiscal allocation to FEAP in 1998 budget a whopping sum of 3.3 billion naira, an amount the directorate never had in its ten years of existence.

Do you consider NDE, SSE programme in Kogi State as having achieved its objectives as compared to the previous programmes in areas of employment generation?

Table 4.2.1.12.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	9	60
2.	No	6	40
	Total	15	100

Source: The questionnaire

Table 4.2.1.12., indicates that the majority of the respondents represented by 60 percent agreed to the effect that small scale enterprises programme of the directorate has achieved its stated objectives by creating self employment through loan disbursement and agitating the youths consciousness on the virtues of self-development and self reliance rather than the usual dependence on non-existence white-collar jobs in the urban areas.

What factor(s) is/are responsible for small scale enterprises programme success?

Table 4.2.1.13.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Beneficiaries commitment	2	22.2
2.	NDE staff commitment	7	77.8
	Total	9	100.0

Source: The questionnaire

The success of any organisation vis a vis its stated objectives and purposes can be attributed to several factors including resource availability, quantity and quality of labour force, employee commitment, the availability of market and requisite technology to mention but a few. In this study however, out of the nine (9) respondents that are of the opinion that small scale enterprises have been successful in Kogi State, the majority represented by 77.8 percent attributed it to the commitment of BDE to the programme.

What factor(s) is/are responsible for small scale enterprises programme failure?

Table 4.2.1.14.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Inadequate funding	4	66.7
2.	Attitude of unemployed youths:	2	33.3
	Total	6	100.0

Source: The questionnaire

Table 4.2.1.14 shows the factors responsible for the failure of small-scale enterprises programme to achieve its objective of eradicating or minimizing youths unemployment in Kogi State. The researcher found that two main factors or reasons were advanced by respondents for this development. These consists of inadequate funding by the federal government and poor attitude of unemployed youths to self employment. However, the majority of the respondents represented by 66.7

commitment.

The researcher found that all the hitherto mentioned factors were responsible for the failure of previous employment generating programmes embarked upon by the government which is represented by 40 percent.

Based on the responses, it is obvious that planning and management perse does not constitute the main problem of government programmes (including the small scale enterprises programme of the Directorate) but a culmination of an avalanche of factors such as inadequate funding and lack of political will and commitment.

Free comment on small scale enterprises programmes of the Directorate in Kogi State.

Table 4.2.1.16

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Increased funding by the private sector	3	20.0
2.	Completion of Ajaokuta Steel Complex	4	26.7
3.	Government funding	5	33.3
4.	Change of attitude by Nigerian youths	3	20.0
	Total	15	100.0

Source: The questionnaire

Table 4.2.1.16 indicates the suggestions advanced by respondents on ways to improve the performance of small scale

enterprises programme in Kogi State. The catalogue of responses show: there are numerous areas in which this can be achieved. These include, increased funding by the private sector, funding by the government, positive attitudinal change towards self employment and the completion of Ajaokuta Steel Complex which are represented by 20 percent, 13.3 percent, 20 percent and 26.7 percent respectively.

The researcher found that the majority of the respondents are of the opinion that the growth and development of small-scale enterprises programme of the directorate would be greatly enhanced and accentuated if the government can raise adequate fiscal allocation to it as well as ensure the completion and functioning of Ajaokuta Steel Complex. The reasons for the latter is not far-fetched. It is because the steel complex constitute the bedrock and hold the key to Nigeria's industrial and technological growth and development. It is also a reliable and dependable source of power supply, production of industrial intermediaries such as equipments, spare parts and skills required not only for maintaining but in producing small and medium scale enterprises, Production of industrial goods and bye-products and foreign exchange earner. The multiplier effect of the functioning of the steel complex to the diversification of the national economy is multi-dimensional. It is equally worthy of note that with the world becoming a global village as a result of technology, and

for Nigeria to be part and remain relevant in the village, the steel industry must be given its pride of place.

4.2.2. QUESTIONNAIRES ADMINISTERED ON BENEFICIARIES

The general questions are:

What is your Local Government Area?

Table 4.2.2.1

LGA	FREQUENCY	% OF SAMPLE
Ankpa	17	13.0
Dekina	13	10.0
Idah	14	10.8
Okene	14	10.8
Okehi	10	7.6
Adavi	12	9.2
Kabba/Bunu	14	10.8
Yagba East	14	10.8
Kogi	14	10.8
Not returned Questionnaire	8	6.2
Total	130	100.0

Source: The questionnaire

The task of achieving successful employment generation to unemployed youths calls for programmes that cut-across the nooks and crannies of the state. Based on the table 4.2.2.1., the researcher found that the local government areas in Kogi State have almost equal number of beneficiaries in the loan disbursement of between 7.6 percent and 10.8 percent. One of the criterion for the loan disbursement is population and

geographical spread.

Have you ever benefitted from NDE, Small-Scale Enterprises Scheme?

Table 4.2.2.2.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Training only	-	-
2.	Loans only	91	70.0
3.	Training and Loans	31	23.8
4.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire

Table 4.2.2.2. indicates that there are two main categories of small-scale enterprises scheme beneficiaries in Kogi State. These consists of beneficiaries of loans and the trained loan recipients represented by 70 percent and 23.8 percent of the responses respectively. The percentages shows that majority of loan beneficiaries do not undertake any induction course.

If your answer to question No.3 is training, how was the attitude of training officers (NDE staff) towards the scheme?

Table 4.2.2.3

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Committed	11	35.5
2.	Not committed	15	48.4
3.	Cannot say	5	16.1
4.	Not returned questionnaire	-	-
	Total	31	100.0

Source: The questionnaire

Training is an important condition for any given society to grow and develop socially, politically and economically. Necessary skills and knowledge have to be imparted on the citizenry to enable them put-in-their best for individual and societal progress. Be that as it may, for the goals of training to be attained, the trainers as well as the trainees must be psychologically attached to it, otherwise, the results would be counter-productive. Table 4.2.2.3 indicates that out of thirty one (31) respondents, the majority of them stated that the training personnel are not committed to its ideals. In this case, 48.4 percent of the training officers lack the commitment to their duties and responsibilities. This establishes a correlation of relationship between poor staff motivation and their output vis a vis loan beneficiaries training or enterprises management as stated in the hypothesis.

If your answer to question No.3 is loans, what type of loans?

Table 4.2.2.4.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Graduate/Matured people loans	13	10.7
2.	1 million jobs	95	77.9
3.	Motorcycle loans	14	11.4
	Total	122	100.0

Source: The questionnaire

Table 4.2.2.4., indicates that recipients of NDE, small- scale enterprises loans schemes consists of three categories - namely, the graduate/matured people loans, 1 million jobs (handicraft and cottage industries) and the motor-cycle loans scheme represented by 10.7 percent, 77.9 percent and 11.4 percent respectively of the one hundred and twenty two (122) respondents. The researcher found that the over whelming beneficiaries of 1 million jobs scheme vis a vis other schemes was due to the small nature of the loan package (which ranges between five hundred naira and one thousand naira) to set up cottage or handicraft enterprises which reflates the economy by creating more jobs opportunities to the unemployed youths.

The year the loan was obtained

Table 4.2.2.5.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	1987 - 90	13	10.0
2.	1994 - 95	95	73.1
3.	1994 - 97	14	10.7
4.	Not returned questionniare	8	6.2
	Total	130	100.0

Source: The questionnaire

Table 4.2.2.5 shows that 10 percent, 10.7 percent and 73.1 percent of the loan recipients collected it between 1987 - 1990, 1994/97 and 1994-1995 respectively. But the majority of the beneficiaries represented by 73.1 percent collected the loans in 1994 to 1995.

KASHIM IBRAHIM LIBRARY

loans in 1994 to 1995.

Is the loan adequate for your business enterprise? Table 4.2.2.6.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	46	35.4
2.	No	76	58.4
3.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire

The above table indicates the adequacy or otherwise of small-scale enterprises loans scheme vis a vis the enterprise fund requirements. The majority of the respondents representing 58.4 percent are of the view that the loans are not adequate, while 35.4 percent express the opinion that the loans are enough. The researcher also found that the beneficiaries are expected to compliment the efforts of the directorate by exploring other sources of financing their enterprises. It is through the collaborative efforts of the both Directorate and the individual beneficiaries that would make the objective of self-employment creation and generation among unemployed youths in the country easily attainable.

How many people have you employed?

Table 4.2.2.7.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	1 - 2	95	73.1
2.	3 - 4	21	16.1
3.	5 and above	-	-
4.	None	6	4.6
5.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire

Table 4.2.2.7 shows that 73.1 percent and 16.1 percent of the beneficiaries of small-scale loans schemes have employed between 1 - 2 and 3 - 4 persons respectively. The response is not unexpected since national directorate of employment was established by the federal government to stem the tide of growing urban and rural unemployment among the nations youths which has resulted in the rise of crime rates, rural-urban migration and the over-stressing of urban amenities. It therefore, goes without saying that the loans schemes has been beneficial and of immense value to both the recipients and the Nigerian society.

Is your business functional?

Table 4.2.2.8.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	75	57.7
2.	No	47	36.1
3.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire

The capacity and ability of an enterprise to achieve the objective of creating and generating employment on a continous basis depends on its viability as well as its effective and efficient functioning. Table 4.2.2.7 indicates that 57.7 percent and 36.1 percent of loan beneficiaries enterprises are functional and distressed respectively. It was found by the researcher that the main reasons for enterprise distress include absence of infrastructural facilities, market for finished products, family members interference and mismanagement of resources. These contraints it was learnt is more pronounced in enterprises located in the rural areas.

What is responsible for your enterprise success or failure?

Table 4.2.2.9.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Management	70	53.8
2.	Personal commitment	40	30.8
3.	Professional advice from NDE staff	12	9.2
4.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire.

Table 4.2.2.9 indicates some of the factors that can be responsible for business success and the absence of it in business environment leading to business failure or distress. These includes management of resources of finance, human, material and time, personal commitment of the enterpreneur, and constant professional adivce, to mention but few factors. The number of variables are indeed numerous. However, in this study, the researcher found out that the major reason for the respondent's business success and survival of the competitive economy is due to good management which is represented by 53.8 percent.

Are you repaying back the loan?

Table 4.2.2.10.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	77	59.2
2.	No	45	24.6
3.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire.

One of the determinants of business success and viability is the ability of the enterprise to repay its loan or credit facilities within the shortest possible time (within the pay back period). Table 4.2.2.10 shows that 59.2 percent and 24.6 percent of the beneficiaries are repaying and not repaying back their loans respectively. The researcher found that the main reasons why some beneficiaries have not commenced repayment include non exhaustion of the period of morantorium and the collapse of some of the enterprises due to the following factors - namely:

1. Poor management
2. Family interferance
3. Ignorance of the enterpreneur to the market for finished products and
4. Inter and intra family conflicts

If your answer to question No. 10 is yes, what is the position of your repayment?

Table 4.2.2.11.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Rapaid in full	20	16.4
2.	Part payment	57	46.7
3.	Yet to start	45	38.9
	Total	122	100.0

Source: The questionnaire.

Table 4.2.2.11 indicates the small scale enterprises loans repayment status. In the study based on the responses, the researcher found that 16.4 percent and 46.7 percent constitute beneficiaries that have repaid their loans in full and in part respectively. 38.9 percent of the responses however shows the loan recipients that are yet to make any repayment.

If your answer to question No.10 is No, what is responsible for the default?

Table 4.2.2.12.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Machine/maintenance problems	15	33.3
2.	Financial problems	30	66.7
	Total	45	100.0

Source: The questionnaire.

The two main reasons adduced in the responses for the

inability of some loan beneficiaries numbering forty five (45) to commence repayment as indicated in Table 4.2.2.12 are machines and maintenance as well as financial problems represented by 33.3 percent and 66.7 percent respectively.

The problems it was learnt are operational in nature which could be minimised if beneficiaries possess:

1. the requisite skills in business management to maintain their enterprises;
2. the ability to source spare parts locally and
3. the capability and ability to source funds for recurrent purposes from financial institutions to run their businesses.

Do you wish to come back to NDE, Kogi State for another loan?

Table 4.2.2.13.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	102	83.6
2.	No	20	16.4
	Total	122	100.0

Source: The questionnaire.

Table 4.2.2.13 shows that the majority of loan beneficiaries still intends to come back to the Directorate for more loan facilities. This is represented by 83.6 percent. However, 16.4 percent of the respondents indicated their non readiness to obtain loan from the Directorate.

If your answer to question No.13 is No, should the loans scheme be stopped or discontinued?

Table 4.2.2.14.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Strongly agree	-	-
2.	Agree	-	-
3.	Undecided	-	-
4.	Disagree	20	100
	Total	20	100

Source: The questionnaire.

Table 4.2.2.14 indicate the percentage of beneficiaries that would not collect any other loan from the directorate. They however, collectively disagree with any tendency that would be tantamount to a stoppage or discontinuation of the loans schemes. Based on the findings of the researcher, the rationale for this development is nothing other than the viability and economic fortunes of the enterprises in question. The rationale for this development is not far-fetched. The beneficiaries enterprises may either be on sound financial footings or have found the loans disbursed by the directorate in-consequential to further their enterprise growth and development.

Do you think the small-scale enterprises programme of the directorate is properly planned and managed?

Table 4.2.2.15.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	77	59.2
2.	No	45	34.6
3.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire.

Table 4.2.2.15 shows that the majority of respondents represented by 59.2 percent are of the opinion that the small scale enterprises programme of the directorate is well planned and managed, while 34.6 percent has a contrary view.

Do you consider NDE, small scale loans scheme as being successful in terms of employment generation in Kogi State?

Table 4.2.2.16

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	122	93.8
2.	No		
3.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire.

Table 4.2.2.16 indicate the position of the beneficiaries in respect of the success or otherwise of the loans scheme to generate employment for the citizenry. The majority of the

responses represented by 93.8 percent expresses the view that the schemes has been a huge success and worthwhile.

Whatever is your answer to question No.15, what in your opinion is responsible?

Table 4.2.2.17.

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Disbursed loans to the people	60	46.1
2.	Reduced rural-urban migration	30	23.1
3.	Raised peoples consciousness on self-employment	32	24.6
4.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire.

Table 4.2.2.17 is an expression of the beneficiaries viewpoint as to their reasons for believing that small scale enterprises schemes has been successful in terms of employment generating capacity. In the study, it is found that loans disbursed, curtailment of rural-urban movement and the rise in the peoples consciousness on the virtues of self-employment which are represented by 46.1 percent, 23.1 percent and 24.6 percent of the responses respectively. Majority of the respondents represented by 46.1 percent accorded the degree of NDE success to the loans disbursed which has assisted most of its beneficiaries to establish, own and manage their businesses.

Free comments on NDE, Small scale enterprises schemes

Table 4.2.2.18

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Good programme	44	33.8
2.	Need for government funding	51	39.2
3.	Need for funding by other agencies	20	15.4
4.	Need for family savings or contributions	7	5.4
5.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: The questionnaire.

In order to obtain proper insight into the nature of small scale enterprises programmes, it is expedient for respondents to express their opinion without inhibitions on the programme generally. Table 4.2.2.18 indicate in particular the programme performance and the need for public support (financially and otherwise) for it to achieve the desired impact in combating unemployment. In the study, it is found that 33.8 percent of the respondents assert that the programme is worthwhile. However, the need for collective participation in the funding of the programmes of the Directorate by the government, the organised private sector (including international donor agencies) and family members of potential beneficiaries is represented by 39.2 percent, 15.4 percent,

5.4 percent respectively. The majority of the respondents represented by 39.2 percent solicits for government funding.

The responses are not however unexpected because it is an established fact the world over that the attainment of an all-embracing development of any country is a function of collective involvement of the entire spectrum of the society.

4.3 TEST OF HYPOTHESIS

In order to test the hypothesis of the study, frequencies and percentages was used. The hypothesis to be tested using the hitherto mentioned methods include:

4.3.1 Hypothesis One

As a result of inadequate funding by the government, the small scale enterprises development programme ofthe directorate has failed to effectively and efficiently achieve its objectives.

Table 4.2.1.2.

Do you consider the funding of the small scale enterprises programme adequate?

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	2	13.3
2.	No	13	86.7
	Total	15	100.0

Source: Data collected from staff questionnaire.

Table 4.2.2.6.

Is the loan adequate for your business enterprise?

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	46	35.4
2.	No	76	58.4
3.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: Data collected from beneficiaries questionnaire

The staff respondents in table 4.2.1.2 expressed their opinion on the adequacy of the funding of the small scale enterprises programme. The majority represented by 86.7 percent of the view that the funding of the programme is inadequate. The majority of the beneficiaries respondents as shown in table 4.2.2.6 on the other hand represented by 58.4 percent are equally of the opinion that the funds made available to them in form of small scale enterprise loans is inadequate for their business enterprises. Given these views expressed by both staff and beneficiaries respondents, the hypothesis which state that as a result of inadequate funding by the government, the small scale enterprises development programme of the directorate has failed to effectively and efficiently achieve its objectives has been accepted.

It is worthy of note that finance (or capital) occupies an important place among the factors of production. It is the hallmark of any productive activity and its non-availability

and or inadequacy in a business enterprise makes its ineffective and inefficient to say the least.

To further corroborate the above analysis, a close look at the operational budgets of NDE clearly reveal that finance has been a source of handicap of the organisation. According to Asomugha (1997),

> Infact, the NDE budgetary estimate continued to surpass actual funding from the government, except in 1989 and 1990 where capital and recurrent allocation stood at 51 percent and 68 percent of budgetary estimate in that order, the directorate has had to make to do with far less funding since its establishment. For instance, while the NDE sort for N775.274 million in 1996 for its recurrent expenses and N1.90 billion for capital expenditure, only N169.06 million and N22.71 million was released respectively. Also, out of the total NDE budgetary estimates of N1.62 million in 1995, only N246.34 million or 33 percent was finally released..... Sometimes, the actual fund remitted to the NDE at the close of the last quarter fell short of the government approved budget for the year... Because the NDE performs basically a social function, its capacity to internally generate revenue to supplement government funding is weak to say the least.1

The inadequacy of funds which has trickle down effects on the state offices of the directorate has made it difficult for Kogi State directorate to disburse loans to substantial number of unemployed persons in the state. For instance, out of a total of two hundred and fifteen (215) and twelve thousand, four hundred (12,400) applicants for loans between 1987/89 and 1993/97 respectively, only twenty eight (28) and two thousand, four hundred and nineteen(2,419) persons respectively, representing 19.4 percent were actual recipients of small scale enterprise loans (see appendix 'B').

The above data presentation and analysis of findings of the researcher makes its imperative for the acceptance of the hypothesis which states that inadequate funding by the government of small scale enterprises development programme has made it difficult for the directorate to effectively and efficiently achieve its objectives.

4.3.2. **Hypothesis Two**

The inadequate proper planning and management of the directorate programmes have resulted in persistent employment problems in Kogi State.

Table 4.2.1.9

Do you think that the small scale enterprises programme of the directorate is properly planned and managed?

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	9	60
2.	No	6	40
	Total	15	100

Source: Data collected from staff questionnaire.

Table 4.2.2.15.

Do you think that the small scale enterprises programme of the directorate is properly planned and managed?

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	77	59.2
2.	No	45	34.6
3.	Not returned questionnaire	8	6.2
	Total	130	100.0

Source: Data collected from beneficiaries questionnaire

The majority of staff and beneficiaries respondents as shown in table 4.2.1.9 and 4.2.2.15 represented by 60 percent and 59.2 percent respectively are of the opinion that the small scale enterprises programme is properly planned and managed.

Based on the majority staff and beneficiaries responses hitherto-mentioned, the hypothesis which states that inadequate proper planning and management of the small scale enterprises programme have resulted in persistent employment problems in Kogi State is hereby rejected.

4.3.3 Hypothesis Three

Due to inadequate staff motivation, the performance of enterprises development programme of the Directorate has been adversely affected.

Table 4.2.1.6.

Do you think that NDE staff are highly motivated to put in their best towards the achievement of the objectives of small scale enterprises programme?

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Yes	3	20
2.	No	12	80
	Total	15	100

Source: Data collected from staff questionnaire.

Table 4.2.1.7.

What do you consider as the effect(s) of the presence of staff motivation or the lack of it on the beneficiaries?

S/NO	TYPE	FREQUENCY	% OF SAMPLE
1.	Low monitoring of enterprises leading to poor loan recovery	12	80
2.	Increased performance of the programme	3	20
	Total	15	100

Source: Data collected from staff questionnaire.

The staff respondents in Tables 4.2.1.6 and 4.2.1.7 expressed their views on staff motivation and the effect of its dearth in NDE, Kogi State. The majority of the respondents representing 80 percent are of the opinion that the members of staff of the directorate are not adequately motivated thereby culminating in low enterprises monitoring and loan recovery.

Given these responses, the hypothesis which states that due to inadequate staff motivation, the performance of enterprises development programme of the directorate has been adversely affected is hereby accepted.

In order to further corroborate the above data analysis, the researcher found from oral interview conducted that the over whelming fifteen (15) members of senior staff respondents suffer from undue delay in promotions ranging between four and six years as shown in the table below;

Table 4.2.2.19.

Staff promotion and motivation in NDE, Kogi State

Staff Promotion and Motivation in NDE, Kogi State

Table 4.2.2.19

S/NO	G/L	MINI-MUM QUAL.	PERIOD OF SER VICE	NO. EM-PLOYED	NO. INT-ERVIEW ED	PERIOD OF LAST PRO-MOTION	Staff comments on promotion and motivation		GENERAL REMARKS
							POOR	ADEQUATE	
1.	07-10	OND/HND Degree	5-10 yrs	25	12	4-6 years	10	2	Poor motivation
2.	12-15	HND/ Degree	9-10yrs	5	3	4-6years	2	1	Poor motivation
				30	15		12	3	

Source: Data collected from interview conducted for senior staff, NDE, Kogi State, July, 1997.

The researcher also observed that the directorate's procastination in staff motivation particularly in promotion does not only have unsought consequences on the staff seniority in the public service when compared with their counterparts in other federal establishments but also on their effectiveness and efficiency.

FOOTNOTE

1. Asomugha, N. (1997). Finance: The pillar, the pain. In: The job creator, National Directorate of Employment Publication, Lagos, Vol.2, No.12, February, 1997, P.5

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

A dissertation on the appraisal of small scale enterprises programme of the Directorate in Kogi State is essentially focussed on creating public awareness of the activities of the Directorate in generating employment in the state. In order to achieve this cardinal objective, the dissertation X-rayed the genesis of development-oriented schemes from the pre-colonial to the post-independence periods which culminated in the establishment of various institutions geared towards or aimed at the generation of employment to unemployed youths in both the urban and rural areas of the country. But the performance of such schemes has not positively addressed the problem of employment in the country.

The advent of oil in the 1970s with its concommittant petro dollars further aggravated the socio-economic crisis leading to rural-urban drifts of able-bodied youths in search of non-existent urban-based white collar jobs and the subsequent abandoning of agriculture, which was the major source of foreign exchange earning and domestic food for the nation during the pre-colonial and post-independence periods. The cumulative effect of this negative development has been distortions and unbalanced development between the rural sector, that is predominantly agrarian and the industrial urban sector.

In order to accelerate the growth and development of the country, conscious and concerted efforts has to be made by both communities and individuals towards minimising the national malaise, "unemployment" through commitment of resources (financial, material and time). This collective and pervasive efforts of the entire citizenry would create a wider-framework for increasing the range of opportunities for productive employment for the unemployed. This demands more positive emphasis on strategies of labour intensity (or employment) especially in improving rural areas, agriculture and in strengthening small scale enterprises and setting up new ones.

In developing countries like Nigeria, the government plays a preponderance role in the development of small scale enterprises. This is due to the fact that industrialisation of any country is founded on small scale enterprises and its only government of less developed countries that possess the wherewithal upon which small or medium scale enterprises can be built and enhanced. The importance of Nigerian government fiscal support to private enterpreneurs in facilitating enterprises development in the country as a result of its control over the commanding heights of the national economy cannot therefore be over-emphasised.

The study also took a surgical look at the growing rate of open unemployment in less developing countries, particularly in Nigeria which according to Ajalayo (1996)

ranges between 10 - 12 percent is alarming and unwholesome. Elucidating further on the problem of employment, Korafor and Iwuji (1975), asserted that unemployment is said to exist "when there are people who are able to work, wishing to work, dependent on work for a livelihood but unable to obtain suitable employment".1

The major component of employment problem in Nigeria is the existence of large numbers of able-bodied youths (usually between the ages of 15 and 29) with levels of education ranging from a few years of primary schooling to full secondary school and tertiary education training. This state of unemployment therefore contribute a double loss to the society, in view of the tremendous amount of resources that has been invested in their formal education. It is however an accepted fact among development economists that industrial take-off of developing countries depends largely on the successful development of small scale enterprises. This is because of the obvious advantages of small scale enterprises in:

1. Generating employment opportunities, for unemployed youths at much more lower costs in terms of capital employed vis a vis medium and large scale enterprises;
2. Mobilising available untapped local resources;
3. Stimulating the growth of indigenous enterpreneurships;
4. Providing effective avenue for import-substitution thereby saving the much needed foreign exchange

The study equally stressed the importance of balanced growth and development through an effective utilization of labour. This is because, employment is an indispensable variable in any country's production function and the capacity of uncontrolled unemployment to retard economic development cannot be underestimated. Various economic theories that deals with the problem of allocation and utilisation of means of prouduction such as the classical, keynesian, search and marxist theories of unemployment was explored in order to give the thesis the desired foundation. However, the Keynesian school of thought was found more relevant and subsequently adopted by the study due to its better applicability to the Nigerian unemployment situation. Employment according to the Keynesian school depends largely on the level of effective aggregate demand, (but the prevalence of market-imperfections and distortions in the Nigerian economy) have made it impossible for the attainment of full employment hence the persistence of unemployment.

The socio-economic crisis of the Nigerian economy of the 1980s occasioned by oil glut led to mass retrenchment of workers in both the public and private sectors of the economy as well as to the hopelessness of most job seekers (including graduates of tertiary institutions) to gainful employment has its concormittant painful socio-political consequencies such as rural-urban migration, decline in agricultural productivity, rise in crime wave and youths indulgences.

These negative developments necessitated for a drastic policy measure in which the Babangida administration responded positively by instituting a think tank otherwise known as the Chukwuma Committee, whose recommendations led to the establishment of National Directorate of Employment in 1986.

The statutory function of the Directorate are therefore to design and implement programmes for eliminating unemployment; to articulate policies and programmes with labour intensive potentials; and to act as a clearing house to link job-seekers with vacancies in collaboration with other government agencies. In order to achieve these objectives, four well-articulated programmes such as Rural Employment Promotions', Special Public Works, Vocational Skills Development and most importantly, the small scale enterprises development programmes were put in place.

In furtherance to the attainment of the objectives of the Directorate, state offices were established and accordingly in 1991, Kogi State office came to be as a result of the 1991 state creation exercise by the Babangida administration.

At the apex of the state offices are state coordinators who perform the dual roles of Chief Executive and accounting officers. These put them incharge of both men, money and material at the disposal of their respective state offices. At the lowest echelon of the ladder are the office assistants or the cleaners and messengers.

In order to generate data for the study, various methods of data collection was utilised. These include stratified random sampling, observation and oral interview. During the survey, it was established by the researcher that small scale enterprises programmes of the Directorate, Kogi State office have been beneficial to the generality of the unemployed youths of Kogi State origin and would continue to make its impact felt positively in generating gainful employment opportunities in the state given the necessary but adequate government physical, fiscal and operational wherewithal as well as the collaborative efforts of the private sector and non-governmental agencies.

5.2 CONCLUSION

It is a considered view of the researcher that despite the constraints imposed on the growth and development of small scale enterprises in Nigeria and Kogi State in] particular by the peculiar setting of our changing norms, values, orientation and culture, small scale enterprises still remain the panacea for the nations industrial development. What is important according to Ndiokho (1994) is for enterprises or organisations to have "managers who are visionary leaders, innovative, objective and sufficiently broad-minded and also professionally competent to hushand resources appropriately".2 The Nigerian public sector

(including organisations established to encourage enterprises growth) has a duty of providing adequate support services through appropriate

capacity building framework and enabling environment under which ideas, and team spirit can flourish, where people (or workers) can use their initiatives and creative abilities effectively in the service of the nation. Additionally, there is need for the evolvement of appropriate system of control, monitoring and evaluation processes to ensure that human excesses (or inadequacies) are correctly and timely checked in order to achieve programme objectives.

Effective enterprises growth and development can only be firmly embedded in our society against the background of macro-economic stability and firm policy direction which only the government can provide. The government should therefore, indulge itself assidously in its proper role of maintaining law and order, re-skilling the enterpreneurs and the labour force, the provision of the enabling wherewithal and infrastructural facilities and facilitating investment especially in the industrial sub-sector of the national economy.

In order to save the national economy from employment problems, it is expedient for a sanitization of the nations politics and political system. Events since the 1960s and moreso over the past decade have clearly shown political stability is a sinequanon for sustained business activity,

economic growth and employment generation. A well articulated realistic and durable industrial policy must be anchored on the development of small scale enterprises in all its ramifications.

Since the 1970s, the nation has been over-depending on oil as chief foreign exchange earner. For too long, the country has paid lip-service to non-oil exports. It is imperative now than ever as a result of the glut in global oil market for the completion of Ajaokuta Steel Company, the largest industrial complex in sub-saharan Africa as a veritable means of diversifying the Nigerian economy and a more reliable and dependable source of foreign exchange earning. The multiplier effects of the products of the company to the development of indigenous technology and sustained industrial development cannot be over-emphasised.

The degree of a country's industrialization which according to Sankey (1987) is "measured by the ratio of domestic production of specific goods to the total supply of those goods"3, can be accentuated through a more concerted efforts towards enhancing small scale enterprises and by participatory development involving all levels of government, the organised private sector, the non-governmental organisations and the entire citizenry. This was further re-echored by Amucheazi (1980) as panacea for Nigeria's industrial development when he asserted that "serious attention has to be paid to small scale as well as to the agro-allied industries at this stage of the country's

development and less dependence placed on foreign supports which is not in the best interest of Nigeria's economy".4

Successful enterprises development programme should therefore lead to a trickle down effects in form of fuller employment, an increase in the gross domestic product, higher per capital standard of living, reduction in poverty and improvement in the quality of life of the citizenry.

The dearth of basic social and infrastructural amenities in the rural areas constitute the major handicap to the growth of local enterpreneurship, and the emergence of gainfully employed rural-based youths. This is an obstacle to the much advocated and desired urban-rural or rural-rural migration.

Since the rural areas are the main producers of food and raw materials for urban-based industries and export crop production (Udo, 1975:146) its depopulation, due to rural-urban migration create effective demand and supply disequilibrum or gap, and hence the persistence of unemployment.

The researcher found that the way out of the socio-economic doldrum (of unemployment) is through the elimination of rural and urban dualism. This can be achieved through the provision of hitherto-mentioned basic infrastructural facilities and establishment of small scale enterprises in the rural sector of the national economy.

5.3 RECOMMENDATIONS

In view of the importance of small scale enterprises to the industrial growth and development of the country and in particular, Kogi State, the researcher hopes that the recommendations advanced would be looked into objectively, religiously and rationally by the appropriate authorities with a view to implementing them so that the enterprises development programme of the Directorate would be sufficiently enriched and enlarged in order to make its contributions to both the state and national economy more effective, meaningful and sustainable.

The federal and other levels of government and the non-governmental agencies should deem it imperative and be encouraged through the former's favourable fiscal policy measures to fund the Directorate as well as other enterprises development programmes as pre-condition for unemployment eradication. It is only through the collaborative strategies of these agencies that the much desired employment generation and jobs for all can be achieved.

Since the government of developing countries and in particular Nigeria, controls the commanding heights of the national economy and wealth, it then become obligatory upon it to provide the favourable environment for the enterprises growth and development through adequate and good infrastructural and social facilities such as roads, transports and communication networks, electricity and water system and other enablements in both rural and urban areas

which are capable of discouraging rural-urban migration but would accelerate productive activities of the unemployed youths. The availability of these amenities in rural areas acts as catalyst for urban-rural migration.

The expediency of the existence of the enabling environment in form of high per capital income in stimulating and promoting enterpreneurship and self-reliance in both rural and urban areas cannot be over emphasised.

The re-introduction of graduate loans scheme by the Directorate to address self-employment needs of graduates of tertiary institutions would be a welcomed development. Since it is this category of the unemployed that constitute the main socio-economic problems of the Nigerian nation, their involvement in employment generating programmes would be the parameter for measuring the fecundity of the Directorate's small-scale programme in solving the problems of employment.

The Directorate should intensify its enterpreneurship development programme (EDP) for potential beneficiaries by enriching the training scheme through practical inculcating of managerial and technical skills. The recruitment of renowned indistrialists in the training programme would make it more practical and result oriented. This is the only panacea for enterprises failure and the concormittant inability of beneficiaries to repay back their loans.

The timely completion and functioning of Ajaokuta Iron and Steel Company would go a long way in stimulating economic

growth of the state and nationally. The company being the largest industrial complex in sub-saharan Africa would not only provide the skills and spare parts for the maintenance of indigenous enterprises, but also serves as a reliable and dependable source of foreign exchange for the nation. Since industrialisation is anchored on availability of relevant technology, the Steel complex stands out prominently as the baston for the nations economic and technological development.

The Directorate's planning, research and statistics department has to be re-inforced in order to make it effective and efficient in problem identification and subsequently in profering workable remedial actions.

The role of motivation in an organisational setting cannot be over emphasised. Psychologists are of the view that the success or failure of an organisation in achieving its stated objectives are hinged on the presence or absence of motivators in work environment. The researcher found during the course of the study that the Directorate has a poorly motivated workforce due to irregular promotions, lack of medical, training and transport facilities. The operational skill of the workforce can only be enhanced if these facilities are present in work situations.

The researcher equally recommend that the directorate as well as government and private media agencies should make concerted efforts in raising peoples (particularly the youths) consciousness on the virtues of self-employment and

self- reliant development.

The entire citizenry should also be positively mobilised and sensitized towards inbibing national employment objectives in order to eradicate mass unemployment and subsequently attain the goal of an egalitarian and industrial society by the twenty-first (21st) century.

FOOTNOTES

1. Korafor and Iwuji (1975). The urban employment problem in Nigeria. A paper presented at Department of Economics, University of Nigeria, Nsukka, 1975, P.1

2. B. U. Ndiokho (1994). Effective Managerial Approaches: The Nigerian Experience. In: Management in Nigeria Journal, October - December, 1994, Vol.30, No.4, P.17

3. Y. Sankey (1987). Industrial Development. Unpublished lecture notes (typewritten) for B.A. III, 1987/88 session, ABU Zaria, Kongo, P.1

4. E. C., Amucheazi (1980). Readings in social sciences. Issues in National Development. Fourth Dimension Publishers, Enugu - Nigeria, 1980, P.1

4. R.K UDO(1975). Migrant tenant Farmers of Nigeria. A Geographical Study of Rural Migrations in Nigeria: African Universities Press, Lagos, 1975, P.146

SELECT BIBLIOGRAPHY

A: PUBLISHED BOOKS

1. Adebayo A. (1980). Africa's priorities. In: Development, published by Food and Agricultural Organisation Centre for Development and Action, Vol.xxii, No.4, Italy, Rome, 1980 - 1984, Pp.19-20

2. Ibid . . (1984). Principles and Practice of Public Administration in Nigeria. Spectrum Books Ltd., Ibadan, 1984, Pp.43-49, 181-186

3. Amucheazi E. C. (1980). Readings in social sciences: Issues in national development. Fourth Dimension Publishers, Enugu - Nigeria, 1980, Pp.9-10

4. Cain and Mohinder (1976). Employment, Income Distribution and Development Strategy. J. W. Arrowsmith Ltd, Great Britain, 1976, Pp.26-29

5. Domar E. O. (1957). Essays in Theory of Economic Growth. Oxford University Press, New York, 1957, Pp.16-25

6. Dudley S. (1969). The meaning of development, eleventh conference of the society for International Development, New Delhi - India, 1969, P.3

7. Hirschman A. O. (1958). The strategy of economic development. Yale University Press, London, 1958, Pp.50-54, 62-69.

8. Goulet D. (1971). The cover choice: A new concept in the theory of development. Attheneum, New York, 1971 P.3

9. Jhingan M. L. (1985). The Economics of Development and Planning. Shiba offset Printing Press, New Delhi - India, 1985, P.92

10. Koontz and O'Donnel, Et al (1984). Management, Mcgraw - Hill Company, 8th Edition, Tokyo Japan, 1984, P.478-493

11. Meiner G. M. (1964). Leading Issues in Development Economics. Oxford University Press, New York, 1964, Pp.23-27, 250-266

12. Novack and Lekachman (1964). Development and Society: The Dynamics of Economic change. St. Martins Press, New York, U.S.A, 1964, Pp.40-57

13. Ubeku A. K. (1975). Personnel Management in Nigeria. Ethiope Publishing Corporation, Benin-City, 1975, Pp.270-306

14. Udo R. K. (1975). Migrant Tenant Farmers of Nigeria: A Geographical Study of Rural Migration in Nigeria. African Universities Press, Lagos, 1975, Pp.118-121, 123-124, 132, 137-140, 146.

15. Umoden G. (1992). The Babangida years. Gabumo Publishing Company Ltd., Lagos, 1992, P.162

16. Usman B. Et al (Ed) (1985). The Nigerian Economic Crisis: Causes and Solutions. Gaskiya Corporation Ltd, Zaria - Nigeria, 1985, Pp.51-58, 155-158

17. Todaro M. P. (1982). Economics of Developing World. Toppan Printing Company Ltd., Second Ed., U.K., 1982, Pp.204-218

18. Wagner H. M. (1989). Principles of operation research. practice Hall of India Private Ltd., New Delhi, 1989, Pp.941-947

B: **UNPUBLISHED WORKS:**

1. Ngu S. M. (1990). Motivation theory and workers compensation in Nigeria, Zaria, 1990

2. Usman M. Y. (1991). Development and management of small scale enterprises in Nigeria: A critical analysis of the challenges in the 1990s. Unpublished MBA Thesis, ABU, Zaria, 1991, P.13

C: **SEMINAR PAPERS/PUBLIC LECTURES/MAGAZINES, JOURNALS**

1. Adewumi J. B. (1987). Strategies for rural development in Nigeria: Problems and prospects. Unpublished Lecture Notes for B.A. III (typewritten), ABU, Kongo, Zaria, 1987,

2. Anonymous (1996). Importance of rural-off farm enterprises in income and employment generation, 2-day workshop for master craftsmen and women, organised by National Directorate of Employment under the auspices of UNDP-Agric Assisted Programme, Lokoja, Kogi State, October 1996, Pp.1-2

3. Asuelinmen G. A. (1991). Perspective planning for small and medium scale enterprises. Management in Nigeria March/April, 1991, Vol.27, No.2, Pp.35-41

4. Diatchavbe O. (1977). The urban employment problem in Nigeria. Discussion paper delivered at Annual Conference Nigeria Economic Society, Kaduna, 1977, Pp.1-B

5. Dubhashi P. R. (1988). Development: An overview: A paper presented at the 19th World Conference organised by Society for International Development, New Delhi, India, Panee III/L, March 25-28, 1988, Pp.29-36

6. Enworom S. A. (1994). Enterpreneurship in Nigeria. Management in Nigeria, January/March, 1994, Vol.30, No.1, Pp.25-30

7. Ezenwe U. (1982). Notes on the basic needs in Nigeria: The question of trade-off. A paper presented at seminar on basic needs: Implications for Nigeria's economic development, organised by the centre for social and economic research, ABU Zaria, December 1 - 4, 1982, P.1

8. Iziren O. (1975). The development of Nigeria's small scale enterprises: A review of problems and of research partaining to them. A paper presented to conference on social research and national development in Nigeria, Conference centre, University of Ibadan, Ibadan, September 28 - October 4, 1975, P.2

9. Ndiokho B. U. (1994). Effective management approaches: The Nigerian Experience. Management in Nigeria. October - December, 1994, Vol.30, No.4, P.17

10. Okeji I. F. (1995) Credit Disbursment and Recovery in Small scale Business. A paper presented at the Seminar for Inservice Training for NGO's and Civil Servants, Faculty of Administration, ABU, Zaria, under the Auspices of UNDP-Agric Assisted Programme, Kogi State, Monday 25th - Friday 29th September, 1995

11. Omale I., Etal (1995). Small scale Business Enterprises: Organisation and management techniques. A paper presented at the seminar for In-service training for NGO's and Civil Servants, Faculty of Administration, ABU, Zaria, under the auspices of UNDP-Agric Assisted Programme, Kogi State, Monday 25th - Friday 29th, September, 1995

12. Umoru M. S. (1993). Professional management and indigenous leadership patterns: A comparative appraisal. Management in Nigeria, July - December, 1993, Vol.29, No.3 and 4, Pp.20-23

13. Sankey Y. (1987). Industrial Development. Unpublished Lecture Notes for B.A. III, (typewritten) 1987 - 88 Session, P.1

14. Weeks J. F. (1970). Employment Expansion through small scale enterprises in Zaria. A paper delivered on senior staff seminar, Zaria - Nigeria, October 1970, P.9

D: **OFFICIAL PUBLICATIONS**

1. Ajalayo J. (1996). Towards full employment planning in Nigeria: A programme response approach. In: The job creator, National Directorate of Employment, Lagos, Vol.1, No.4, May 1996, P.5.

2. Federal Republic of Nigeria (1962). National Development Plan, 1962 - 1968, Federal Ministry of Economic Development, Lagos, 1962.

3. Federal Republic of Nigeria (1970). Second National Development Plan, 1970 - 1974, Federal Government Printer, Lagos, 1970.

4. Nigeria Enterprises Promotion Board (1973). Nigeria Enterprises Promotion Decree 1972. Buying and Selling under the Nigeria Enterprises Promotion Decree - 1972, December 1973, P.3

5. Federal Republic of Nigeria (1975). Third National Development Plan, 1975 - 1980, Published by the central planning office, Federal Ministry of Economic Development, Lagos, 1975

6. Federal Republic of Nigeria (1981). Outline of the Fourth National Development Plan, 1981 - 1985, Federal Ministry of Planning, Lagos, 1981.

7. Federal Republic of Nigeria Decree No.24 of 1989. Establishment of National Directorate of Employment, Federal Secretariat Complex, Lagos, Occober 1989, P.15.

8. Federal Ministry of Labour and Productivity (1991). Annual Report of Federal Ministry of Labour and Productivity, 1991, P.5-14.

9. National Directorate of Employment (1987). Matured peoples programme. Business notes, Federal Republic of Nigeria, Lagos, Pp.3-10, 18-38.

10. National Directorate of Employment (1987). Creating more job opportunities, 1987, Pp 6-13.

11. Ndebbio and Ekpo (1996). Employment potentials and strategic options in Nigeria rural sector. In: The job creator, National Directorate of Employment Publications, Lagos, Vol.1, No.5, June 1996, P.5.

E: NEWSPAPER PUBLICATIONS

1. Agbana G. (1997). Forum Recommends New Measures Against Poverty. Business Guardian, Tuesday, July 1, 1997, P.19.

2. Mabogunje A. (1997). Re-thinking rural development. The Guardian, Wednesday, Jan. 29, 1997, P.27.

3. National Population Commission (1997). 70.6 percent of Nigerians are unemployed. The Guardian, Wednesday, May 27, 1997, P.25

4. Nwachuku C. (1997). Problems of employment generating institutions in Nigeria. This Day, Friday, March 14, 1997, P.20

5. Odozi v. A. (1997). Globalisation of Trade, Investment: The place of Africa and Nigeria. Business Guardian, Friday, April 18, 1997, P.12-15.

6. Omolayole M. (1997). Management Criteria for Success in Enterprises. The Guardian, July 21, 1997, P.1-2.

7. Orogun W. (1997). Government, private sector build consensus on economic reforms. The Guardian, Tuesday, May 27, 1997, P.25.

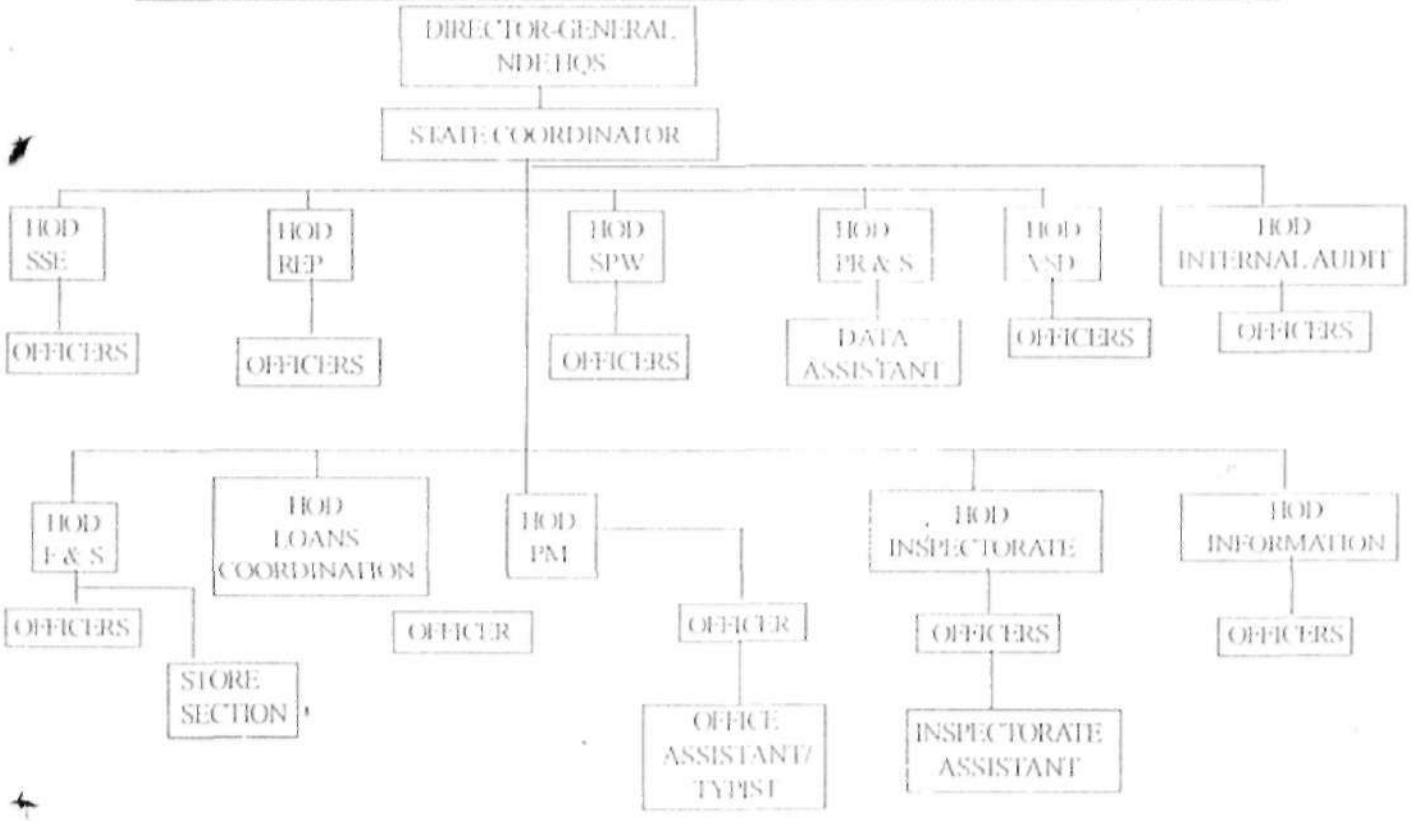
8. Philips T. (1997). Nigerian Economy, Vision for the Future. The Guardian, Friday, September 5, 1997, P.22.

9. The Punch, September 29, 1997, P.6.

APPENDICES A - C

APPENDIX 'A'

THE ORGANOGRAM OF NATIONAL DIRECTORATE OF EMPLOYMENT, LOKOJA - KOGI STATE



KEY

NDE	National Directorate of Employment
HQS	Headquarters
HOD	Head of Department
SSE	Small Scale Enterprises
REP	Rural Employment Promotion
SPW	Special Public Works
PR & S	Planning, Research and Statistics
VSD	Vocational Skills Development
F & S	Finance and Supply
PM	Personnel Management

Source: Personnel Management Department, National Directorate of Employment, Lokoja, Kogi State, October, 1997.

APPENDIX 'B'

NATIONAL DIRECTORATE OF EMPLOYMENT,LOKOJA - KOGI STATE
DATA ON LOAN RECOVERY FIGURE FROM 1987 - OCTOBER, 1997

NO	SCHEME	NO. OF APPLI-CANT	TOTAL NO. OF BENEFICIARIES	AMOUNT (N) DISBURSED	AMOUNT (N) RECOVERED	YEAR OF LOAN DISBURSED	REMARK
	Small Scale Enterprises						
	1. Pilot scheme	50)	7	207,777	116,500.00	1987	
	2. Matured peoples scheme	100)215	5)28	246,022	86,760.68	1988	
	3. National grid	65)	15)	389,719	-	1988/89	
				843,719	203,260.68		1st 20 Motorcycle at N88,357.00 each.
	4. Handicraft & cottage Ind.	8,000	1,595	797,500	17,000	1992/93	
	5. Agro-Allied Industries	4,000	796	796,000	25,000	1992/93	2nd 8 at N142,000 each
	6. Motorcycle Scheme	400	28	2,903,140	698,500	1994/97	
							Total = N2,903,140.00
		12,615	2417	5,340,158	943,760.68		
	Agric Programme						
	1. Graduate Farming Scheme	600	230	2,543,986	-	1988-91	
	2. School Leaver	1,500	291	1,405,595	-	1988-91	
	3. Crop Farming Scheme	305	108	1,080,000	350,500.00	1994	
	4. Market Gardening	8,000	1,596	798,000	16,500.00	1992/93	
	5. Irrigation Farming Scheme	25	4	253,000	22,000.00	1995/96	
		10,430	2,229	6,097,581	389,000.00		

S/NO	SCHEME	NO. OF GRADUATED TRAINEES SINCE 1997	NO. OF VSD GRADUATED SINCE 1992	NO. OF TRAINEES IN TRAINING RESETTLED	NO. OF GRADUATED TRAINEE	VALUE OF MONEY INVOLVED (N)
III.	VSD					
	1. NOAS	9,600	5,600	1,000	198	1,595,972
	2. Waste-to-Wealth	-	150	-	-	Amount recovered 280,725.50
	3. School-on-Wheel	-	324	-	-	
	4. Diabled persons	-	-	-	-	
	Total	9,600	6,074			

IV. SEW PROGRAMME

1. Rimi Bridge was constructed at the cost of N1.2 million in 1992 - 93

2. Assist communities in the design, construction building of schools, town halls, culvets and feeder roads etc. in the state.

Source: Loan Coordination branch, National Directorate of Employment, Lokoja, Kogi State.

APPENDIX 'C'

National Directorate of Employment,
Plot 211, Ibrahim Babangida Way,
P.M.B. 1037,
Lokoja - Kogi State.

7th July, 1997.

Dear Sir/Madam,

RESEARCH ON AN APPRAISAL OF ENTERPRISES DEVELOPMENT PROGRAMME OF NDE IN KOGI STATE

I am a Postgraduate student of the Department of Public Administration and this research is in partial fulfilment for the award of the Master of Public Administration (MPA).

This research aims at identifying the kinds of small scale enterprises (SSE) loans schemes embarked upon by National Directorate of Employment and to find solutions to the problems connected with them. Since you are a staff or beneficiary of NDE Kogi State SSE loans scheme, it would be appreciated if you could spare your time to fill the questionnaire attached and forward it to the above named address.

Please, answer each question to the best of your ability by filling in the blank spaces in the appropriate place with the required information.

Please, do not indicate your name on the questionnaire. I assure you that all informations will be treated with the strictest confidentiality.

I wish to express my appreciation to you for your cooperation in completing and returning this questionnaire as

best as objectively as possible.

Yours faithfully,

Signed
JOSEPH ODOBA ACHEGBULU

A: QUESTIONNAIRE ADMINISTERED ON NDE STAFF

1. What is your profession?.....

2. How many years have you spent in NDE?.....

3. What is your role and rank in NDE?.....

4. What is/are the source(s) of funding SSE schemes in Kogi State.....

5. Do you consider the funding adequate? (Pls, tick appropriately) a) Yes ( ) b) No ( )

6. Whatever is your answer to question No.5, what is the effect of that on SSE schemes/programme?.....

.....

7. Do you consider SSE programmes/schemes adequate in terms of employment generation in Kogi State?
a) Yes ( ) b) No ( )

8. Whatever is your answer to question No.7, what is/are the effect(s) of that on the beneficiaries?.....

.....

9. Do you think that NDE staff are highly motivated to put in their best towards the SSE programme success? (Pls, tick appropriately) a) Yes ( ) b) No ( )

10. What do you consider as the effect(s) of motivation or lack of it on the performance of the beneficiaries?.....

.....

11. What criteria do NDE use in disbursing SSE loans to beneficiaries in Kogi State?.....
.....
.....

12. Do you think small scale enterprises programme is properly planned and managed? a) Yes ( ) b) No ( )

13. Do you think the present government has the political will to make NDE, SSE programmes successful? (Pls, tick appropriately) a) Yes ( ) b) No ( )

14. Pls, give reason(s) for your answer to question No.13?
.....
.....
.....

15. Do you consider NDE, SSE programme in Kogi State as having achieved its objective as compared to the previous programmes in areas of employment generation? (Pls, tick approopriately) a) Yes ( ) b) No ( )

16. If your answer is yes, what factor(s) in your view is/are responsible for its success?.....
.....
.....

17. If your answer to question No.15 is No, what factor(s) is/are responsible for its failure?.....
.....

18. What in your opinion are responsible for the failure of previous employment generation programmes? (Pls, tick appropriately)

a) Lack of staff motivation ( )

b) Inadequate funding ( )

c) Poor planning and management ( )

d) Lack of political will/commitment ( )

e) All of the above ( )

19. Please, comment freely on SSE programme/schemes in Kogi State.....

.....

.....

.....

.....

Thank you.

KEY

1. NDE National Directorate of Employment
2. SSE - Small Scale Enterprises

QUESTIONNAIRE ADMINISTERED ON NDE SSE BENEFICIARIES

1. What is your Local Government Area? .....
2. Have you ever benefitted from NDE (Kogi State) small scale enterprises (SSE) schemes? (Pls, tick appropriately) a) Training Only ( ) b) loans only ( ) c) A & B ( )
3. If your answer to question No.2 is training, how was the attitude of training officers (NDE Staff) towards the

scheme? (Pls, tick appropriately) a) committed ( )
b) Not committed ( ) c) Cannot say ( )

4. If your answer to question No.2 is loans, what type of loan? (Pls, tick appropriately)
   a) Graduate/matured peoples loan (between N25,000 and N250,000) ( )
   b) 1 million jobs scheme (handicraft and cottage industry (N500 or N1,000) ( )
   c) Motorcycle loans (N88,000 or N123,000) ( )
5. Which year did you obtain the loan from NDE? 19....
6. Is the loan enough or adequate for your business/enterprise? a) Yes ( ) b) No ( )
7. How many people have you employed? (Pls, tick appropriately) a) 1 2 ( ) b) 3 4 ( ) c) 5 and above ( ) d) None ( )
8. Whatever your answer to question No.8, what is responsible for it? .....
   .....
   .....
9. Is your business functioning? (Pls, tick appropriately) a) Yes ( ) b) No ( )
10. Are you repaying back the NDE loan? (Pls, tick appropriately) a) Yes ( ) b) No ( )
11. If your answer to question No.10 is yes, what is the position of your repayment? a) Repaid in full ( ) b) Part payment ( ) c) Yet to start ( )

12. If your answer to question No.10 is No, what is responsible for the default?.....
.....
.....

13. Do you wish to come back to NDE, Lokoja for another loan? (Pls, tick appropriately) a) Yes ( ) b) No ( )

14. If your answer to question No.13 is No, should the loan scheme be stopped or discontinued? (Pls, tick appropriately) a) strongly agree ( ) b) agree ( ) c) undecided ( ) d) disagree ( )

15. Do you think small scale enterprises programme is properly planned and managed? a) Yes ( ) b) No ( )

16. Do you consider NDE, SSE schemes as being successful in terms of employment generation in Kogi State? (Pls, tick appropriately) a) Yes ( ) b) No ( )

17. Whatever is your answer to question No.15, what in your opinion is responsible?.....
.....
.....
.....

18. Please, comment freely on NDE, SSE scheme in Kogi State
.....

Thank you.

KEY

1. NDE - National Directorate of Employment
2. SSE - Small Scale Enterprises