ASSESSMENT OF INFORMATION SOURCES AND SERVICES PROVIDED FOR THE BUSINESS NEEDS OF THE MICRO AND SMALL SCALE ENTERPRISES IN NORTH WEST GEO-POLITICAL ZONE, NIGERIA

BY

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A PhD DISSERTATION SUBMITTED TO THE SCHOOL OF POST GRADUATE STUDIES, AHMADU BELLO UNIVERSITY, ZARIA
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DECLARATION

I hereby declare that this dissertation has been written as a record of my research work for the award of the degree of PhD in Library and Information Science. That, all quotations duly, acknowledged as well as other sources of information consulted. I have not presented this work elsewhere for the same purpose.

Abu Yusufu

CERTIFICATION

This dissertation entitled: "Assessment of Business Information Sources and Services provided for the Needs of Micro and Small Scale Enterprises in North West Zone, Nigeria" meets the regulations governing the award of the degree of Doctor of Philosophy of Ahmadu Bello University, Zaria and is approved for the contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to the fond memory of my grandparents and parents. May Allah grant them Aljanna Firdausi, Ameen.

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ABSTRACT

Business data/information consists of every factor influential to business operation. It is influenced by a set of political, economic, social and technological factors which are largely outside the control and influence of a business. The general objective of this study was to investigate into business information need and services of micro and small business enterprises in the North-West geo-political zone of Nigeria. The survey research method was adopted for the study. From the parent population of micro and small business enterprises, seven municipal areas of the geo-political zone were randomly sampled. Research instrument used for collecting data was the structured questionnaire which was constructed along the theoretical frame of the study. Hypotheses were formulated to provide basis for inferences from the analysed data. The SPSS Version 17 was used to analyse the data and for testing the hypotheses. The Pearson and Product Moment Correlation and One-Way Analysis of Variance were used for testing the observed inferences i.e. relationship and differences in the subjective factors. The findings showed that although there has been increasing attention on the part of government in recent years at promoting business entrepreneurships by way of promoting micro and small businesses the study showed that the effective provision of business information towards the need of small business enterprises requires more articulated services. Subjective factors like awareness, availability, accessibility and sources/services of information provided were found to be significant determinants of information needs' satisfaction of the micro and small scale business entrepreneurs in the zone. These factors were found to determine the level to which the entrepreneurs could be satisfied with the business information available to them in the zone. The study recommended amongst others that Business Information Centres (BIS) at strategic location should promote the information activities geared towards satisfying the business needs of enterprises; the role of government agencies in providing such services is therefore of vital importance.

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LIST OF ABBREVIATIONS AND ACRONYMS

ANOVA	One Way Analysis of Variance
BDS	Business Development Services
BISnet	Networked Business Information Solution
CAC	Corporate Affairs Commission
CBN	Central Bank of Nigeria
FDI	Foreign Direct Investment
FMI	Federal Ministry of Industry
GDP	Gross Domestic Products
HND/ND	Higher National Diploma/National Diploma
IDC	Industrial Development Centre
IDRC	International Development Research Centre
ILO	International Labour Organization
JISC	Joint Information System Committee
JUBILEE	JISC User Behaviour in Information Seeking: Longitudinal Evaluation of Electronic Information Services
LBC	Library Business Centre
MFB	Micro Finance Bank
NACCIMA	Nigerian Association of Chambers of Commerce, Industry, Mines and Agriculture
NASSI	Nigerian Association of Small and Medium Scale Industries
NIPC	Nigerian Investment Promotion Commission
OECD	Organization for Economic Cooperation and Development
OPS	Organized Private Sector

OSS	One-Stop-Shop
PEST	Political, Economic, Social and Technological (forces)
PMEST	Personality, Matter, Energy, Space and Time
PPMC	Pearson and Product Moment Correlation
SME	Small and Medium Scale Enterprises
SMEDAN	Small and Medium Enterprises Development Agency of Nigeria
SMI	Small and Medium Industries
SMIEIS	Small and Medium Industries Equity Investment Scheme
SPSS	Statistical Package for Social Science
UNIDO	United National Industrial Development Organization

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Information is a productive resource related to all organized activities. It has the potential for influencing the efficiency of production, marketing, processing and administration; as well as education, research and extension services, which are seen as factors related to business information. Raman-Nair (2004) articulated that information is synonymous with scientific knowledge, irrespective of its format. In terms of manifestations or formats, information includes oral and written sources, documentary and non-documentary sources, audio and video sources—in their multifaceted nature, analogue or digital forms, and from both formal and informal sources.

Defining information is most often a task with a "pluralistic approach." (Machlup, 1983; Braman, 1989, & Buckland, 1991). This is because information has a multiplicity of facets, which according to Braman (1989) involve the consideration of "mode of information creation, processing, flows and use." This is in turn often influenced by social, economic, technological and political platforms. Economists offer to categorize information as a resource for the overall economic activities of production—such as input and output, as well as research and development activities (Buckland, 1991). Given this fact, information could be classified as

a commodity. From this perspective of information as a resource, information and its creators, processors and users are viewed as discrete and isolated entities.

A key characteristic of information-as-knowledge is that, it is intangible. Knowledge is therefore information applied. Knowledge, beliefs and opinions are personal, subjective and conceptual. To communicate them, they have to be expressed, described, or represented in some physical way, as a signal, a text, or a statement. This impression lends weight to identifying information as 'data', 'text', or 'document'. Thus, information is one of the major resources that business requires for improving its economic activities, products and services (Ikoja-Odongo, 2001). Thus, information, being a factor in business, is the most important element of production because it is the key to effective management of all types of organizations. Underscoring information as an important element in business, Ikoja-Odongo (2001) accepted that "power comes from transmitting information, thereby promoting innovative attitudes in production and high productivity."

Access to business information is an essential element for conducting quality business. The provision of business information has facilitated trade and business operations, as well as economic growth (Rugman, 2001). According to Gallway (2002) quality attributes of information include (i) relevancy—business information meeting the criteria of the question for which answers are sought after; (ii) credibility—sources of information being authoritative and well known; (iii) topical in nature—contents being up-to-date and focused; (iv) balanced—the information

disseminated should be free from bias; and (v) accessibility—business information should be easily available on demand, written or documented and clearly represented. These, then, imply that only quality information can meet the information needs of the business community and support business entrepreneurship. Therefore, the significant contribution of quality information is to improve business prospects. Hence, information is a productive resource in any business. Potentially, it influences the production, marketing, processing and administration of businesses. The profitability of any business rests heavily on information available to the entrepreneurship. In the present global economic environment, where Nigeria is becoming integrated into the system of world economy, it is imperative to develop the techniques and processes with which locally produced goods and services can be competitive in terms of cost and quality.

Information need is a situation that arises, when an entrepreneur encounters work related problem which can be resolved through some kind of information. This leads to a process in which an information seeker applies, in the first instance, his personal knowledge and skill, which is hinged on a personal information infrastructure such as his or her cognitive abilities and knowledge skills in relation to the problem or task domain, i.e., applying some specific knowledge skills to a particular system to get the information required or using a more general cognitive knowledge skill approach (Ikoja-Odongo & Ocholla, 2004). Mohammed (1994) submitted that information needs and use vary with the differences in the individuals' characteristics, goals and objectives, area of specialization, experiences, role

expectation, functions, duties and jobs, educational, cultural, social, economic, political and spiritual backgrounds. The purpose of an information infrastructure or institution is primarily to fulfill some type of information needs of the existing or potential users. Business information needs are expressed in the attitude of an entrepreneur seeking for available information relating to his business activity, accessing the right information with a view to utilizing such information for the purpose of entrepreneurship. The availability, accessibility and use of business information are therefore intertwined within the process of information seeking or searching by the micro and small scale enterprises.

Information seeking process addresses channels of information used by the enterprises, methods used in accessing information and the presence of information systems and services that enhance business information availability, accessibility and use. In order to provide the relevant information to the relevant audience at the appropriate time and place, through the appropriate channel, and to ensure the effective and efficient utilization of the information provided, those tasked with providing information services—information institutions—must, as a matter of fact, endeavour to identify and examine the existing and to determine their actual needs and wants, and to identify the appropriate channels and formats through which the information can be properly disseminated (Mohammed, 1994).

Since the 1960s to date, micro and small business enterprises have been given due recognition, especially in both the developed and developing economies, as the engine room for accelerated economic growth,

development and social stability. They make up the largest proportion of businesses all over the world and play tremendous roles in employment generation, provision of goods and services, creating a better standard of living as well as immensely contributing to the gross domestic products (GDPs) of many countries (Organisation for Economic Cooperation and Development, 2000). Micro and small scale enterprises owe their capacity largely to the limited resources and simple management structure, which combines management and ownership rather than separating the two. In their operation, there is flexibility in decision making and prevalence of largely informal employer-employee relationship. With their intensive use of raw material, micro and small scale industries are widely dispersed in the Nigeria economy. Nair (2007) had outlined that small-scale enterprises have an important role in almost all sectors—agriculture, animal husbandry, fisheries, forestry, industry, services, etc.—and in some countries, they form the basis of livelihoods for most of the population. According to him, traditionally, most small enterprises have been designed to meet the demands from the local markets. Another important role of the small-scale enterprise is to provide goods and services to the large scale enterprises. However, it has often been stated that considering the enormous potentials of the micro and small scale business enterprises, its performance still falls below expectation in many developing countries (Ihua, 2009).

1.2 Statement of the Problem

Business entrepreneurship represents activities of providing goods and services for a cost. There has been an increasing attention on the part of the government in recent years to promote business entrepreneurships by

way of promoting micro and small scale enterprises. The attention given to these sectors, over the years, is based on the recognition that they are of strategic importance to the economy. The Federal Office of Statistics reveals that about 97% or the entire enterprises in the country are micro and small scale businesses employing about 50% of the working population as well as contributing up to 50% to the country's industrial output (Ihua, 2009) Thus, the micro and small scale businesses are seen as the catalyst of economic growth and development. Thus, Nigerian government has, over the years, been in the forefront of improving the operational environment of micro and small scale businesses in order to boost its contribution to the national economy.

Information is considered to be the life-blood of any business productivity and access to it is an important factor in the ability of the enterprise to produce and market profitably (Okello-Oburu, 2007). However, one area of support the government has ostensibly overlooked is the provision of business information resources and services.

If entrepreneurs are not aware of government policies and business information infrastructure, financing, technical and managerial supports for small businesses, they will certainly not be able to optimize their business opportunities. Therefore, availability and access to vital information has the capability to promote and facilitate effective management of businesses and entrepreneurship. Business entrepreneurs and managers who have access to information would have more knowledge about their business environment. They could also imbibe new ideas which will be useful to the promotion and profitability of such businesses. Information is therefore of

paramount importance to how businesses could prosper. These assertions are averred to by Kalu (1990), who suggested that while input, planning and coordination constitute the core and basic requirements for carrying on an established business with a well-defined market; the success of real entrepreneurship depends on the information skill of the manager. This skill is founded on the entrepreneur's ability to maximize knowledge. Knowledge, in this regard, is derived from the total information about production techniques, processes and methods that are in existence. His postulation thus submits that the real differences between success and failure of an enterprise can be found in the differences in the relative degree of business information accessed and put into use by the entrepreneur. This argument is premised on a Schumpeterian model, which identifies business information as a gap-filling proportion that is surmountable only with adequate knowledge of the information needs of the enterprises.

1.3 Research Questions

The study seeks to provide answers to the following research questions.

1. What type of business information and services are availability to the micro and small business enterprises in the North West geo-political zone of Nigeria?
2. To what extent are these available, accessible and utilized by these entrepreneurs?
3. What is the extent of awareness of these entrepreneurs about the availability, accessibility and utilization of these information sources and services in the North West geo-political zone?

4. What type of business information sources and services are being provided by the government agencies to these entrepreneurs?
5. What is the extent of awareness of these entrepreneurs about the provisions of information sources and services by government agencies in the North West geo-political zone of Nigeria?
6. How satisfied are the entrepreneurs with the business information sources and services being offered by the government agencies in the North West geo-political zone of Nigeria?

1.4 Objectives of the study

The general objective of this study was to investigate the availability, the accessibility and the usage of business information resources and services by the micro and small scale business enterprises. The specific objectives of this study are to:

1. To identify the types of business information sources and services available to the micro and small scaled business entrepreneurship in North-West geo-political zone of Nigeria.
2. To find out the extent to which sources of business information are available, accessible and utilized by the micro and small business enterprises.
3. To ascertain the level of awareness of the sources of business information available for access and use by the micro and small businesses.
4. To investigate what type of business information sources are provided by government agencies to these enterprises.

5. To identify the levels of awareness of the types of business information that is provided by government agencies to micro and small businesses in North-West geo-political zone of Nigeria.

6. To find out the extent to which the, business information sources and services satisfy the information needs of the entrepreneurs in the North West zone.

1.5 Hypotheses

The following Null hypotheses were tested to determine the degree of use of business information systems, sources and services and their impact on business entrepreneurship.

Ho_1 There is no significant relationship between availability and access to information resources and services and use of information by business entrepreneurs in the North West geopolitical zone.

Ho_2 There is no significant difference in the level of information service available to micro and small scale business enterprises in North West zone.

Ho_3 There is no significant difference in the accessibility to information by the micro and small scale business entrepreneurs among the seven states in the in North West zone.

Ho_4 There is no significant difference in the level of satisfaction of the enterprise groups with information resources and services in the North West geo-political zone.

Ho_5 There is no significant relationship between level of awareness of information resources and services and accessibility of information by micro

and small scale business entrepreneurs in north-west geo-political zone of Nigeria.

Ho_6 The subjective factors (SF) of business information services are not significant determinants of the information needs of the micro and small business enterprises in the north-west geo-political zone.

1.6 Significance of the Study

Economic activities are rife with contextual analysis, seizing the right opportunity for investment and taking the right decisions to maximize profits. An important mechanism to success in entrepreneurship is access to information. The study of information needs falls within the premise of user studies. The study investigated information needs and services provision as a basis for the sustainability of small business enterprises. Information is the lifeline of business. It is the basis for which enterprises and companies gain knowledge and make decisions. This study is therefore significant by seeking to determine the information needs and information services available to the entrepreneurship and how they can utilize these services to meet their business information needs for the purpose of economic growth. It would also identify gaps in the information delivery channels with a view to recommending which could be considered for improving information services provision to meet the functional and actual needs of micro and small businesses. If the information needs of SMEs are identified and the right information services are provided to these enterprises, it is expected that the micro and small business sector will perform better and increase

their contributions to the economy. It is also envisaged that the study will contribute to the growing literature in the area of study.

1.7 Basic Assumptions

The study was based on the assumption that, a good understanding of business information needs in respect of the sources and services provided; its accessibility and use, could lead to the growth and sustainability of micro and small scale businesses in north-west geo-political zone of Nigeria; thereby contributing to national growth and development.

1.8 Scope and Delimitations of the Study

The study was delimited to the information activities of the micro and small business entrepreneurship in the north-west zone of Nigeria. User studies cover a wide range of topics and focus on investigating the information needs of a group of persons or organizations. Thus, this study is concerned with those aspects of business information activities that contribute to availability and access of business information by micro and small scale enterprises, which could be the substance of the promotion of small business enterprises. The study is therefore limited to analyzing the availability, access and use of business information. The scope is also delimited to understanding the interaction of these variables in the competitive micro and small business environment within the area of study.

1.9 Operational Definition of Terms.

Information: Oral and written resources that are designed to serve as a source of information for the business needs of enterprises in order to sustain and promote their economic activities, product and services.

Information Sources: Containers of information such as persons, institutions and formats such as signals, text, books and documents which, are useful for entrepreneurship and their business activities.

Information Services. Activities that are manifested in the involvement of persons and institutions that create, channel, transfer and facilitate the dissemination of business information.

Micro scale business: Any formal or informal business setting with a small capital base of less than one million and employing 1-5 but more than 10 persons.

Small scale business: For this study, small scale business is synonymous with the micro scale business but with an additional capital base of between 1 to 5 million and employing more than 10 persons.

Micro and small scale business: In this study, it means a range of business sizes spanning from one-man enterprises to an enterprise that could be owned by a multitude of partnership.

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CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter discusses related literature in the area of the study. The review of related literature was carried out under the following sub headings:

2.2 Framework of the Study

2.3 The Classification of Business Enterprises

2.4 Government Policies on Small and Medium Scale Enterprises

2.5 Government Agencies and Business Information Services

2.6 Sources of Small and Medium Scale Enterprises Financing

2.7 Availability and Access to Business Information

2.8 Information Needs of Small Scale Businesses

2.9 Characteristics of Business Information Sources and Services

2.10 Summary of the Review

2.2 Framework of the Study

Theories are often explicitly used as a conceptual standard for the conduct of a research or as an ethical guide to practice—to determine questions for investigation or issues to be dealt with; to present them in conceptual terms; and to determine appropriate methods for their investigation (Avgerou and Cornford, 1988; Kersten, 2000). The study of information needs and services falls within what has been usually referred to as 'user studies'. According to Jorosi (2006) user studies is a relatively new area of study spanning over four decades during which

researchers have been trying to understand the information behaviour of various types of groups and users. Thus, information needs and information seeking have become synonymous terms. According to Banwell and Coulson (2004), user studies are about people, behaviour and contexts. They need both quantitative and qualitative approaches to be combined to produce holistic view. Quantitative data are seen as being objective, quantifiable, hard, generalisable, based on numbers, whereas qualitative data are seen as being subjective, socially constructed, soft and non-generalizable based on words. Hence, user study covers a wide range of topics and foci such as the investigation of users' want, needs, contexts, motivations, expectations and tasks.

Information needs and seeking behaviours had been the subject of many studies, resulting in several models, explaining human behaviour which are linked to the quest to satisfy their information needs. Wilson's (1996) Information Behaviour Model has been seen as one of the prominent theories relevant to the study of information needs of a group of people or individuals. This model suggests the cycle of information activities from the rise of an information need to the phase when information is being used. This model is typified as a general model, which can be applied in studying the various approaches to information seeking and information searching of a group of individuals. The model postulated a three-fold view of information seeking represented as (i) the context of the seeker; (ii) the system employed; and, (iii) information resources put to use.

This study therefore finds the above model very useful because it provides the analytical premise for looking at the business information activities with respect to the small business enterprises and entrepreneurship. The theory also presented the platform appropriate for a descriptive study of needs and services. The information resource preferred for use by the small businesses will be identified from the data gathered and inferences made from the responses to achieve the objectives of the study. Wilson also observed that information-seeking is a goal-determined behaviour. As a result, a user study will help in understanding better, the information needs of the small businesses.

The second model of information theory that serves as a framework of this study was informed by the new interpretation of Ranganathan's theory of categorization of human knowledge. This theory was highlighted as being suitable for the study of information needs and behaviours of populations in less developed regions, (Ekoja, 2010). Hitherto, there had been studies undertaken by the Joint Information System Committee (JISC) of the Higher and Further Education Funding Councils in the United Kingdom project i.e. "JISC User Behaviour in Information Seeking: Longitudinal Evaluation of Electronic Information Services (JUBILEE)" that focused on the study of business information needs of small business entrepreneurs and the impact of information on such businesses. These studies, according to Banwell and Coulson (2004), were modelled to cater for the developed economies such as Canada and the United States. The concept of the less developed economies was therefore absent in their project.

However, Ekoja's (2010) re-interpretation of Ranganathan's theory of 'categorisation of human knowledge' using concepts of "personality," "matter," "energy," "space," and "time" (PMEST) as a framework for the study of information needs and behaviours of peoples in the less developed economies has provided this study with an additional framework. It recognizes that the information needs of the people of the less developed regions of the world are adversely affected by the high rate of low literacy coupled with ignorance about relevant resources of information available within the information environment. This results into passive quest for information and heavy reliance upon oral tradition and rumour. This, therefore, implies an overdependence on informal information sources and relegates the formal information sources and official institutions to the background.

In view of this explanation, this study will use the five-fold categorization of human knowledge as a basis for the analogy of the information needs of the groups of small business enterprises. Thus, PMEST model will include the study of individual information seekers and information seeking behaviours, the information environment and the information activities within the social networks. Information resources available inform the study of "matter", which will also provide the framework for looking at the problems of access by the enterprises. Existing gaps in information dissemination to micro and small business enterprises will be quantified by looking at the "energy" or tasks involved in providing information services while "space" and "time" will guide the study in exploring further the information gaps

existing between the two ends—that is, the effort of government policies and public agencies at dissemination of business information, on the one hand; and, the utilization of such information by the micro and small scale entrepreneurs, on the other hand.

The importance of this study framework is to guide the researcher in an effort to identify the wide range of business information activities within the business environment with particular reference to the micro and small business enterprises. How accessible are these services to the small business community and to what extent does it influence sustainability of the small business economy? This will lead to a descriptive analysis of the data gathered from the responses and also help the study to establish a functional requirement for business information services, which will sustain small businesses.

According to Mchombu (1994), users make sense of the provided information in relation to their world, time, place and problems. Making information-users central to an information service provision is important because of the different communities involved. Pant and Ravichandran (2001) also posit that the objective of any information system is to render services that will increase the utilization of information resources by the many information users. Such can only be achieved if the services is tailored towards providing relevant and useful information resources to the satisfaction of the user's information needs. The treatise also posits that the usefulness of an information service is dependent upon the quality of such service in terms of resourcefulness

2.3 The Classification of Business Enterprises

Leidholm and Mead (1987) had expressed some difficulty in providing a standard definition of the small and medium scale (SME) enterprises. A survey of 75 countries conducted in 1975 revealed that over fifty different definitions were being used. Such diversity is not surprising, since there is no universally accepted way to define the term 'small' in a relative concept. For example, what is small in one country may be considered large in another. Thus, within every country, there is a continuum or spectrum of firms' sizes and characteristics, ranging from cottage industries in rural areas to those enterprises in the urban and semi-urban areas .that offer employment to thousands of people.

In the absence of a universally accepted definition of micro and small enterprises, there has been some agreement as to their general characteristics in developing countries-the very small scale operation of the enterprises, low level of technology, low access to credit and lack of managerial capacity. Further description of these enterprises is related to their considerably low level of productivity and income, as well as to their strong tendency to operate in the informal sector where they have few linkages with the modern economy and do not comply with government registration (International Small Enterprise Program, 1998)

Nair (2007) notes that small-scale enterprises have an important role to play in all sectors of the economy—agriculture, animal

husbandry, fisheries, forestry, industry, services, etc. and in developing countries they form the basis of livelihoods for most of the population because, traditionally, most small enterprises are primarily designed to meet the demands of the local markets. Another important role of the small-scale enterprise is to provide goods and services to the large scale enterprises.

The place of business enterprises in providing productive employment and earning opportunities has been accepted as an impetus for economic development among policy makers and international agencies. The contribution of the micro and small scale enterprises, particularly those that are viewed as belonging to the lower end of the size spectrum, has not been fully articulated especially in the developing economies. Remarkably, as observed by Leidholm and Mead (1987), little is known about its composition and characteristics.

The micro and small scale enterprises give a picture of a range or size spectrum of businesses spanning from a one-man enterprise to an enterprise that could be owned by a multitude of partnership. This is also manifested in its total employment rate and capital investments. As a result, there is not a single or common agreement about what constitutes a small-scale enterprise. Instead, there is a continuous spectrum of firm sizes and characteristics ranging from a single ownership such as are common with cottage industries to business concerns, which are owned by multiple partnerships in the small scale sectors.

From the literature, small and medium scale enterprises are

often identified by the following criteria: (a) the size or amount of investment; (b) the total amount of turnover; and, (c) the number of employees. The classification of enterprises as micro, small or medium scale varies from one stage to another. In Nigeria, the National Council of Industry, under the Federal Ministry of Industries, periodically revises the classification of SMEs. Other government agencies such as the Nigerian Association of Small and Medium Scale Industries (NASSI); and the Small and Medium Industries and Equity Investment Scheme (SMIEIS) however adopted classifications that vary from those of Federal Ministry of Industry (FMI). The Small and Medium Industries Equity Investment Scheme (SMIEIS, 2005) defines SME as any enterprise with a maximum asset base of =N=200 million excluding land and working capital and with not less than 10 or more than 300 employees. Thus, small and medium enterprises have been defined along a broad continuum of size, employment, assets and revenue.

Going by the various explanations as presented above, this study recognises that business enterprises are not a homogeneous aggregate. They vary in size, sector, type of ownership, etc. It is therefore necessary to have a good knowledge of the nature of an enterprise and the background of the entrepreneur, the constraints they face setting up the business, consolidating and expanding their business, in order to determine what could constitute an enabling business environment and also render an effective business information services.

2.4 Government Policies on Small and Medium Scale Enterprises (SMEs)

Policies are of utmost importance to business enterprises. Governments design and implement policies with the view to sustaining economic and social activities in the society, which will bring about economic growth and stability. The consistency of policy framework is an important factor for public and private sector productivity. Policies are directed at general development of the economy, regional development policies and segmental development policies as well as policies directed at individual development.

Egonmwan (1991) posited that policy frameworks include fiscal and monetary policies; legal policies; employment policies, especially those dealing with wages, working conditions and social protection of workers. Technology, education and health policies—all these are relevant in providing for an enabling business environment. Entrepreneurship and business environment is, therefore, shaped by the level of economic and social development, human and other resources, policies and regulations. When the environment is favourable to the development of business enterprises, it is termed as enabling business environment.

Leidholm & Mead (1987) had observed that there are questions concerning the design and implementation of policies and projects to support the growth of business entrepreneurships. They further opined that government policies can be distinguished in two forms. On the one

hand, there are general policies designed to affect a broad form of economic growth and sustainability; and on the other hand, are the project-based policies aimed at providing direct assistance or intervention to particularly identified social and economic problems. Levitsky (1985) pointed out that governmental efforts at encouraging the growth of small enterprises have generally concentrated primarily on project interventions, aimed at providing specific assistance to particular target groups. Yet, such efforts have often been frustrated by a policy environment that is detrimental to the development of small producers. A recent publication of the World Bank has stated clearly that "until realistic exchange regimes were established and until changes took place in trade, investment and financial policies, it was difficult to effect a sustainable development of small scale enterprises (SSEs) along healthy economic lines." This is to say that government policy drives are conditioned by political stability or a smooth transition.

As part of its policy drive, the government has taken steps to promote the growth of SMEs. One of such policies was directed through the consortium of commercial banks in Nigeria. They were advised to set aside 10% of their profit before tax earnings for equity financing of the small scale enterprises. It was believed that private sector initiatives could bring about more impact on industrialization than the direct public sector intervention. However, it has since been reported in the Guardian Newspaper, (2008) that this effort which culminated into a consortium of banks (SMIEIS) pooling a sum of ₦37

billion together, was left untapped by the small scale enterprises.

In their study of the developing economies, Leidholm & Mead (1987) observed that in most countries in the third world, the overall policy environment is skewed against small producers. This is primarily because most economic policies are aimed at providing special benefits to larger manufacturing enterprises. These benefits are usually designed and implemented in such a way that they are not available to small producers, which hereby find themselves at a competitive disadvantage.

2.4.1 Legal Framework for Business Activities in Nigeria

Legal framework for business activities in Nigeria are contained in Corporate Affairs Commission (CAC) known as the Companies Act. The Companies Allied Matters Act 1990 is the principal law regulating the incorporation of business in Nigeria. The administration of the Companies Act is undertaken by the Corporate Affairs Commission (CAC). Some of the administrative functions of CAC include: (i) the regulation and supervision of the formation, incorporation, registration, management and winding up of companies; (ii) the maintenance of a companies Registry; (iii) the conduct of investigation into the affairs of any company—the interest of share holders and the public.

According to CAC, business activities in Nigeria could be conducted within any of the legal framework or business structure which includes: (i) Private or Public Liability Company; (ii) Unlimited

Liability Company; (iii) Company Limited or Guarantee; (iv) foreign company branch or subsidiary of a foreign company; (v) partnership/firm; (vi) sole proprietorship; (vii) Incorporated Trustees; and, (viii) Representative office.

Foreign companies may set up representative offices in Nigeria. A representative office, however, cannot engage in business or conclude contracts or open or negotiate any 'letter of credit. It can only serve as a promotional office and has to be funded from the foreign office. However, a representative office has to be registered with CAC.

2.4.2. Indigenisation and Economic Policies

Since the 1960s, Nigeria's industrial policy has tilted towards import substitution. This was clearly spelt out by the instruments of the policy on import substitution. The import substitution strategy was necessitated by an urge to move away from the colonial economic domination and advance a step further into value-added economic activities. It was also aimed at achieving the stage of import displacement—that is, producing locally made goods by the 1980s (Imevbore, 2007). Imevbore (2007), further stated, that the indigenization decree of 1972 and 1977 were policy thrust directed at promoting economic development from the 1970s to the 1980s. The idea behind indigenization was to give Nigeria greater opportunities in the productive sectors of the economy. However, the indigenization policy was only partly successful because it did not significantly shift control of the small and medium scale industries to the hands of

Nigerian investors.

By 1986, a technology policy was initiated to complement the industrialization drive which had gathered momentum from the 1970s (Abalaka, 2002). The main thrust of this policy was to encourage the transfer of foreign technology as well as support indigenous technological development as the possible vehicle for achieving the industrial goals of the nation. It gave rise to the promotion of large and medium scale light consumer goods industries; it also provided for the establishment of foreign direct investment (FDI) initiatives and joint ventures.

In 1998, a new socio-economic policy was envisioned and tagged 'Vision 2010'. In the projection, the year 2010 was set as a target period in which Nigeria could achieve some form of industrialization. A growth of between 7-10% was also projected. The manufacturing sector was set to increase its contribution to the economy by 29% growth rate. The failure of the Vision 2010 has been attributed to several factors. One of such factors is the inconsistency of economic policies; dysfunctional infrastructural obstacles; inadequate technical facilities and absence of information components directly focused on availability and access to business information. This study also assumes that existing gaps in business information could have negative impact in promoting endogenous growth of micro and small businesses.

2.5 The Role of Government Agencies in the Provision of Business

Information Services

A number of SMEs support institutions have been created by the public sector to boost the business activities of the industrial sector and the small scale business entrepreneurship. Most of these support institutions have a business information role clearly entrenched in their services to the SMEs. Temtime et al (2004) posit that entrepreneurship is a vial route to economic advancement for both developed and developing economies; it is therefore believed that a host of small business assistance programmes are conducted by public, private and non-profit organisations in developing countries to promote entrepreneurship. Such programmes are collectively known as 'Business Development Services' (BDS). However, Abdullah (1999) and Beyene (2002) acknowledged that such programmes are not fully able to execute the task of information dissemination to small business enterprises.

According to Schleberger (1998), the scope of any business information service should include (i) information on business trends and markets; (ii) information on business organisations; (iii) advisory services on legal and regulatory aspects, business management, customer service business expansion and diversification and technology; (iv) identification of business opportunities; (v) provision of access to business linkages, finance, market, including trade fairs; and, (vi) facilitation of business partnership. This implies that information services have to be focussed on the needs of the

enterprises; it has to be presented both orally and in written format and perhaps taking account of the indigenous languages of the immediate locality.

A host of small business assistance programmes are conducted by public, private and non–profit organisations in developing countries. These groups of programmes are geared towards business development services. Again, Abdullah (1999) and Beyene (2002) observed that organisations created to provide information for the business needs of SMEs are characterised by fragmentation and lack coordination. In Nigeria, many government agencies have been created to promote small business entrepreneurship. Some of these are discussed below.

2.5.1 Industrial Development Centres

The Industrial Development Centres (IDCs) are responsible for providing technical and managerial support services to micro and small scale enterprises. According to Amdi (IDRC, 2001), the emergence of the IDCs was as a result of the Nigerian government requested the United States to help develop and strengthen Nigerian private small-scale industries. Experts carried out feasibility studies and recommended the establishment of three IDCs at Zaria (in 1969), to serve the Northern region; at Owerri (in 1965), to serve the Eastern region; and. at Osogbo (in 1976), to serve the Western region of the country.

Initially, these centres were to be used for demonstration,

training, and seminars. Entrepreneurs were expected to learn about new production techniques, new types of machinery, record keeping, and small-scale business management. The IDC at Owerri enjoyed immense assistance from the Ford Foundation, and the one in Zaria had assistance from China. The aid to the IDC at Osogbo came from UNIDO. Additional centres were established in 1978. These were at Maiduguri, Benin City, Uyo, Sokoto, and Abeokuta. By 1981, there were also centres in Bauchi, Akure, Kano, IIorin, and Port Harcourt. It must be stressed, however, that only the oldest three - at Zaria, Owerri, and Oshogbo-have been very effective (www.idrc.ca/en/ev-3080S-201-1-00CTOIC.html).

The services offered by IDCs include:

(i) Technical-Managerial Consultancy Services: guidance and counselling on investments opportunities to prospective SME promoters; preparation of pre-investment proposals and feasibility studies; management consultancy services on production management Book-Keeping, accounting and cost analysis, marketing and sales promotion, personnel management, industrial relations etc.

(ii) Extension Services: project implementation including installation and commissioning of factory plants; repair and maintenance of plants and equipment; project monitoring and extension services involving in-plant problem diagnosis and on-the-spot techno-managerial assistance

(iii) Training Services: entrepreneurship and management training workshops; skill acquisition/upgrading and transfer of technology training on new processes, systems, industrial proto-type, etc for sustainable livelihood, export production

and quality assurance

(iv) Technology Adaptation and Commercialization: adaptation of appropriate technologies and processes for extension and commercialization by SMEs; sourcing of new applications for utilization of locally available raw materials by SMEs; innovation and proto-type development for machine, components and products.

(v) Information Services: data collection, documentation and dissemination on SME development, technology, raw materials, markets, investment, etc.

In order to strengthen the information delivery capabilities of the IDCs nation wide in providing techno-managerial assistance to SMEs, the Federal Ministry of Industries embarked on repositioning IDCs to meet the challenges of promoting SMEs for global competitiveness.

Amdi (2001) submitted that the major requirements of the small-scale entrepreneurs are twofold: (1) push and incentive from the government, through bodies such as the IDCs and (2) the capability to translate the inputs (technical knowledge) into reality and thus improve the quantity and quality of products for the market. Thus, what is envisaged in the small-scale enterprises is the acquisition of technological know-how that can generate changes in the process of diffusion, imitation, and adaptation. IDCs play an important role and assume a primary responsibility for managing techno-economic and techno-management services and facilities for small-scale enterprises (Oguntoye, 1974).

2.5.2 The Small and Medium Enterprises Development Agency of Nigeria

The United Nations Industrial Development Organisation has proposed a networked of business information services as a solution to small business enterprises information needs. This was labelled as the 'networked Business Information Solution' (BISnet). The objective of BISnet is to serve as a 'One-Stop-Shop' of business information sources both national and internationally. The one-stop-shop (OSS) should operate on a demand-driven and commercial basis, ensuring that small business are fully supported and sustained as viable enterprises (UNIDO, 2003). The task of OSS is to ensure accuracy of information, participating in business awareness building, identification of information needs through constant assessment, and establishing rural area offices to support information infrastructure in order to enhance the growth of small business enterprises. These recommendations informed the enactment of SMEDAN in many parts of the developing world.

An Act establishing the Small and Medium Scale Enterprises Development Agency (SMEDAN) was enacted by the National Assembly of the Federal Republic of Nigeria (Act No.16) in 2003. The Agency was charged with the responsibility of promoting and facilitating the development programmes in the Small and Medium Scale Industries sub-sector. By establishing the Agency, the Act further enhances and supports services to accelerate rural development, poverty alleviation and eradication.

According to Adelaja (2004), SMEDAN was set up to facilitate access to factors of production through providing necessary information. A data bank with relevant information on business entrepreneurship is being managed by the agency that provides necessary information which could be of interest to prospective investors so as to support and enhance decision making on investment. The 2003 Act establishing SMEDAN vested in the agency the power to demand and obtain relevant information, data and reports on activities relating to the promotion and development of SMEs from banks, research and development institutions and other support organisations (2003 Act: Section 9). The type of information needed by the small enterprises is very specific to the local government areas and the state government rules affecting businesses. Therefore, SMEDAN has also embarked upon establishing business information centres (BICs) in all local government areas and municipalities to ensure the dissemination of business information (www/smedan.gov.ng).

2.5.3 Nigerian Investment Promotion Commission

The Nigerian Investment Promotion Commission (NIPC) was established by an Act No.16 of 1995. According to Abalaka (2002), it was promulgated as an improvement on the Nigerian Enterprises Promotion Decree of 1972, amended in 1977 and 1989. Essentially, the NIPC Act was an instrument meant to stimulate both local and foreign investment in the Nigerian economy. As part of its mandate, the Commission was charged with providing business information services

and access to all the information and support services on operating obligations required for the efficient performance of businesses in Nigeria.

According to NIPC (2004), the activities of the various Chambers of Commerce and Industry is geared more towards export promotion such as the numerous trade fairs held annually all over the country, which are more of an advocacy service and invariably dominated by large scale enterprises. The report recommended that SMEs would benefit more from greater capacity in information management and policy advocacy that could come from endogenous efforts.

Thus, it suggested that the various state Chambers of Commerce and other similar agencies and organisations should support information dissemination fora such as workshops and seminars and the establishment of information centres with access to the Internet which could help boost industrial growth through improved communication.

2.5.4. Chambers of Commerce and Industry

The Nigerian Association of Chambers of Commerce, Industry, Mines and Agriculture (NACCIMA) is an Organized Private Sector (OPS). The primary objective of the Association is to advocate for a favourable business environment for the pursuit of commerce, industry and all other forms of economic activities that are of interest to the private sector (http://www.naccima.com/_index?page=about). Other

objectives include: (i) to promote, protect and develop all matters affecting business; (ii) to encourage an orderly expansion and development of all segments of the community; (iii) to contribute to the overall economic stability of the community; (iv) to encourage and promote the nations private sector; (v) to provide a network of national and internationa.1 business contacts and opportunities; (vi) to carry out training programmes for members and other relevant economic agents; (vii) to create business services and information so as to attract inflow of investments; (viii) and, to advocate for better business environment and creating new opportunities and industries

Functions of NACCIMA include: (a) Collection and dissemination of vital business information; (b) Monitoring the performance of the economy and making representation to Government and its agencies with regard to the effects of various economic, fiscal and monetary measures; (c) Identification of obstacles to the establishment and profitable operations of commercial, industrial and other enterprises, especially those arising from government policies or the administration of such policies and the exertion of pressure for the removal of such obstacles; (d) Organizing seminars and workshops on various aspects of the economy, business and management; (e) Promoting commercial, industrial and in general economic cooperation between Nigeria and other countries; and, (f) assisting to protect Nigeria's image and business interests abroad by mediating in commercial disputes. It is obvious to this study that the NACCIMA aught to have a primary role as an information provider to

small businesses in Nigeria.

2.6. Sources of Small and Medium Scale Enterprises Financing

According to Bamisile (2006), the challenges facing SMEs in Nigeria are monumental. The most worrying among these challenges aside from poor management, is the issue of poor access to business information on finance. Insufficient access to business information on finance credits accounts for why SMEs in Nigeria are incapable of growth. SMEs are unable to secure finance to fund such businesses. An identification of the problems would go a long way in assisting the affected entrepreneurs attend to them and hence improve their chances of accessing finance with relative ease.

The size and categorization of a business enterprise determines the lines of credit or window of financing accessible to the business. The distinction between micro, small, medium, and large scale enterprises therefore becomes necessary in order for their operators to know the avenues of financing open to them in their effort at sourcing finance to grow their businesses. There are however a wide range of funding sources open to operators of micro, small and medium scale enterprises in Nigeria. A few of these institutions are highlighted below.

2.6.1. Community Bank/Micro Finance Banks

The Community Bank scheme took off in 1991. The objectives of the Community banks included the promotion of rural development

by providing financial and banking services to communities inadequately supplied with such services. Though, the community bank was expected to provide finance to small scale businesses at concessionary interest rates, it was however doubtful if they were performing these statutory roles. The latest CBN policy guidelines on community banks have upgraded them to Micro Finance Banks (MFBs) with enhanced capital base of between ₦20 million to ₦1 billion. This new fiscal policy, which was launched on December 15, 2005, was instituted to address the situation of poor SME business financing, and provide for sustainable finance services to micro and small scale entrepreneurs. It was also directed at encouraging private sector driven microfinance banks to provide financial services for the low income groups (Bamisile, 2006).

2.6.2 The Small and Medium Industries Equity Investment Scheme

The SMIEIS was approved on December 21st, 1999 at the 246th Meeting of the Bankers Committee, a body constituted by representatives of banks in Nigeria. The scheme was in response to Federal Government's concern for the promotion of small and medium industries (SMI) as a vehicle for rapid industrialization, sustainable economic development, poverty alleviation, and employment generation. The scheme aims, among other things, to assist the establishment of new, viable SME projects; thereby stimulating economic growth, and development of local technology, promote

indigenous entrepreneurship and generate employment. However, most industrial fiscal policies might end up being in favour of specialised areas of manufacture and entrepreneurship. As a result, small producers hitherto must rely on informal sources of credit, at rates much higher than those in formal credit channels which serve the large firms.

According to Peter & Inegbenbor (2009), small business enterprises would be unattractive to venture capital operations such as the SMIEIS. The potentials of the scheme for providing services to small business enterprises are therefore undermined. Hence, dependency on the scheme by government as a panacea for rapid growth of the small business sector needs to be carefully reviewed. In their findings, Peter & Inegbenbor (2009) posit that less than 40% of small scale businesses in the country were aware of SMIEIS activities. A disparity in the level of awareness across the country indicated that the southern states showed a significantly higher level of awareness than the northern states. This study should therefore be able to create awareness of the need to access information activities of government agencies such as the SMIEIS for the micro and small business enterprises.

2.7 Availability and Access to Business Information

Factors needed to create wealth include land, labour, capital (i.e. infrastructures such as building and roads; equipment such as tools and machines), entrepreneurship and knowledge. Traditionally, only

the first three factors were categorized as core economic factors. However, modern management has identified that both entrepreneurship and knowledge are very crucial to the creation of wealth or doing business. Briggs (1995) emphasized that information is a necessity for industrial growth. He further stated that information is an essential channel for training and thus provides the avenue for both tacit and implicit transfer of technology; because it is only when a learning process is complete that new technologies can be fully adapted and mastered at the level of technical efficiency for which it was designed.

Thus, business information consists of every factor influential to business operations. Kotlelnikov (2006) posited that the business environment is influenced by a set of Political, Economic, Social and Technological (PEST) forces, which are largely outside the control and influence of a business and that can potentially have both a positive and a negative impact on the business. These factors are multifaceted and include the following components: (i) government policies; (ii) legal framework; (iii) psychosocial dimensions of the entrepreneur himself; and, (iv) information components of institutions.

Psychosocial dimension to information availability, access and use are displayed in a person's quest for information. It consists of the social dimensions that create obstacles or hindrances on the part of the information user to demand for information; it is also associated with the feeling of not wanting to have to display ignorance to a stranger. Thus, a potential entrepreneur may not want to ask or seek

explanations with respect to his business. This is also a reason why many people are reluctant to ask for information or help in libraries or information service institutions. Thus, the personality of the entrepreneur is a dominant factor in the issues of availability and access to business information (Meadow & Spiteri, 2003). According to Ekoja (2010), psychosocial barriers to information seeking are similar to personality question, which includes educational levels, knowledge base, demographic variables and other social factors. Low level of literacy has been pointed out as one of the main factors which constitute a barrier to information seeking and information use in the less developed economies of the world.

The business environment may also impose social barriers to information seeking. According to Beyene (2002) these include barriers of an economic, political, geographic or other nature. Other socio-political barriers include: policy and regulatory environment, the state of the infrastructure and access to finance, markets and training. Chiware (2008) further explained that language is another situational barrier that can inhibit the free access to business information. Citing Namibia as an example, he posited that while English Language and Afrikaans are the official languages, a majority of small business owners do not necessarily understand or are not able to read any script represented in these official languages. Reporting on the activities of small business fishermen Njoku (2004) confirmed that the shortage of information officers and extension workers coupled with insufficient government support programmes represent a barrier to access business

information among small-scale business fishermen.

Thus, one important factor in any business success is access to information. Availability of information is connected to the access and use of the information which represent the needs of the user. According to Didier, Willy, Peter & Valsamis (2007), the principle of availability is essentially linked to 'ease of use' and ‘accessibility' of information. Systematically, information availability and access no longer depends on the goodwill of the service provided but rather should be systematically controlled by visibility and readability. This implies that availability of information is a necessary factor to the sustainability of micro and small businesses. It also connotes that business information service has an egalitarian role in advocating for, and opposing the suppression of information, purely and simply on the grounds of personal, attitudinal, institutional or social barriers, which should be discouraged.

Availability and access of business information is systematically connected to the multifaceted segments mentioned above. Leidholm & Mead (1987) found it helpful to separate the impact of economic policies into relevant areas as it affects small businesses. These were (i) market subsidy; (ii) interest rate ceilings; (iii) import duties; and, (iv) tax incentives. These issues are within the premises of encouraging investment and have the effect of making capital cheaper for enterprises that can benefit from them. As a result, subsidised or even credit-free loans could conceivably be made available to selected business enterprises. However, the bulk of micro

and the small business entrepreneurs who could not have access to such special lines of credit may have been hindered by their misconception of the business environment, lack of understanding and poor accessibility to such business information and government policies.

2.8 Information Needs of Small Businesses

The study of information needs is often complicated by the syllogism surrounding the concept of 'needs' and 'information'. However, Wilson's (1996) concept of information needs is premised on a cycle of activities from the moment when the need arises to the moment when the need is finally satisfied. Once an information user has a perceived need, he makes demand upon the information system which is either formal or informal, which can then result in success or failure to find relevant information (Chiware, 2008). Lack of self-sufficiency, according to Devadason & Lingham (1996), also aggravates information needs because it is an indication of an existing gap. Thus, rapid changes within the information environments which are affecting information seeking and information needs call for continued research to ensure that the needs of information users are satisfactorily met. Information need is specific and time bound—either immediate or deferred. Information need might also be expressed, articulated or unexpressed. Another category of information needs is the dormant need which the user is unaware of. This study is embarked upon with the objective of investigating the gaps and needs in order to

improve such circumstantial representation through some recommendation.

To facilitate the satisfaction of information needs, information needs identification is a necessary process, Davadason and Lingham (1996) further suggested that an insight of the actual information needs is a necessary first step. This is made up of a careful selection and blending of several techniques depending on the user whose need is being studied. This implies a process in which a study of the subject(s) of interest to the organisation or user is necessary; as well as the study of the user's environment; identification and documenting of information needs; and, the analysis and refinement of the identified information needs. This study finds the above submission relevant in its approach to the study of business information needs of small enterprises.

Quality of business information, as observed by Bailey and Pearson (1983), is regarded as an integral part of user satisfaction, which is held as central to the competitive strength of the enterprises in terms of quality of products and marketability. The substance of information quality according to Gallway (2002), include accuracy, completeness, relevance and timeliness. These are listed as important elements required of business information that can support productive decision-making.

In line with this study, it is assumed that a better-informed business entrepreneurship will be predisposed to selecting the best information consecutively for his enterprise. It also implies that a business

information service provider has the additional task of coordination and controlling of information dissemination which will serve as the connection that informs organisations, business communities, supply chains and distribution channels.

2.9 Characteristics of Business Information Sources and Services

The characteristic of information evolves around the information system, sources and services. These are usually manifested through the course of user studies. According to Wilson (2008), the word information used within the context of user-study research denotes a physical entity or phenomenon, the channels of communication through which messages are transferred or the factual data. Thus, information activities are apparent within the system. Information sources are contained in the format which could be written or oral; while the knowledge resulting from the use of the information is judged as the impact. This implies that in an information exchange, an individual may be looking for facts, advice or opinions and may receive any of these either in writing or orally.

It is necessary to have a good knowledge of the characteristics of enterprises and of the entrepreneurship, the constraints they face from the inception of the business to how they run the business; and, other matters concerning consolidating and expanding the business. Information needs are crucial for the ultimate survival of any enterprise. SMEs operation must be information driven to enable them be consistently aware of the market situation as well as production

variables necessary for making good business decision. Dionco-Adetayo (2005) acknowledged that an information gap exists between policy framework and policy implementation. They posited that this gap can only be reduced through improved business information dissemination and services.

Egonmwan (1991) had echoed that developmental programmes aimed at economic sustainability in developing countries were always elusive and result in marginal successes. Economic and developmental policies aimed at improving social and economic development, specifically through micro and small scale entrepreneurship had made no significant impact because of the widening information gap between intentions and results.

Meadow & Spiteri (2003) observed that lack of use of information leads to deprived lifestyle. This state of the mind leads a person or the entrepreneur to suspicion or scepticism about available information. A deprived information life of an entrepreneur is aggravated by the following: (i) lack of information availability; (ii) lack of services for information dissemination; (iii) lack of willingness on the part of the entrepreneur to seek out information; and, (iv) lack of ability on the part of the entrepreneur to know how to use the services or understand information.

In discussing the relevance of the mass media to national development, Rogers (2003) advanced the notion that information and communication are important means of influencing social change and spurring economic development for developing countries. However,

some of the shortcomings envisaged in the developing countries, according to Mchombo (1994) are associated with the use of modern technology, which is aggravated by lack of advanced technical know-how and cost of equipment. To surmount these problems, a middle course to solving such shortcomings, Mawlana (1997), suggested combining modern technical system with traditional knowledge system, forms and channel(s) of communication and their eventual integration with modern channels of communication. These submissions are relevant to the study of information needs of small businesses in Nigeria. It also implies that exposure to the mass media creates opportunities for access to new ideas and business information.

In a study conducted in Uganda (FIT/SEMA) by ILO (2007), it was revealed that media sources of information such as radio broadcasting services and journalism can provide support for competitive strategies for SMEs growth and help boost local investment. Thus radio programmes and the mass media have the potentials to support entrepreneurship. The roles which these channels could play were listed as follows:

(i) Interactive radio programmes could provide platform for debate on laws and regulations and thus provide SMEs with a voice to raise concerns on policy and legislation that affect the operations and growth of small businesses.

(ii) Investigative reporting could provide a good business strategy for reducing corruption and its negative effects on private sector and the small businesses.

(iii) The mass media and electronic sources could also provide avenues for development of business skills and entrepreneurship. Thus, radio broadcasting and the mass media are important channels for business information dissemination.

(iv) The mass media provides additional channel for supporting the flow of business information to SMEs by providing business development programmes or services; creating awareness about the activities of micro financial institutions which are situational to micro and small scale businesses.

(v) Business information broadcast should use both local and international languages as well as channels, so as to extend access to the local sector.

(vi) Regular news bulletin, reporting the local activities of business associations and related organisations are also information strategies for improving the business environment.

Meadow & Spiteri (2003), submits that business information means information in all forms: books, pamphlets, video cassettes and consultation with knowledgeable people. A number of information facilities are relevant to business development including libraries, government information services, information brokers, lawyers, accountants, bankers, newspapers, magazines and the radio and television stations.

In explaining the characteristics of information sources, Kaye (1995) refers to information sources as containers of information that are useful for different business transactions. These may be formal or

informal sources. Formal sources of business information as listed, include the following: trade and development associations, professional and learned societies, universities and colleges, chambers of commerce and trade, radio and television stations, market research organisations, advertising agencies, the stock exchange, banks and insurance companies, law firms, government departments and agencies, international sources, the business statistics office, the companies registration office, local authorities, suppliers, customers, competitors, shareholders, public and other libraries, reports, memoranda, work instructions, budget statements, delivery notes, invoices, codes and regulations, analyses and test results.

Informal sources of business information include business colleagues, superiors and subordinates, external professionals and other contacts. The informal sources of business information are thus divided into two categories: informal-external and informal-internal. He also emphasised that business information sources play a pivotal role in determining the input for the provision of services to the entrepreneur.

Siriginidi (1996) posits that access to the right business information, from the right place, at the right time, from the right source and at the right price—and knowing how to use it—are major factors influencing trading efficiency and competitiveness. However, Riaga (1994) had argued that good information comes from a source in which the user has confidence. This raises the question of users' trust in sources of business information. Atherton (1977) also had submitted

that the kind of information sources sought and used tend to be those that are easy to access and that are known, personally, to the user—regardless of the quality of the information. It is therefore implied that a study will be necessary to ascertain the information sources most suitable for use of the small business entrepreneurship.

Underwood & Jacobs (2007), recognize that improved access to information was a critical factor to the success of small, medium and micro enterprises. Channels for information flow and the availability of relevant and reputable sources of business information is an important economic factor for industrial growth. Conducting a study in South African, they submitted that lack of adequate research and consideration of appropriate business information is a significant factor in the failure of many small and micro business enterprises. Often sources of business information are largely available in paper forms and non-book formats. However, it was observed that the literary levels of these materials often assume a tertiary level and that much of the information was published in English or languages foreign to the local entrepreneur. Thus, lack of business related information materials at suitable levels of comprehension and in a range of indigenous languages amounts to an increasing gap in information.

Library Business Corners (LBC) has been studied as sources for the promotion of small business enterprises in South Africa. The provision of the National Small Business Act (South Africa 1996) and subsequent amendment of the Act in 2003 provided an idea for establishing, business information centres to promote access to

business information. Another momentum to business information services in South Africa was initiated at the National Small Business Conference in 1996. The Conference, amongst others, agreed that the public library system can be strategically incorporated to provide an effective network as access points of business information to potential entrepreneurs. Thus, LBCs were recommended to provide business information services. Sources of information included books, pamphlets, and other non-book information resources. The LBCs also doubled as an avenue for local advertisement through the display of business cards and products. However, a study had revealed that the weakness of the LBCs was identified by lack of related materials at suitable levels for the appropriate use by entrepreneurship (Underwood and Jacobs, 2007).

According to Chiware (2008), ideal business information services include the small business information centres equipped with a variety of business information services that include: business directories, trade magazines, journal and newspapers. The centres also provide such services as telephone enquiry and selective dissemination of information. Services are also delivered through a variety of communication channels that include print and electronic media, workshops and training programmes, provision of research facilities, visits and face-to-face meetings. This study will have as one of its foci the extent to which government agencies providing information services to the small business entrepreneurship has satisfied the users.

2.10 Summary of the Review

The goal of the literature review was premised on the ground of the general objective of this study. A framework of the study was used as an illustration of what informed the approach to the study. Theories are used as a conceptual standard for the conduct of research. They also serve as a practical guide to how the research instrument was designed and constructed. Business enterprises were identified as occupying a spectrum of sizes and characteristics. The understanding of this concept is necessary in order to study business enterprises. Policies provide the enabling act for business activities. Government agencies and financing bodies were sufficiently identified as part of business information providers to small business enterprises.

The activities of the information providers could make or mar any business enterprise. Availability and access to business information were discussed because they are a necessary prelude to meeting the information needs of business enterprises. Sources of information were highlighted because they are the chief ingredients in business information service provision. The role of fee-paying services as obtainable in some developing countries, which served the purpose of business information services to enterprises were mentioned as a possibility and an alternative source of business information. Regardless of its formats, these resources could provide an effective medium for proper information dissemination. This chapter therefore represented the opinions of earlier works which were found relevant to the objective of this study.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the research method adopted for this study, the population of the study and the sample and sampling techniques used. The development of research instruments as well as the procedure for data collection and data analysis was discussed. The chapter has been subdivided as follows:

3.2 Research Design

3.3 Population of the Study

3.4 Sample and Sampling Technique

3.5 Instrumentation

3.6 Procedure for Collection of Data

3.7 Procedure for Data Analysis

3.8 Pilot Study

3.2 Research Method

The survey research method was adopted for this study. According to Sambo (2008), the numbers of problems that can be studied through the survey research method are many and varied. The initial step of planning a survey research includes identifying a research problem. Ndagi (1986), had earlier asserted that the survey method is appropriate for the collection of data for the purpose of describing and interpreting existing conditions, prevailing practices, beliefs, attitudes and on-going processes. Based on the above assertion, Ekoja (2000), in his dissertation posits that survey studies

are usually carried out to answer specific questions about a group or population so as to learn from it and proffer solutions. The survey research is also described as a set of orderly procedures specifying what information is to be obtained and from whom and how. It provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of the population (Cresswell, 2003).

The survey research method is found appropriate for this study because it could facilitate gathering of data concerned with the business information needs and services available for small businesses in North-West Geo-Political Zone of Nigeria.

3.3 Population of the Study

The population of this study was made up of all micro and small business enterprises in North West Zone. Report of the Vision 20:2020 National Technical Working Group on Small and Medium Enterprises (SMEs) provided the population of micro and small businesses in Nigeria at 8 million. (Nigeria Vision 2020, 2009). This is represented in Table 3.1.

Table 3.1: Distribution of SMEs in Nigeria

S/N	Size Category	Estimated Number of MSMEs
1	Micro enterprises	6,700,000
2.	Small enterprises	1,300,000
3.	Medium enterprises	420,000

Source: National Policy on MSMEs (2005)

There are up to eleven groups or categories of business activities under the area of study. The list is contained in Table 3.2.

Table 3.2.: A List of categories of business activities

S/No	ACTIVITY GROUP
1	Agriculture and Forestry
2.	Mining and Quarrying
3.	Manufacturing
4.	Electrical, Gas and Water
5.	Building and Construction
6.	Wholesale and Retail Trade
7.	Hotel and Restaurant
8.	Land Transportation
9.	Other Transportations
10	Private Professional Services
11.	Other Services

Source: Federal Office of Statistics, Lagos (National Directorate of Establishment, 1997)

3.4 Sample and Sampling Techniques

The sampling procedure for this population requires a sampling frame. A sampling frame is the listing of all units in the population from which the sample will be drawn. The technique required the selection of sample from micro and small business clusters made up of the various groups of entrepreneurship. For this purpose, micro and small businesses are divided into seven broad categories as follows: (i) Metal Works; (ii) Wood Works; (iii) Automobile/Mechanical Works; (iv) Food and Beverages; (v) Agro-allied Work; (vi) Building/Construction Works; and, (vii) Leather and Footwear Works.

To determine the sample size, a purposive sampling technique was adopted in order to obtain representation of the units from the sampling frame. Seven municipal areas, which are the states capitals were purposively selected as representative of the North-West Geo-political Zone. These are Birnin Kebbi, Dutse, Kaduna, Kano, Katsina, Gusau and Sokoto areas. They are the capitals of their respective states. The purposive sampling technique is then employed to guide the selection process in the distribution of the questionnaire.

The exact number of micro and small scale businesses in Nigeria is not statistically available but highly contestable because the official organs both at the state and the federal agencies could not arrive at any conclusive figure. Hence, a sample size of 1,026 small business enterprises was used for this study. The recommendations of Roscoe (1975), Araoye (2004), Ali (2006), and Bryman (2008) on sample size was adopted in this study. They are agreed that a sample of 500 respondents was appropriate. Thus a sample size of 1,026 micro and small businesses was chosen and used over

the activity groupings. The assistance of some government officials within the secretariats of the Ministry of Commerce, Industry and Tourism was sought along with the research assistants for distributing copies of the questionnaire on the basis of purposive sampling technique.

3.5 Instrumentation for Data Collection

The instrument used for data collection in this study was the questionnaire. The questionnaire represented a document containing questions and additional types of items designed to solicit information appropriate for the study. This questionnaire was designed to solicit relevant data from the respondents, which can help to understand the business information tendency of the individuals and how these can influence decisions or actions of people who have some characteristics in common. The questionnaire was made up of five sections (A – E). Each of the sections addressed a particular variable of the study. Section A was related to the demographic data required in the study, Section B addressed sources of information for the small business enterprises while Section C was directed at testing their awareness of existing business information resources. Section D was concerned with the question of accessibility and Section E required investigating the utilization of business information needed by small business enterprises.

3.6 Procedure for the Collection of Data

The questionnaire was administered with the assistance of some local government officials. The offices of SMEs in some States Ministry of

Trade, Industry and Tourism provided guides for the proper distribution and collection of the questionnaire. The engagement of six research assistants also assisted in the distribution of the instruments at the required places.

Ethical consideration was also respected in the procedure for collection of data. This was achieved by the letter of introduction attached to the questionnaire spelling out the purpose of the research. Participants in the study were made to understand that the study is not part of any design—officially or privately—to threaten their businesses or employment. According to Cresswell (2003), some of the ethical issues that arise during the research stage include (i) not subjecting participants to risk and respecting the right to voluntary participation so that individuals are not coerced into the research study; (ii) getting permission from authorities to study participants at a given research site; (iii) avoiding disturbing sites and leaving them undisturbed after the research study; and, (iv) giving due consideration to harmful information being disclosed during data collection; others include, (v) protecting the anonymity of individuals, roles and incidents in the study project; (vi) discarding of data after a given period of time so that it does not fall into the wrong hands; and, (vii) providing an accurate account of the data analysed all formed part of the ethical considerations.

3.7 Procedure for Data Analysis

The data gathered using the questionnaire were analysed descriptively using quantitative and qualitative methods. The data were analyzed using the Statistical Package for the Social Science Version 17.

Among the procedures adopted within the package were summary statistics, which were descriptive because of the quantitative and qualitative methods of measuring the entrepreneurs' opinion on the required variables. These involved using tables of frequencies and percentages in analyzing the qualitative and quantitative data. The researcher used a number of variables from the items of information gathered. These variables, depending on the type of data, were grouped. The demographic characteristics of the entrepreneurs were analyzed in frequencies and percentages. The data gathered relating to the business information services were analyzed with frequencies, percentages and means. The hypotheses were tested with inferential statistics. Specifically, hypotheses 1 and 5 were tested with Pearson and Product Moment Correlation. Hypotheses 2, 3, 4 were tested with the One Way Analysis of Variance while hypothesis 6 was tested with the regression model. All the hypotheses were tested, at 0.05 level of significance.

3.8 Pilot Study

Reliability test is an important step in order to test or establish the reliability of the questionnaire in providing quantitative data (Cresswell, 2003). The purpose of the pilot study was to (i) determine any problems of administering the research instrument; (ii) to clear any ambiguity in the questions that might arise; (iii) to identify any difficulty that might emerge in the procedure of responding to the questions; (iv) to provide helpful information relative to the handling of the data received for the subject of study; and (v) to collect from the pre-testing samples, specific comments,

suggestions and recommendations for improving the overall procedure. In view of these, a pre-test of the instrument was conducted in Suleja Local Government Area of Niger State. Suleja Local Government of Niger State was not part of the main study.

Twenty-five (25) copies of the questionnaire were administered to micro and small business enterprises, 19 of which were returned and analysed for reliability. The Guttmann/Spearman Brown Prophecy formula was used and a co-efficient of 0.7582 was found. Thus, the instrument possessed satisfactory level of reliability. According to Gay (1981), a reliability co-efficient of between 0.70 to 1.00 is acceptable.

3.8.1. Validity of the Instrument

Pilot testing of research instrument was used to test content, construct and face validation. Content validity assessed how adequate were the items in terms of measuring the variables of interest. This was achieved by subjecting the research instruments to scrutiny by subject experts; i.e. those who have attained a high level of knowledge and skills of the subject matter. The validity exercise includes examining the items in the questionnaire with a view to pointing out areas that require improvement; suggesting new items to improve on the content and context; and, making general comments where necessary in relation to the general objective of the study.

All corrections pointed out were incorporated into the final research instrument (i.e. the questionnaire) before being administered.

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CHAPTER FOUR

DATA PRESENATION, ANALYSIS AND DISCUSSIONS

4.1 Introduction

This chapter presents the analyses and interpretations of the results of the respondents on the business information needs and services for the micro and small scale enterprises in the North West Geopolitical Zone of Nigeria. It consists of analysis of the demographic characteristics of the respondents and their opinions on the selected variables relating to their business information needs and services along the study's objectives and research questions. In addressing the study's objective and research questions, the frequencies count and percentages were used. Though mean scores for the items and variables were computed but their use was minimal and restricted to testing of the hypotheses. The results of the research hypotheses tested were presented along with the discussion of the findings at the end of the chapter.

4.2 Response Rate

Of the 1,026 copies of the questionnaire administered, only 921 responses were retrieved for the study. Table 4.1 expressed the number of the respondents per State.

Table 4.1: Classifications of the Respondents' Location of Businesses.

Business location	Frequency	Percentage
Kano	162	17.6
Jigawa	138	15.0
Zamfara	121	13.1

Katsina	171	18.6
Kaduna	219	23.8
Kebbi	110	11.9
Sokoto	Not Available	Not Available
Total	921	100

The total number of the respondents was therefore put at 921 from the total number of 1,260 copies of questionnaire which, was administered for the study. Kaduna State showed the highest number of the respondents at 219 or 23.8% perhaps because of the proximity and easy accessibility to the researcher; and, Kebbi State had 110 or 11.0% which is quite appreciable. Others were represented as follows: 162 or 17.6% were from Kano State; from Jigawa State, 138 or 15.0% responded; Zamfara State was represented by 121 or 13.1% of the total respondents; while, Katsina State was represented by 171 or 18.6%. The number of questionnaire administered in Sokoto was lost in transit; it was therefore not available. However, Sokoto like many of the other States of the North West Geo-political Zone share similar socio-economic characteristics.

4.2.1 Demographic characteristics of the respondents

Demographic characteristics of the respondents was a variables selected for evaluation, along the opinion of the business information needs and services for the micro and small scale enterprises; educational qualification, type of business enterprises, duration of running such business and the number of employees employed were other variables considered to be directly associated with the business information needs and services of the micro and small scale enterprises in the North West geo-political zone.

Each of these variables was classified in frequencies and percentages in tables below respectively.

The nature of the study demands for the educational status of the respondents to be evaluated since it would be a factor of their access to and use of the available business information. In Table 4.2, the respondents are classified along their highest educational classifications.

Table 4.2: Distribution of Respondents by Qualification.

Education	Frequency	Percentage
No formal education	36	3.9
First degree (graduates) and above	113	12.3
HND/ND	308	33.4
Secondary	297	32.2
Primary	167	18.1
Total	921	100

Respondents who were selected for the study and did not have formal education but were involved in business in the zone were 36 or 3.9% of the respondents. Those with first degree or above were 12.3% while respondents with Higher National Diploma or National Diploma were 308 or 33.4%. Respondents with secondary schools were 297 or 32.2% while those with primary school certificates were 167 or 18.1% of the total number involved in the study. By these qualifications, the respondents could not be said to have satisfactory educational background.

The classification of the respondents by their types of businesses in the zone is presented in Table 4.3.

Table 4.3: Classifications of Respondents by Types of Business.

Type of business	Frequency	Percentage
Metal works	80	8.7
Wood works	111	12.1
Leather works	104	11.3
Food and beverages	168	18.2
Construction works	155	16.8
Others	303	32.9
Total	921	100

From the classifications in the table, 80 or 8.7% of the respondents were involved in metal businesses while 111 or 12.1% were involved in wood works. Those involved in leather works were 104 or 11.3% of the total respondents while 168 or 18.2% of the respondents were involve in food and beverages businesses. Respondents who were involved in construction works were 155 or 16.8% of the total number involved in the study. Others whose business did not really fall into these categorizations were 303 or 32.9% of the total respondents. Therefore, the study could be said to have covered the different micro and small scale enterprises in the North West Geopolitical zone of Nigeria.

Experience in the business is another factor of the accessibility and utilization of available information. In Table 4.4, the respondents are classified by their duration of being in the various businesses in in the zone.

Table 4.4: Distribution According to Experience in the Businesses

Years of Experience in the Business	Frequency	Percentage
Below 6years	67	7.3
6-10years	272	29.5
11-15years	252	27.4
16-20years	134	14.5

21-25years	77	8.4
Above 25years	119	12.9
Total	921	100

The table revealed that only 67 or 7.3% of the respondents have been in their respective businesses for below six years. But 272 or 29.5% have been in their respective businesses for between 6 and 10years in the zone while 252 or 27.4% have been in their businesses for between 11 and 15years. Respondents who have between 16 and 20years of experience in their businesses were 134 or 14.5% of the total number involved in the study. Though 119 or 12.9% have been in their businesses for above 25years, only 77 or 8.4% of the respondents said they have been in their respective businesses for between 21 and 25years. The classification shows no progressive increase in the number of businesses in terms of duration in the zone. However, the classified experiences could be said to be adequate for evaluating the accessibility and utilization of business information by the micro and small scale enterprises in the zone.

The number of employees is used here to determine the size of the micro and small scale enterprises in the zone. In Table 4.5, the respondents are classified by the sizes of their respective business in the zone.

Table 4.5: Classification of the Businesses by Size of Employees.

Number of employees	**Frequency**	**Percent**
No response	5	0.5
1-10employees	534	58.0
11-20employees	219	23.8
21-30employees	57	6.2

31-40employees	31	3.4
41-50employees	26	2.8
Above 50employees	49	5.3
Total	921	100

From the classification of the respondents in the table, 534 or 58.0% of the respondents were operating with between 1 and 10employess. Five or 0.5% of the respondents did not answer this question but 219 or 23.8% said they employ between 11 and 20 employees while 57 or 6.2% said they employed between 21 and 30 employees. Respondents who said they have between 31 and 40 employees in their businesses were 31 or 3.4% while 26 or 2.8% of the respondents said they have between 41 and 50employees in their respective businesses. Only 49 or 5.3% of the total respondents said they have above 50employees in their businesses. With this classification, all the micro and small scale businesses in the zone could be said to be fairly represented in the study.

4.3 Descriptive Analysis

The descriptive analysis was tailored along the research questions raised. Responses to these questions as presented in the questionnaire were interpreted on the basis of frequencies, percentages and mean scores in the respective tables below.

4.3.1 Types of Business Information Services Available to Micro and Small Business Enterprises

The first objective of this study is the identification of the types of business information sources and service provided to the micro and small

scale business entrepreneurship in North-West geo-political zone of Nigeria. A grouping of types of business information sources and services envisaged by the micro and small business enterprises in the North West Geo-political zone of Nigeria was a necessary step. In addition, a number of tables consisting of different items on the available information, sources and services were suggested and the respondents' opinions on each of the items are tabulated in frequencies and percentages in the respective tables. Hence the research question one: "What type of business information and services are available to the micro and small business enterprises in the North West Geo-political Zone of Nigeria?" In Table 4.6, the opinions of the respondents were rated in a five point interval scale The percentages appearing below the observed frequencies were enclosed in parenthesis. The mean score for each of the items are indicated in left hand side of each table. A key is provided below the table to explain the five point Likert scale.

Table 4.6: Business Information Types Provided to the Micro and Small Business Enterprises.

Types of Information Provided	NA	FA	UD	A	HA
Financial Information	94	89	361	231	146
	(10.2)	(9.7)	(39.2)	(25.1)	(15.9)
Marketing Information	101	79	336	57	348
	(11.0)	(8.6)	(36.5)	(6.2)	(37.8)
Technical Information	104	146	59	523	89
	(11.3)	(15.9)	(6.4)	(56.8)	(9.7)
Government Policies	138	172	84	78	449
	(15.0)	(18.7)	(9.1)	(8.5)	(48.8)
Training information	150	166	169	130	306
	(16.3)	(18.0)	(18.3)	(14.1)	(33.2)
Weather	62	72	456	198	133
	(6.7)	(7.8)	(49.5)	(21.5)	(14.4)
Security	53	46	397	140	285
	(5.8)	(5.0)	(43.1)	(15.2)	(30.9)

Key: NA - Not Available; FA - Fairly Available; UD – Undecided; A – Available; and, HA - Highly Available.

Table 4.6 clearly indicated the number of business information services envisaged by the micro and small business enterprises in the North West zone. 25.1% of respondents said that financial information were important sources if available while (15.9%) indicated that it is highly relevant if available (HA). This pattern was clearly exhibited in the availability of marketing information to the micro and small business enterprises in the zone. However, technical information and information on government policies were exceptions in this perspective. Other information

relating to training, weather and security were also indicative of the information needs of the business enterprises.

In Table 4.7 business information was classified into five broad categories in order to ascertain the level of its frequency to the micro and small scale business entrepreneurship. The opinions are rated in five point scale with

Table 4.7: Information Sources Provided to the Micro and Small business Entrepreneurship

Information Sources Provided	NI	FI	UD	I	MI
General reference	149	157	41	133	441
	(16.2)	(17.0)	(4.5)	(14.4)	(47.9)
Government policies	139	143	326	70	243
	(15.1)	(15.5)	(35.4)	(7.6)	(26.4)
Statistical information	52	122	375	128	244
	(5.6)	(13.2)	(40.7)	(13.9)	(26.5)
Technical information	42	61	520	110	188
	(4.6)	(6.6)	(56.5)	(11.9)	(20.4)
Commercial information	86	95	368	2	370
	(9.3)	(10.3)	(40.0)	(0.2)	(40.2)

Key: NI = Not Important; FI = Fairly Important; UD = Undecided; I = Important; MI = Mostly Important.

In Table 4.7, business information provided is grouped into five categories for the purpose of identifying their level of importance to the micro and small scale enterprises. General reference and Commercial information were considerably high in the estimation of the micro and small business enterprises entrepreneurship. This is clearly demonstrated by the scores of the respondents respectively in the table where 47.9% indicated a higher score for General Reference; while and 40.2% represents a high score

for Commercial Information which were suggested as mostly important (MI). A low score of 20.4% was recorded for Technical Information. These opinions are clearly shown in the magnitude of the mean scores in the table. Government policies, technical information were available because they were mainly vended by government agencies in fulfilment of mobilizing finances in terms of taxes and levies on the micro and small businesses.

In Table 4.8, the respondents' opinions on the sources of information service to the micro and small business enterprises in the North Western states are tabulated in frequencies and percentages.

Table 4.8: Sources Consulted by Micro and Small Business Enterprises.

Sources Consulted businesses	NA	FA	UD	A	HA
Personal friends	250	199	93	346	33
	(27.1)	(21.6)	(10.1)	(37.6)	(3.6)
Business partners	241	223	20	6	431
	(26.2)	(24.2)	(2.2)	(0.7)	(46.8)
Family members	176	252	319	119	55
	(19.1)	(27.4)	(34.6)	(12.9)	(6.0)
Trade groups	191	262	42	32	394
	(20.7)	(28.4)	(4.6)	(3.5)	(42.8)
Micro finance agencies	192	236	137	280	76
	(20.8)	(25.6)	(14.9)	(30.4)	(8.3)
Local government officials	202	161	303	73	182
	(21.9)	(17.5)	(32.9)	(7.9)	(19.8)
Business information centers or libraries	127	185	471	99	39
	(13.8)	(20.1)	(51.1)	(10.7)	(4.2)
Newspapers	62	161	546	122	30
	(6.7)	(17.5)	(59.3)	(13.2)	(3.3)
Internet café	109	89	300	393	30
	(11.8)	(9.7)	(32.6)	(42.7)	(3.3)
Radio/television	153	149	49	1	569
	(16.6)	(16.2)	(5.3)	(0.1)	(61.8)

Key: NA - Not Available; FA - Fairly Available; UD – Undecided; A – Available; and, HA - Highly Available.

The sources of information and services frequently resorted to or often consulted by the micro and small scale business enterprises were demonstrated in the construct. Business partners were rated high score of 431 (46.8%). Trade groups were also slightly significant at 42.8%. However source of information that could be considered as most frequently available to the respondents is the Radio or Television; it indicated a high rate of 569 or 61.8%. This form of information source and service is mostly a one way communication and could not be said to be an effective source and service for business communication because of the lack of interaction with the entrepreneurial personnel.

It could also be argued that general reference and commercial information were obtained from sources such as radio and television as well as business partners and trade groups.

4.3.2 To what extent are Business Information Sources and Services Available, Accessible and Utilized by Micro and Small Business Enterprises?

The second objective of the study is the determination of the extent to which the micro business entrepreneurs access and utilize available sources/services of business information provided for them. The level of awareness of entrepreneurs in the north-western states of Nigeria on the sources of business information is an important element of fulfilling information need. The solution to this question was addressed in a multidimensional approach. In the first instance, the knowledge of the entrepreneur on the type of information required for their business was

assessed. In the other dimensions constraints to accessibility and use of business information were also assessed.

Table 4.9 represents the opinion of the enterprises on the knowledge of the type of business information provided for the micro and small scale enterprises in the zone.

Table 4.9: Types of Business Information Required for the Micro and Small Business Enterprises

Types of Business Information Required	NI	FI	UD	I	VI
Financial information	15	20	43	3	840
	(1.6)	(2.2)	(4.7)	(0.3)	(91.2)
Marketing information	72	59	22	495	273
	(7.8)	(6.4)	(2.4)	(53.7)	(29.6)
Technical information	88	71	529	17	216
	(9.6)	(7.7)	(57.4)	(1.8)	(23.5)
Government policies	122	145	367	53	234
	(13.2)	(15.7)	(39.8)	(5.8)	(25.4)
Training information	86	196	354	40	245
	(9.3)	(21.3)	(38.4)	(4.3)	(26.6)
Weather	119	195	350	4	253
	(12.9)	(21.2)	(38.0)	(0.4)	(27.5)
Security	187	163	301	18	252
	(20.3)	(17.7)	(32.7)	(2.0)	(27.4)

Key: NI = Not Important; FI = Fairly Important; UD = Undecided; I = Important; VI = Very Important.

The respondents had a very high level of expectation by scoring financial information at 91.2%. Marketing Information is an important requirement as indicated by the frequency score of 53.7% for these businesses. A clear demonstrated of these can be discerned from the

frequency tables. An agreeable opinion was demonstrated among the respondents that the entrepreneurship require financial and marketing information as well. However, the respondents indicated less emphasis on information sources in respect of technical, weather, security and government policies.

In Table 4.10, the level of difficulties that can create problems in the course of information awareness and hinder access to the information required for the micro and small business enterprises. Tabulated are the frequencies and percentages.

Table 4.10: Difficulties faced in Search Activities for Business Information Sources

Extent of Difficulties	VD	D	UD	FD	ND
Do not know where to go	277	237	247	76	84
	(30.1)	(25.7)	(26.8)	(8.3)	(9.1)
The procedure is complicated	289	359	45	158	70
	(31.4)	(39.0)	(4.9)	(17.2)	(7.6)
Do not know that such exist	318	358	24	56	165
	(34.5)	(38.9)	(2.6)	(6.1)	(17.9)
Too expensive	373	250	51	137	110
	(40.5)	(27.1)	(5.5)	(14.9)	(11.9)
Quality poor and unreliable	280	259	179	135	68
	(30.4)	(28.1)	(19.4)	(14.7)	(7.4)
Long time for information to arrive	234	176	220	183	108
	(25.4)	(19.1)	(23.9)	(19.9)	(11.7)
Restricted under confidentiality	223	333	174	38	153
	(24.2)	(36.2)	(18.9)	(4.1)	(16.6)
Not aware of existing information	426	236	57	160	42
	(46.3)	(25.6)	(6.2)	(17.4)	(4.6)

Key: VD = Very Difficult; D = Difficult; UD = Undecided; FD = Fairly Difficult; ND = Not Difficult

From the frequencies gathered from the respondents Table 4.10 revealed that the inadequacy of business information to the micro and small business entrepreneurship in the zone is rather attributable to problems associated with low level of awareness. As demonstrated in Table 4.10, reasons have been advanced on the difficulties of obtaining required information. Table 4.10 had also revealed that the difficulty levels ranging from 'procedure is complicated' (30.1%) while being not aware of existing information (46.3%) represented the high peak. High cost, poor quality, inadequate timing, explains some of the restriction to adequate information experienced by small business enterprises. In addition to the hindrances to search activities shown on Table 4.10, other specific constraints to access and use of business information were presented in Table 4.11.

Table 4.11: Specific Constraints to Obtaining Business Information

Constraints	**No of Respondents Frequency**	**Percentage**
I am not literate	301	32.7
I do not trust public agencies	215	23.3
I am not aware of any such organization	139	15.1
I do not know how (to go about it?)	266	28.9
Total	921	100.0

For the micro and small scale businesses 32.7% of the respondents said they were not literate enough to acquire such information while 23.3%

said they did not trust public agencies. Such expressions are psycho-social in nature and do pose a problem to information access. Only 15.1% of the respondents said they were not aware of such information and 28.9% of the respondents said such information required for their businesses did not exist. Therefore, awareness of information by micro and small scale business enterprises is further complicated by these instances.

Table 4.12: Usage of Internet Sources for Business Information

Use of Internet	Yes	No	Total
For information source	642 (69.7%)	279 (30.3%)	921 (100%)
For e-businesses	134 (14.5%)	787 (85.5%)	921 (100%)
For information on new technologies/ innovation	109 (11.8%)	812 (88.2%)	921 (100%)
For foreign markets	52 (5.6%)	869 (94.4%)	921 (100%)
For local markets	136 (14.8%)	785 (85.2%)	921 (100%)

In Table 4.12, 69.7% of the respondents said they use the Internet as a source of information while 30.3% said they do not use it at all. For business, only 14.5% said they use the Internet but 85.5% said they do not. 11.8% of the respondents said they use the Internet for information on new technologies and innovation but 88.2% of the respondents do not use it for such purpose; a low percentage of 5.6% of the respondents use the Internet for foreign market information while 94.4% do not. Even on local market, only 14.8% of the respondents use the Internet sources but 85.2% do not.

From this distribution, a majority of the respondents could be said to be completely unaware of the required information for the micro and small scale business enterprises in the zone because they were constrained by those factors of difficulty.

4.3.3 Levels of the Availability, Accessibility and Utilization of Business Information Sources and Services

The third objective of this study is to ascertain the level of assistance by information providers such as government agencies and others in the dissemination of business information to micro and small businesses for improved performance of the enterprises in the zone. The third research question thus: "What is the extent of awareness of these entrepreneurs about the availability, accessibility and utilization of this information sources and services in the North West Geo-political Zone." Table 4.13 shows the opinions of the respondents on the rate of obtaining business information by the micro and small scale business entrepreneurship in the geo-political zone.

Table 4.13: Level of Assistance Rendered by Information Providers for Obtaining Business Information by Enterprises

Consultation Agencies for Business Information	NO	FO	UD	O	VO
Personal friends	31 (3.4)	74 (8.0)	183 (19.9)	10 (1.1)	623 (67.6)
Business partners	30 (3.3)	11 (1.2)	549 (59.6)	95 (10.3)	236 (25.6)

Family members	28	4	436	210	243
	(3.0)	(0.4)	(47.3)	(22.8)	(26.4)
Trade groups	24	21	51	1	824
	(2.6)	(2.3)	(5.5)	(0.1)	(89.5)
Micro finance agencies	3 8	12	639	216	16
	(4.1)	(1.3)	(69.4)	(23.5)	(1.7)
Local government officials	101	672	131	17	
	(11.0)	(73.0)	(14.2)	(1.8)	
Business information centers/libraries	113	717	65	26	
	(12.3)	(77.9)	(7.1)	(2.8)	
Newspapers	113	726	1	81	
	(12.3)	(78.8)	(0.1)	(8.8)	
Internet	16	726	64	115	
	(1.7)	(78.8)	(6.9)	(12.5)	
Radio/television	582	100	239		
	(63.2)	(10.9)	(26.0)		

Key: NO = Not Often; FO = Fairly Often; UD = Undecided; O = Often; VO = Very Often

Consultation for obtaining business information through personal friends (67.6%) and associated trade groups (89.5%) show some significant levels, however, the official organs seem to have recorded low scores of 1.8%. Respondents do not seem to have consulted with official agencies enough for obtaining adequate business information from them even though official agencies were assigned with the responsibilities for the dissemination of business information to the micro and small scale entrepreneurship in the zone. This is clearly demonstrated in the construct with very low frequencies and percentage score at 17(1.8%) under the column for **often** (O) and none at all under **very often** (VO) options of information obtained by the respondents. These observations depict that

the respondents do not really obtain their required business information from the official agencies who were assigned with the responsibilities for the dissemination of business information to the micro and small scale entrepreneurship in the zone.

4.3.4 What type of Business Information Sources and Services are being Provided by the Government Agencies to these Entrepreneurs?

The fourth objective of the study is to investigate how the micro and small scale business entrepreneurship in the zone access business information. This objective was investigated with the fourth research question of the study. In providing the solution to this question, the sources of such information and the extent of accessibility to the information by the micro and small scale entrepreneurship were assessed.

In table 4.14, the opinion of the respondents on the sources of the information is presented in frequencies and percentages.

Table 4.14: Accessibility of Business Information from the Different Sources and Government Agencies

How business information is accessed	NO	FO	UD	O	VO
From personal friends	311	273	42	114	181
	(33.8)	(29.6)	(4.6)	(12.4)	(19.7)

From business partners	261	319	44	160	137
	(28.3)	(34.6)	(4.8)	(17.4)	(14.9)
Family members	226	190	250	119	136
	(24.5)	(20.6)	(27.1)	(12.9)	(14.8)
Trade groups	194	241	204	58	224
	(21.1)	(26.2)	(22.1)	(6.3)	(24.3)
Micro finance agencies	139	175	334	174	99
	(15.1)	(19.0)	(36.3)	(18.9)	(10.7)
Government officials	280	124	303	99	115
	(30.4)	(13.5)	(32.9)	(10.7)	(12.5)
Business Information centers/ libraries	293	193	102	70	263
	(31.8)	(21.0)	(11.1)	(7.6)	(28.6)
Newspapers	315	146	130	252	78
	(34.2)	(15.9)	(14.1)	(27.4)	(8.5)
Internet	117	116	479	59	150
	(12.7)	(12.6)	(52.0)	(6.4)	(16.3)
Radio/television	126	117	480	12	186
	(13.7)	(12.7)	(52.1)	(1.3)	(20.2)

Key: NO = Not Often; FO = Fairly Often; UD = Undecided; O = Often; VO = Very Often

In Table 4.14, the respondents were of the opinion that they access information through sources like personal friends very often (19.7%); business partners were fairly often accessed (34.6%) while family members were very often accessed with a score of (14.9%) The table indicated an appreciable mean score of (4.21) for personal friends. Government agencies were often accessed at only (12.5%) with trade groups or associates performing better very often at (24.3%). Communication media like radio and television also rendered business information services. However, respondents did not rate the access of information through business centers/libraries, the newspapers and the Internet very high for the purpose

of operations of their businesses. Though, the respondents agreed that they have access to business information sources from their personal friends, business partners, family members, trade groups or associates and communication media like Radio and Television, however, these sources of business information revealed that a substantial element of business information service through government agencies is lacking.

In Table 4.15, the extent of accessibility to categories of business information by the entrepreneurship is presented in frequencies and percentages for each of the respective items. Extent or impact was measured in a five point Likert scale.

Table 4.15: Accessibility to Categories of Business Information

Categories of Business Information	Extent of Accessibility				
	NA	FA	UD	A	HA
Financial information	356	300	25	174	66
	(38.7)	(32.6)	(2.7)	(18.9)	(7.2)
Marketing information	259	288	191	17	166
	(28.1)	(31.3)	(20.7)	(1.8)	(18.0)
Technical information	183	255	257	94	132
	(19.9)	(27.7)	(27.9)	(10.2)	(14.3)
Government policies	179	192	308	48	194
	(19.4)	(20.8)	(33.4)	(5.2)	(21.1)
Training information	164	231	313	172	41
	(17.8)	(25.1)	(34.0)	(18.7)	(4.5)
Weather information	270	224	224	64	139
	(29.3)	(24.3)	(24.3)	(6.9)	(15.1)
Security information	310	266	97	176	72
	(33.7)	(28.9)	(10.5)	(19.1)	(7.8)

Key: NA = Not Accessible; FA = Fairly Accessible; UD = Undecided; A = Accessible; HA = Highly Accessible.

The data in Table 4.15 clearly point to the fact that most of the respondents do not have easy access to the required information for their businesses. This is clearly demonstrated with the low percentages score of accessible (A) and highly accessible (HA) for all the items in their respective column. Therefore, an indication that there is much room for unreliable information being disseminated to the micro and small scale enterprises is pronounced because information from government established agencies set up for the purpose are not being accessed.

4.3.5 What is the Extent of Awareness of these Entrepreneurs about the Provision of Information Sources and Services?

The fifth objective was to identify groups of information providers and their levels of reachability in terms of information services provided to the micro and small scale business enterprises in North West zone. In Table 4.16, the different agencies of government and others related to the provision of business information services to the micro and small scale business enterprise entrepreneurship are presented with the opinion of the respondents on their reachability to the enterprises.

Table 4.16: Business Information Service Providers Providing Information Services

Business Information Services Providers	Extent of Availability				
	NA	FA	UD	A	HA
Federal government agencies	327	221	219	82	72
	(35.5)	(24.0)	(23.8)	(8.9)	(7.8)
State government agencies	366	272	74	62	147

	(39.7)	(29.5)	(8.0)	(6.7)	(16.0)
Local government agencies	459	207	64	18	173
	(49.8)	(22.5)	(6.9)	(2.0)	(18.8)
Online information providers	172	388	127	107	127
	(18.7)	(42.1)	(13.8)	(11.6)	(13.8)

Key: NA = Not Accessible; FA = Fairly Accessible; UD = Undecided; A = Accessible; HA = Highly Accessible.

Government agencies, which were identified in the Table 4.16 did not display an appreciable percentage scores from the respondents. The notion, therefore, is that they were not effectively active providers of business information services in support of the micro and small scale business entrepreneurship in the zone. The respondents were even more inclined towards business information from online information providers than from federal government agencies set up for the purpose (7.8%), even though local government agencies have posted an appreciable performance at 18.8% higher than online information providers at 13.8% (highly available). The poor invincibility of these services is therefore very apparent.

In order to corroborate the extent of the support given by the agencies, Table 4.17 presents the frequencies and percentages on the extent of support expressed by the micro and small scale enterprises from the different agencies as information providers for their information needs.

Table 4.17: Extent of Information Services Support Provided

Information Sources Support Services	**NE**	**FE**	**UD**	**E**	**VE**
Government agencies	350	107	285	2	177
	(38.0)	(11.6)	(30.9)	(0.2)	(19.2)
Trade groups	231	109	326	61	194

	(25.1)	(11.8)	(35.4)	(6.6)	(21.1)
Chambers of Commerce	334	247	136	58	146
	(36.3)	(26.8)	(14.8)	(6.3)	(15.9)
Corporate Affair Commission	205	59	369	158	130
	(22.3)	(6.4)	(40.1)	(17.2)	(14.1)
Consultants	133	98	348	156	186
	(14.4)	(10.6)	(37.8)	(16.9)	(20.2)
Colleagues	222	98	328	23	250
	(24.1)	(10.6)	(35.6)	(2.5)	(27.1)
Industrial sector/clusters	167	120	356	16	262
	(18.1)	(13.0)	(38.7)	(1.7)	(28.4)
Suppliers	276	283	105	89	168
	(30.0)	(30.7)	(11.4)	(9.7)	(18.2)
Technological agents	269	280	126	233	13
	(29.2)	(30.4)	(13.7)	(25.3)	(1.4)
	167	24	410	172	148
Internet	(18.1)	(2.6)	(44.5)	(18.7)	(16.1)

Key: NE = Not Effective; FE = Fairly Effective; UD = Undecided; E = Effective; VE = Very Effective

The extent of information and services support given to the micro and small scale business enterprises were generally inadequate as demonstrated in the construct. This can be deduced from low percentages and frequencies recorded for the respective sources/services of information listed in the table. Government agencies were scored at 38.0% for not effective; business colleagues scored a high of 27.1% as very effective to indicate that these remain the main sources of business information to the micro and small business enterprises.

The opinion of the respondents were sought to ascertain the extent of the role played by business agencies identified within the business environment with a view to establishing the extent of support thus enjoyed from these agencies in sustaining their enterprises. Opinions on the contribution of such information services by the respective agencies are tabulated in frequencies and percentages in Table 4.18.

Table 4.18: Extent of Information Services Rendered by Business Agencies to Support Business Performance.

Business Agencies Supporting Business performance	NE	FE	UD	E	VE
Government Agencies	121	32	397	118	253
	(13.1)	(3.5)	(43.1)	(12.8)	(27.5)
Trade groups	175	315	98	215	118
	(19.0)	(34.2)	(10.6)	(23.3)	(12.8)
Chambers of commerce	81	145	394	283	18
	(8.8)	(15.7)	(42.8)	(30.7)	(2.0)
Corporate affair commission	70	150	392	291	18
	(7.6)	(16.3(	(42.6)	(31.6)	(2.0)
Consultants	83	61	377	288	112
	(9.0)	(6.6)	(40.9)	(31.3)	(12.2)
Colleagues	72	147	441	131	130
	(7.8)	(16.0)	(47.9)	(14.2)	(14.1)
Industrial sector/clusters	70	75	401	164	211
	(7.6)	(8.1)	(43.5)	(17.8)	(22.9)
Suppliers	12	142	435	268	64
	(1.3)	(15.4)	(47.2)	(29.1)	(6.9)
Technological agents	168	29	400	307	17
	(18.2)	(3.1)	(43.4)	(33.3)	(1.8)
Internet	193	115	176	333	103
	(21.0)	(12.5)	(19.1)	(36.2)	(11.2)

Key: NE = Not Extensive; FE = Fairly Extensive; UD = Undecided; E = Extensive; VE = Very Extensive

From the frequency scores for each of the items, it is evident that the respondents had not been kindly disposed to the information services rendered by most agencies within the business environment. These services include financial information services, marketing information services, technical information services, government policies, information on training, weather information and security information services. This could be attributed to lack of awareness or difficulties in understanding the perspective of these agencies as business information providers. They, therefore, considered the information services provided by the respective agencies as inadequate for the effective performances of the micro and

small scale business enterprises in the zone. Thus, the analysis reveals that the information services provided for the micro and small scale entrepreneurship is not adequate for the effective performances of micro and small scale businesses.

4.3.6 How satisfied are the entrepreneurs with the business information sources and services being offered by the government agencies in the North West geo-political zone of Nigeria?

The sixth objective of the study is the determination of the extent to which the business information sources and service provided satisfy the information needs of the micro and small scale business entrepreneurship in the geo-political zone. The respondents' satisfaction with the provision of information for their businesses was evaluated on the basis of the respective bodies that provided the information. In Table 4.19, their opinions are rated on a five point scale.

Table 4.19: Extent of Satisfaction with Information Services Provided

Information Providers	NS	FS	UD	S	VS
Personal friend	56	48	421	282	104
	(6.1)	(5.3)	(46.2)	(31.0)	(11.4)
Business partners	117	18	357	115	304
	(12.8)	(2.0)	(39.2)	(12.6)	(33.4)
Family members	78	76	403	256	98
	(8.6)	(8.3)	(44.2)	(28.1)	(10.8)
Trade groups	192	76	320	11	312

	(21.1)	(8.3)	(35.1)	(1.2)	(34.2)
Micro finance agencies	243	49	49	544	26
	(26.7)	(5.4)	(5.4)	(59.7)	(2.9)
Government officials	347	184	47	74	259
	(38.1)	(20.2)	(5.2)	(8.1)	(28.4)
Business information centers and libraries	123	20	401	343	24
	(13.5)	(2.2)	(44.0)	(37.7)	(2.6)
Newspapers	136	45	432	276	22
	(14.9)	(4.9)	(47.4)	(30.3)	(2.4)
Internet	207	100	61	141	402
	(22.7)	(11.0)	(6.7)	(15.5)	(44.1)
Radio/television	187	43	379	165	137
	(20.5)	(4.7)	(41.6)	(18.1)	(15.0)

Key: NS = Not Satisfied; FS = Fairly Satisfied; UD = Undecided; S = Satisfied; VS = Very Satisfied.

Apart from information obtained from personal friend (11.4%), Business partners (33.4%) and those obtained from the Internet (44.1%), it could be said that the respondents were not generally satisfied with the information services provided by the different agencies. This is particularly more severe in the case of agencies of government mandated to disseminate such information to the micro and small scale business entrepreneurship in the zone. Therefore, it could be said that the micro and small scale entrepreneurs in the zone are not satisfied with the information services provided by government agencies. But they could be said to be satisfied with information services they obtained from personal friend, business partners and from the Internet.

4.4 Hypotheses Testing

This segment presents the results of the tested hypotheses in this study. In all there are six null hypotheses tested.

Null Hypothesis I There is no significant relationship between availability and access to information resources and services and use of information by business entrepreneurs in the North West geopolitical zone of Nigeria.

To test this hypothesis, the Pearson Product Moment Correlation (PPMC) technique was used. The summary was contained in Table 4.20, from which, the calculated value ($r = 0.093$) was significant at $\alpha = 0.05$ with $df = 919$.

Table 4.20: Correlation between Availability and Accessibility of Information Services for Micro and Small Scale Business Enterprises.

Variables	N	Mean	Std deviation	Std. Error	r-value	DF	P
Availability	921	3.4126	.85130	.02820	0.093	919	0.005
Accessibility	921	2.5515	.85138	.02821			

The result in the Table 4.20 revealed that availability of information services is significantly correlated with their accessibility to the micro and small scale entrepreneurs in the zone. This is indicated by an observed correlation coefficient of 0.093 compared to the critical value of 0.088 for the same degree of freedom at 0.005 significant level ($P < 0.05$). By these observations, the null hypothesis that there is no significant relationship between availability and access to information resources and services and use of information by business entrepreneurs in the North West geopolitical zone of Nigeria is therefore rejected. The result revealed that accessibility to

business information by the entrepreneurship is significantly related to their availability in the zone.

Null Hypothesis II There is no significant difference in the available information services for the different micro and small scale business entrepreneurs in North West Geopolitical zone in Nigeria.

Availability of information services to types of businesses was tested using the One Way Analysis of Variance (ANOVA). The use of the ANOVA was informed by the fact that there were more than two groups of the independent variable (types of business enterprises). Table 4.21 is the summary of the ANOVA computation.

Table 4.21: Analysis of Variance on Available Information Services by Types of Business Enterprises.

Source	Sum of Squares	DF	Mean Square	F	Sig.
Between Groups	8.581	5	1.716	2.414	.037
Within Groups	650.901	915	0.719		
Total	659.481	920			

(F-critical = 2.21, P < 0.05)

The observed F-value for the test is higher than the critical value of 2.21 at the same degree of freedom. The observed levels of significance (0.037) for the test is lower than 0.05. This means that the groups of micro and small business enterprises (respondents) differed significantly on the available information services for their respective business enterprises in the zone. Therefore, the null hypothesis that there is no significant difference in the available information services for the different micro and small scale

business entrepreneurs in North West Geopolitical zone in Nigeria is thus rejected.

Table 4.22 Scheffe's procedure on the mean scores by the respective types of business enterprises or groups was quantified. The post hoc test (Scheffer's) showing the classes of significant differences highlighted in alphabets *a* and *b*, were indicated in superscript along the respective mean scores in the table. The Scheffe's procedure table is also presented as an appendix II for additional information.

Table 4.22: Mean Scores of the Respondents by Types of Business Enterprises on the Available Business Information Services.

Types of business enterprises	N	Mean	Std. Deviation	Std. Error
Metal works	80	3.33[b]	.83125	.09294
Wood works	111	3.26[b]	.78425	.07478
Leather works	104	3.60[a]	.91349	.09135
Food and beverages	168	3.49[ab]	.86423	.06668
Construction works	155	3.34[b]	.85858	.06987
Others	303	3.42[ab]	.83796	.04822
Total	921	3.41	.85130	.02820

The result revealed that available information for leather work was significantly different from that of the wood and metal work business enterprises. On the other hand, among the classes of enterprises, metal work, wood work, food and beverages, construction and others, no

significant difference was observed in their available information services in the zone.

Wood works, metal works and the construction works share similar classes of significance while leather works indicates a significantly difference class when compared to the other three enterprises. However no significant difference was observed in the availability of business information services in the zone among the metal work, wood work, food and beverages, construction works and others.

Null Hypothesis IIIThere is no significant difference in the accessibility to information by the micro and small scale business entrepreneurs in North West Geopolitical zone in Nigeria.

This hypothesis was tested with the One Way Analysis of Variance because of the multiple levels of the independent variable (types of business enterprises) involved in the test. The rating of the respondents on the accessibility of the business information services accessed was used as the dependent variable. A summary of the Analysis of Variance model on the variables is presented in Table 4.23.

Table 4.23: Analysis of Variance on Accessibility to Information Services by Types of Business Enterprises

Source	Sum of Squares	DF	Mean Square	F	Sig.
Between Groups	4.644	5	.929	1.297	.269
Within Groups	654.974	915	0.716		

Total	659.618	920

(F-critical = 2.21, P > 0.05)

The test did not reveal significant difference in accessibility to information services available to the business enterprises by the different businesses. The observed F-value for the test (1.297) is lower than the critical value (2.21) indicated at the bottom of the table and the observed significant level is 0.269 (P > 0.05). This means that the null hypothesis that there is no significant difference in the accessibility to information by the micro and small scale business entrepreneurs in North West Geopolitical zone in Nigeria was not rejected. This implies that, where such information is available, accessibility to them would be of no major problem to the different business enterprises in the zone.

Table 4.24 shows the mean scores of the different enterprises on the accessibility to their available business information services.

Table 4.24: Mean Scores of the Respondents by Types of Business Enterprises on the Accessibility to Available Business Information Services

Types of business enterprises	N	Mean	Std. Deviation	Std. Error
Metal works	80	2.4750	.76164	.08515
Wood works	111	2.6091	.83090	.07922
Leather works	104	2.6886	.93587	.09359
Food and beverages	168	2.6063	.94548	.07295
Construction works	155	2.5336	.86515	.07041
Others	303	2.4839	.78530	.04519
Total	921	2.5515	.85138	.02821

From the table above, there was no much inconsistency in the level of accessibility (as indicated by the mean scores) to the available information services to the different enterprises in the zone. This lack of major variability in the mean scores accounted for the no significant observation in the test.

Null Hypothesis IV There is no significant difference in the satisfaction of the different enterprise groups with available information resources and services in North West Geopolitical zone in Nigeria.

In the test of this hypothesis, the One Way Analysis of Variance was used because of the multiple levels of the independent variable (types of business enterprises) involved. The scores on the respondents' satisfaction with the provision and available information for their business enterprises constituted the dependent variable used in the test. A summary of the analysis of variance model on the variable is presented in Table 4.25.

Table 4.25: Analysis of Variance on Satisfaction with Information Services by Types of Business Enterprises

Source	Sum of Squares	DF	Mean Square	F	Sig.
Between Groups	7.127	5	1.425	2.579	.025
Within Groups	500.134	905	.553		
Total	507.261	920			

The result of the test indicated significant differences between the different enterprises in their satisfaction with the business information services available to them in the zone. This is deduced from the observed F-

values of 2.579 and an observed level of significance of 0.025(P < 0.05). By these observations, the null hypothesis that there is no significant difference in the satisfaction of the different enterprise groups with available information resources and services in North West Geopolitical zone in Nigeria is therefore rejected.

Table 4.26 presents the mean scores of the respondents by their respective business enterprises along with the classes of significant difference indicated with superscript alphabets.

Table 4.26: Mean Scores on Satisfaction with Information Services by Types of Business Enterprises

Types of business enterprises	N	Mean	Std. Deviation	Std. Error
Metal works	80	3.60a	.58003	.06485
Wood works	111	3.38b	.77153	.07356
Leather works	104	3.49ab	.74469	.07447
Food and beverages	168	3.47ab	.69522	.05364
Construction works	155	3.29b	.76880	.06256
Others	303	3.35b	.78269	.04504
Total	921	3.40b	.74661	.02474

Tables 4.26 shows that, respondents from metal work enterprises tended to be more satisfied with available information services; and, were significantly different from respondents from construction, wood and other unclassified works enterprises. Between the wood, leather, food and beverages, construction and other unspecified works enterprises, no significant difference was observed in their level of satisfaction with the business information services.

Null Hypothesis V There is no significant relationship between level of awareness of information resources and services and accessibility of information by micro and small scale business entrepreneurs in north-west geo-political zone of Nigeria.

This hypothesis was tested with the Pearson and Product Moment Correlation (PPMC) procedure because of the quantitative measurement of the variables involved in the test and the need to determine their relationship. Awareness of business information services and their accessibility were assessed for this test from which the aggregate for accessibility was correlated with the awareness scores. The result of the test is summarized in Table 4.27.

Table 4.27: Correlation between Awareness of Business Information Services and Accessibility

				Std.	r-value	DF	P
Variables	**N**	**Mean**	**Statistic**				
Accessibility	921	2.5515	.85138	.02821	0.248	919	0.000
Awareness	921	2.3835	.75624	.02506			

(r-critical =0.088, $p < 0.05$)

The result reveals that the entrepreneurs' awareness of business information services is significantly correlated with their accessibility to such business information services in the zone. The observed correlation coefficient for the test is higher than the critical value of 0.088). The

observed significant level for the test is 0.000 ($P < 0.05$). Therefore the null hypothesis that there is no significant relationship between level of awareness of information resources and services and accessibility of information by micro and small scale business entrepreneurs in north-west geo-political zone of Nigeria is hereby rejected.

Null Hypothesis VI The subjective factors (SF) of business information services are not significant determinant of information search satisfaction of the micro and small business enterprises in the north-west geo-political zone of Nigeria.

This hypothesis was tested with the linear regression procedure because of the need to determine the functional relationship between the subjective factors (SF) which consisted of a number of variables and the business information search satisfaction of the micro and small business enterprises in the north-west geo-political zone. The subjective factors were; availability, accessibility, agencies responsible for provision of business information, awareness level of the entrepreneurship and sources of business information services. The satisfaction with information services by the entrepreneurship was used as the dependent. The ordinary least square method was used for the test and the estimates of the summary of the regression model is presented in Table 4.28.

Table 4.28: Regression Estimates of Information Search Activity on Business Information Services

Variables	Unstandardized Coefficients (B)	Std.	Standardized Coefficients (Beta)	F	Sig
(Constant)	1.927	0.142		13.605	0.000
Availability	0.115	0.027	0.131	4.198	0.000
Accessibility	0.123	0.030	0.140	4.129	0.000
Providing agencies	-0.019	0.032	-0.019	-0.589	0.556
Awareness	0.277	0.028	0.315	9.959	0.000
Sources of information	0.014	0.035	0.013	0.395	0.693

The observed significant levels for the tests show, that the subjective factors are significant determinant of the entrepreneurs' satisfaction with the business information services provided by the different agencies. The functional relationship between the entrepreneurs satisfaction with the business information can be expressed in the following equation $Y= a + bx^1 + bx^2 + bx^3 + bx^4 + bx^5$ which can be substituted as Satisfaction with Business information = Y and x^1 to x^5 the subjective factors of the business information. The constant obtained (a) = 1.927 while the coefficient of determination for the model is 40.2%. Substituting the observed estimated values, the equation could thus be Satisfaction=a +

0.115Availability + 0.123Accessibility–0.019Providing agencies + 0.277Awareness + 0.014Sources of information. Of all the determinants of satisfaction with the business information, only the providing agencies, was not found to be significant (P > 0.05). This could be attributable to the fact that the main agencies set up by the respective government levels did not actually carry out their role as earlier observed in the study. The conclusion, therefore, is that these factors could be crucial to the satisfaction of the micro and small scale business entrepreneurship with the required information for the effective operations of their enterprises. In view of the fact that most of the subjective factors were significant, the null hypothesis could thus be rejected.

4.5 Discussions of the Findings and their Implications

This study investigated the business information needs and services provided for the micro and small scale enterprises in North West geopolitical zone of Nigeria. Among the objectives were the identification of the types of business information sources and service provision available to the micro and small scale business entrepreneurship, the determination of the awareness level of micro business entrepreneurs of the sources of business information available to them, the ascertaining of the frequencies of obtaining business information from the different sources and government agencies for improved performance of the micro and small scale business enterprises in the zone, investigate how the micro and small scale business entrepreneurship in the zone access business information, the identification of the agencies that provide support and the extent of such support to the

micro and small businesses entrepreneurship and the determination of the extent to which the, business information sources and service provision satisfy the information needs of the micro and small scale business entrepreneurship. The solutions to the research questions formulated to guide the investigation of these objectives were validated with null hypotheses that were statistically tested in this chapter.

In the test of the first hypothesis, where the relationship between availability and access to business information resources and services required by the micro and small scale business entrepreneurs in the zone, it was observed that the two variables were significantly correlated. The null hypothesis was therefore rejected. This finding agrees with Didier (2007) position, where the principle of availability is essentially linked to 'ease of use' and ‘accessibility' of information and it was posited in that report that ‘systematically, information availability and access no longer depends on the goodwill of the service provided but rather should be systematically controlled by visibility and reach ability’. It was further posited that availability of information is a necessary factor to the sustainability of micro and small businesses, which also connotes that business information has an egalitarian role in advocating for opposing the suppression of information purely and simply on the grounds of personal, attitudinal, institutional or social barriers should be discouraged.

The second hypothesis tested for significant difference in the information services available to the different micro and small scale business entrepreneurs in the zone. The One Way Analysis of Variance (ANOVA) was used for the test. The result revealed that wood work and construction

enterprises had the least information. Significant difference was observed in the information services available to the wood work enterprises and metal work enterprises in the zone. This hypothesis was therefore rejected. This finding agrees with Briggs' (1995) assertion where it was emphasized that information is a necessity for industrial growth. In the report, it was further stated that information is an essential channel for training and thus provides the avenue for both tacit and implicit transfer of technology; because it is only when a learning process is complete that new technologies can be fully adapted and mastered at the level of technical efficiency for which it was designed.

Significant difference in the accessibility to information services by the micro and small scale business entrepreneurs in the zone was tested in the third hypothesis. The One Way ANOVA was used for the test. The result did not reveal significant differences in the accessibility of information services available to the entrepreneurship. The hypothesis was therefore accepted. This finding agrees with Wilson's (1996) and Chiware's, (2008) views where it was posited that information need is premised on a cycle of activities from the moment when the need arises to the moment when the need is finally satisfied. Once an information user has a perceived need, he makes demand upon the information system, which is either formal or informal. This can then result in success or failure in finding relevant information and on this perspective organizations act basically the same way.

Hypothesis four tested for the satisfaction of the different enterprise groups with available information resources and services in the

zone. The One Way Analysis of Variance was used for the hypothesis. In the test, significant difference was observed between the entrepreneurship in the satisfaction with the business information services. Metal work enterprises were found to be more satisfied with the information services provided to them and were significantly different from wood work, construction and other unclassified business enterprises. Between the other enterprises, no significant difference was observed in the satisfaction with the business information. This conforms to the opinion of Davadason and Lingham (1996) where it was pronounced that to facilitate the satisfaction of information needs, information needs identification is a necessary process and that an insight of the actual information needs is a necessary first step.

The level of relationship between awareness of information resources and services and accessibility of information by micro and small scale business entrepreneurs in the zone was tested in the fifth hypothesis. The Pearson Product Moment Correlation procedure was used for the test. The result revealed that entrepreneurs' awareness of required business information is significantly related to the accessibility to such information. The hypothesis was therefore rejected.

The significance of subjective factors (SF) (i.e. variables of availability, accessibility, agencies responsible for provision of business information, awareness level of entrepreneurship and sources of business information services) as determinant of information service satisfaction with business information by the micro and small business entrepreneurs in the zone was tested in hypothesis six. The regression procedure was used for this test. The result revealed that the identified subjective factors were

significant determinants of the entrepreneurship satisfaction with the business information services in the zone. It was however; observed that sources of information, was not a significant determinant of such satisfaction. This observation was attributed to the fact that government agencies set up for the purpose of the information dissemination do not adequately fulfill their obligation to the entrepreneurs in the zone. This finding is consistent with the report of Leidholm and Mead (1987) and Egomwan (1991) where it was independently observed that in most countries in the third world, the overall policy environment is skewed against small producers. This was said to be primarily because most economic policies are aimed at providing special benefits to larger manufacturing enterprises and that the benefits were usually designed and implemented in such a way that they are not available to small producers, which hereby find themselves at a competitive disadvantage. The finding also agrees with the report of Abdullah (1999) and Beyene (2002) who acknowledged that such programmes (business information services) provided by government agencies do not execute the task of information dissemination to small business enterprises fully. The finding is also in line with Dionco-Adetayo (2005) where it was acknowledged that an information gap exists between policy framework and policy implementation.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.0 Introduction

In this chapter, the summary of the investigation into the business information needs and services for the micro and small scale enterprises in North West geopolitical zone of Nigeria is presented along with the summary of the major findings from the test of the related hypotheses. It also presents the conclusion, implication of the study, recommendations and suggestions for further studies on the subject.

5.1 Summary

There has been an increasing attention on the part of the government in recent years to promote business entrepreneurships by way of promoting micro and small scale enterprises. The attention given to these sectors over the years is based on the recognition that they are of strategic importance to the economy. The Nigerian government has, over the years, been in the forefront of improving the operational environment of micro and small scale businesses in order to boost its contribution to the national economy. The small business entrepreneurship is faced with a myriad of challenges among which is the dearth of information services for improving the operational effectiveness of the micro and small scale entrepreneurship. Information is considered to be the life-blood of any business productivity and access to it is an important factor in the ability of the enterprise to produce and market profitably. If entrepreneurs are not aware of government policies and information on infrastructure, financing, technical

and managerial supports for small businesses, they will certainly not be able to improve their business opportunities. Therefore, availability and access to needed information has the capability to promote and facilitate effective management of businesses and entrepreneurship. Business entrepreneurs and managers who have access to information would have more knowledge about their business environment. They could also imbibe new ideas which will be useful to the promotion and profitability of such businesses. Information is therefore of paramount importance to a business' survival and progress. This is more so in North West geopolitical zone of Nigeria. This study, therefore, investigated the business information sources and services of the micro and small scale enterprises in the zone.

To do this effectively structured questionnaire was designed and structured with five major sections with the first section concentrating on the demographic data of the entrepreneurs. The other sections consisted of the assessment of the availability, accessibility and other variables assessed with respect to the study's objectives. The questionnaire was validated and pilot-tested for both reliability and internal consistency of its items. The tested instrument was then administered to some selected entrepreneurs in all the states within the geopolitical zone through a stratified random sampling procedure. A total of 921 respondents successfully completed the questionnaire and were used for the study.

The study was structured into five chapters. Chapter one gave the background of the study, the theoretical framework, and statement of the problem, the objectives, research questions, and the study's hypotheses. The scope and delimitation of the study were also given within the chapter. Chapter two consisted of the review of related literature to the study. In chapter three, the methodology used in the study was

stated. The statistical analysis and interpretation of the findings from the analyzed data were presented in chapter four. The chapter is made up of an analysis of the respondents' demographic variables, their opinions on the type of business information, sources, availability, accessibility, satisfaction with the provided information and awareness of the entrepreneurs on information needs of their businesses. Six hypotheses were tested and structured in line with the research objectives and questions. The findings from the test and an analysis of the data summarized below.

5.2 Summary of the Findings

The major findings from the analysis of the data and test of the study's hypotheses are summarized below:

1. The information need of the micro and small scale businesses in the zone included among others, financial and marketing information, training and technical information for innovations which were necessary for the sustainability of business enterprises in the North West geo-political zone of Nigeria.
2. Though government agencies were set up to disseminate business information to the entrepreneurs, their activities was not adequately acknowledged by the micro and small scale business enterprises. Thus, the awareness of these activities by micro and small scale businesses could lead to the utilization of these services.
3. Access to business information through the informal sources of friends and associated trade groups show some significant level compared to official government sources as information providers. This has a significant repercussion because it signifies that formal business information sources or providers who

are to render articulate services to sustain the micro and small scale business entrepreneurs in the zone may not be effective.

4. The group of businesses and entrepreneurs do not display any sense of homogeneity and differ significantly by their types of enterprises on the issues surrounding available information provided for their businesses.
5. The entrepreneurs did not differ significantly in their accessibility to the provided information by their types of business enterprises.
6. The entrepreneurs differ significantly in the level of their satisfaction with the business information available for their business enterprises
7. Significant correlation was observed between the entrepreneurs' awareness of available business information and the required information for their business and accessibility to such information
8. Subjective factors like awareness, availability, accessibility and use were conditioned by the sources/services of information provided. Thus the effectiveness of business information services as provided by the information sources or providers was found to be significant determinants of satisfaction of business information to the micro and small scale business entrepreneurs in the zone.

5.2.1 Implications of the Findings

The problem of improving the economy through private participation of entrepreneurs has been the contemporary development in modern world and the Nigeria government have been very emphatic in improving their performances within the country. This study has revealed that the agencies set up to promote this development are not adequately carrying out their mandate. If the performances of the

micro and small scale business enterprises in the zone are to be improved, this study has pointed out areas where such improvement could be addressed. Local, State and the Federal government should reinvigorate their agencies towards better performance for improving the operations of the enterprises, which apart from increasing the revenue generation of the government of the different levels, will also increase the economic capacity of the zone and by extension,that of the country in general.

5.3 Conclusions

The findings of this study observed that though the micro and small scale business entrepreneurs required some business information revolving round financial, marketing, training and other's needs; they do not have adequate access to such information for the effective operation of their businesses. This development was found to be associated with the inadequacies of the respective government agencies set up for such purposes in delivering on their core mandates in this regard. It was observed that accessibility of such information is significantly related to availability of the information and the entrepreneurship awareness. These factors were found to determine the level to which the entrepreneurs could be satisfied with the business information available to them in the zone.

5.4 Recommendations

Based on the findings of the study and the conclusions reached above, the study recommended as follows:

i. That government should invigorate their respective inspectorate agencies related to the dissemination of business information to micro and small scale enterprises in the zone for their effective operations.

The presence of Business Information Centres (BIS) at strategic location could promote the information activities of these government agencies.

ii. Provision of information to the entrepreneurs should always include marketing and other financial issues which were highlighted in the findings should be a priority of the information providers.

iii. Micro and small scale entrepreneurs should be subjected to periodical training or workshop aimed at improving their businesses. For example, the IDCs have such mandate and should along with other government agencies provide such enabling environment.

iv. Government agencies for micro and small scale business promotion should expand their scope of operations in the zone to include awareness strategies, reaching out or liaison services to promote micro and small scale business activities.

5.5 Suggestions for Further Studies

This study concentrated on micro and small scale businesses in North West geopolitical zone of Nigeria Studies of this nature could be extended to all the geopolitical zone of the federation towards increasing business activities of the micro and small scale businesses in the country.

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APPENDIX II
SCHEFFE PROCEDURE SUMMARY

(I) Type of business	(J) Type of business	Mean Difference (I-J)	Std. Error	Sig.
Metal works	Wood works	0.070	0.124	0.999
	Leather works	0.271*	0.127	0.051
	Food and beverages	-0.166	0.115	0.911
	Construction works	-0.014	0.117	1.000
	Others	-0.105	0.107	0.987
Wood works	Metal works	-0.070	0.124	0.999
	Leather works	0.342*	0.117	0.020
	Food and beverages	-0.236	0.104	0.521
	Construction works	-0.084	0.106	0.996
	Others	-0.175	0.095	0.752
Leather works	Metal works	0.271*	0.127	0.051
	Wood works	0.342*	0.117	0.020
	Food and beverages	0.105	0.107	0.987
	Construction works	0.258	0.109	0.474
	Others	0.166	0.098	0.825
Food and beverages	Metal works	0.166	0.115	0.911
	Wood works	0.236	0.104	0.521
	Leather works	-0.105	0.107	0.987
	Construction works	0.152	0.095	0.860
	Others	0.061	0.082	0.997
Construction works	Metal works	0.014	0.117	1.000

	Wood works	0.084	0.106	0.996
	Leather works	-0.258	0.109	0.474
	Food and beverages	-0.152	0.095	0.860
	Others	-0.091	0.085	0.979
Others	Metal works	0.105	0.107	0.987
	Wood works	0.175	0.095	0.752
	Leather works	-0.166	0.098	0.825
	Food and beverages	-0.061	0.082	0.997
	Construction works	0.091	0.085	0.979

*The mean difference is significant at the .05 level.

APPENDIX I

QUESTIONNAIRE ON THE ASSESSMENT OF BUSINESS INFORMATION SOURCES AND SERVICES PROVIDED FOR THE NEEDS OF MICRO AND SMALL SCALE ENTERPRISES IN NORTH WEST ZONE, NIGERIA.

SECTION A: DEMOGRAPHIC INFORMATION

1. Name of Company: ……

2. Business Location: ……..

3. Address of Business: ……

4. Qualification of the Proprietor/Manager: (tick appropriately)
   (a) Tertiary Education
   (i) First Degree and above [ ]
   (ii) Higher National Diploma/National Diploma [ ]
   (b) Secondary Education (WAEC, NECO, NBTE, etc. [ ]
   (c) Primary Education (Primary 1-6) […]

5. What type of business do you operate? (please tick appropriately from the list below)

1	Metal Works	
2	Wood Works	

3	Leather Works	
4	Food and Beverages	
5	Construction/Building Sector	

6 Others…….

6. For how long has your business been running? (tick appropriately)

(a) 1-5 years [ ]

(b) 6-10 years [ ]

(c) 11-15 years [ ]

(d) 16-20 years [ ]

(e) 21-25 years [ ]

(f) Above 25 years [ ]

7. Indicate the number of people you employ in your business (tick).

(a) 1-10 employees [ ]
(b) 11-20 employees [ ]
(c) 21-30 employees [ ]
(d) 31-40 employees [ ]
(e) 41-50 employees [ ]
(f) Above 50 employees [ ]

SECTION B: BUSINESS INFORMATION SOURCES

1. How important are the following business information to your business?

S/No	Type of business information required	Very	Import-	Un-	Fairly	Not
1	Financial information					
2	Marketing information					
3	Technical Information					
4	Government Policies					
5	Training Information					
6	Weather					
7	Security					

8 Others (please specify)

……..

…… ……..

2. Which is the most frequently used source of business information?

S/No	Sources of Information	Most	Freq-	Un-	Fairly Fre-	Not Fre-
1	Personal Friends					
2	Business Partners					
3	Family Members					
4	Trade Groups					
5	Micro finance agencies					
6	Local Government officials					
7	Business Information Centres/Libraries					
8	Newspapers					
9	Internet/Cyber Café					
10	Radio/Television					

11. Others ……

3. Please indicate which, if any, of the listed sources you would consider to be your most important subject matter for business information

S/No	Sources of Information	Most	Im-	Un-	Fairly	Not
1	General references sources					
2.	Government Policies					
3.	Statistical Information					
4.	Technical Information					
5.	Commercial Information					

6. Others, (specify) …

4. How available is the following business information service to your business information needs?

S/No	Type of business information required	Highly	Available	Un-	Fairly	Not
1	Financial information					
2	Marketing information					
3	Technical Information					
4	Government Policies					
5	Training Information					
6	Weather					
7	Security					

8. Other Information ……

SECTION C: LEVEL OF AWARENESS

1. Are you aware of where to obtain information for your business? (tick)

(a) Yes [ ]

(b) No [ ]

2. If yes, tick below according to the service providers

S/No	Type of business service provider	Highly	Available	Un-	Fairly	Not
1	Federal Government Agencies					
2	State government agencies					
3	Local government agencies					
4	Online information providers					

5. Other information agencies

3. If the answer to question 1 (Section C) above is No, why? (tick appropriately)

a. I am not literate. [ ]
b. I do not trust public agencies. [ ]
c. I am not aware of any such organisation. [ ]
d. I do not know how. [ ]

4. What is the extent of difficulties you face in obtaining business information?

S/N	Difficulties faced in search activity	Very	Difficult	Un-	Fairly	Not dif-

1	Do not know where to go for information					
2	The procedure is complicating					
3	Do not know that such information exist					
4	Information is too expensive					
5	Quality of information is poor and unreliable					
6	It took a long time for information to arrive					
7	Information is restricted under confidentiality					
8	Not aware of any existing similar information					

9. Others (specify)…….

SECTION D: BUSINESS INFORMATION ACCESSIBILITY

1. How accessible is the following business information to your business?

S/No	Type of business information required	Highly	Access-	Un-	Fairly	Not
1	Financial information					
2	Marketing information					
3	Technical Information					
4	Government Policies					
5	Training Information					
6	Weather Information					
7	Security Information					

8. Others (specify)

2. How do you obtain your business information?

S/No	Sources of Information	Very Often	Often	Un-	Fairly	Not

1	Personal Friends					
2	Business Partners					
3	Family Members					
4	Trade Groups					
5	Micro finance agencies					
6	Government officials					
7	Business Information Centres/Libraries					
8	Newspapers					
9	Internet/Cyber Café					
10	Radio/Television					

11 Others ……

SECTION E: BUSINESS INFORMATION SERVICE UTILISATION

1. Which type of business information do you need for your business?

S/No	Type of business information required	Tick appropriately
1	Financial information	
2	Marketing information	

3	Technical Information	
4	Government Policies	
5	Training Information	
6	Weather Information	
7	Security Information	

8. Others (specify)

2. How often do you consult the listed agents for business information?

S/No	Agents of Information Services	Very	Often	Un-decided	Fairly	Not
1	Personal Friends					
2	Business Partners					
3	Family Members					
4	Trade Groups					
5	Micro finance agencies					
6	Local Government officials					
7	Business Information Centres/Libraries					

8	Newspapers					
9	Internet/Cyber Café					
10	Radio/Television					

11. Others ……

3. How satisfied are you with the business information sources and services listed below?

S/No	Sources of Information	Very Satisfied	Satisfied	Un-	Fairly	Not
1	Personal Friends					
2	Business Partners					
3	Family Members					
4	Trade Groups					
5	Micro finance agencies					
6	Government officials					

7	Business Information Centres/Libraries					
8	Newspapers					
9	Internet/Cyber Café					
10	Radio/Television					

11. Others (specify) .....

4. To what extent do these agencies support your business information search activities?

S/No	Type Information Agencies	Very Ex –	Ex-	Un-	Fairly Ex-	Not Ex-
1.	Government Agencies					

2.	Trade Associations					
3.	Chambers of Commerce & Industry					
4.	Corporate Affairs Ccommission					
5.	Consultants					
6.	Colleagues					
7.	Industrial Sector/ Clusters					
8.	Suppliers					
9	Technological agents					
10	Internet/Cyber Café					

11. Others ……

5. To what extent do these agencies support your business performance?

S/No	Type Information Agencies	Very Ex –	Ex-	Un-	Fairly Ex-	Not Ex-

1.	Government Agencies					
2.	Trade Associations					
3.	Chambers of Commerce & Industry					
4.	Corporate Affairs Ccommission					
5.	Consultants					
6.	Colleagues					
7.	Industrial Sector/ Clusters					
8.	Suppliers					
9	Technological agents					
10.	Internet/Cyber Café					

11. Others ……

6. To what extent does your business use the Internet for business purposes?

S/No	Sources of Information	Tick appropriately
1	As an information source	
2.	For e-businesses	
3.	For information on new technologies /innovation	
4.	For foreign markets	
5.	For local markets	

6. Others ……

7. What is your opinion on the rate (high or low) of business information services to small businesses generally? Briefly expatiate please.

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