
An Analysis of Income Potentials of Blocks Making Industry in Zamfara State, Nigeria

Mansur Abdullahi *¹, & Abdullahi Ibrahim Haruna ¹

¹Department of Economics, Federal University Gusau, Zamfara State, Nigeria

*Correspondence Email: masurabduhifugus@gmail.com

Abstract

The study is an analysis of the income potentials of blocks making industry in Zamfara state. The research employs the used primary sources of data, whereby the data was obtained from the responses of 100 blocks making industry entrepreneurs in the study area, who were selected with the aid of simple random sampling method. Descriptive and inferential statistics were employed for data analysis thus, multiple regression analysis using OLS model. The findings revealed that, blocks industry has potentials to generate income in the study area in other words, blocks making industry in Zamfara state has is an important tool for in terms of income generation, the study recommends among others that, in addition to the existing policy by government in supporting SMEs to get access to finance, more windows should be open by the Central bank of Nigeria, Bank of Industry and Commercial Banks to enable SMEs have more access to finance.

Keywords: Income, Blocks, Industry, Potential. Entrepreneurs, Enterprises, Finance

JEL Classification: N8

1. Introduction

In Nigeria like what is obtained in most of developing countries of the world, the country is characterized by rapid increase in labour force, which could not be unconnected with number of youth that are graduating yearly from the various institutions of higher learning both within and outside Nigeria and equally the rural urban migration which happen as a results of search for good jobs and displacement of rural dwellers as a results incessant bandits attack in Zamfara and some north western part of Nigeria This is in addition to unskilled labour force, who are running on the street daily in search of employment, hence the rising level of unemployment rate and widespread income in equality (Yusuf, 2015). The participation of Nigerian small scale entrepreneurs in the economic development of the country has been striking in comparison with the experience of most African countries, internal trading activities like road transport, blocks making business, poultry and fishing farming business, building construction, commercial agriculture, local crafts and the services sector has been areas of active growing participation or rather small-scale industries efforts by Nigerians both in the past and in recent years. The spread of small business in every nocks and cranny of Nigeria has resulted to a serious boast to economic activities (Samuel, 2017, Mansur, 2023).

According to Fatai (2011) small enterprises are globally accepted to be the engine of growth of the modern economies and equally serve to provide more employment opportunities to a large portion of the population in a given nation than the large organizations, hence contribute to a large extent in poverty reduction. It was due to the realization of the roles played by small and medium enterprises in combating unemployment; improving income generation and tackling the menace of poverty, government over the years have formulated several policies with a view of to developing small enterprise in Nigeria. This is as a result of the fact that, small have been enterprise recognized as organs of for achieving self-independence, employment generation, import substitution, effective and efficient utilization of local raw materials and contribution to economic development of the country. (Oni & Daniya 2012)

On similar vein, small enterprise had been recognized to be the engine that drives world economies and equally it is a stepping stone to industrialization, for developed and developing nations. This is in considering of the fact that, small enterprise account for at least 99% of all the industries in developing nations thereby signifying their importance (Samuel, 2017). For example, according to Longenecker *et al.* (2012) SMEs account for 82% of the private workforce and equally 51% of the GDP of the United States (USA), while in the United Kingdom (UK) SMEs generated 62% of the employment and equally contribute 25% to the GDP. Furthermore, it was indicated that, SMEs contribute about 79% of Italian employment. Similarly, it contributes 63% of France employment generation, the scenario is almost the same in Germany and China, SMEs give a substantial contribution to the economics development of such countries. Particularly in terms of employment generation SMEs contributes 60% and 80% in Germany and China respectively, additionally in China again it has 60% contribution to GDP and its equally assist in removing more than 200 million people out of poverty in China (World Bank Group, 2014).

A cursory look at SMEs contributions in Africa it was recorded that, they became source of employment and equally sources of income for about 80% of the African population specifically, from this data it was point out that, about 30% employment generation came from micro enterprise, while small enterprise, and medium enterprise provide 20% and 10% employment opportunities which resulted to drastic reduction of poverty situation of those employed, (Fjose, *et al.*, 2010, Mansur, 2019). On similar, vein Kamunge, Njeru and Tirimba, (2014), assert that, in terms of GDPs small enterprises also contribute very substantially, it was assert that, the small enterprises contribute about 50% of the GDP in Africa; for example, small enterprises in Kenya contribute 40% of the GDP, furthermore it provide over 50% of the new jobs and accounts for 80% of all the workforce of the country Kenya, (Katua, 2014). Similarly, in Ghana SMEs accounts for 70% of all businesses and equally employed more than 70% of the total workforce. The sector equally accounts for 97% of all businesses and at least 18% of employment in Zambia (World Bank, 2006, Mansur, 2019).

2. Literature Review

Small and Medium Enterprises have been defined differently by scholars, institutions and sections of the world, consequently it has been difficult to have a single definition small and medium enterprises which is generally acceptable globally by everyone. According to

International Finance Corporation (IFC. 2011) SMEs are defined as registered businesses with less than 250 employees, contributes heavily to employment and GDP Growth in ways linked to the formalization of an economy, often have great difficulty accessing financial services in many emerging markets.

The U.S. Small Business Administration (SBA) is the source of the most commonly accepted definition of SMEs in the United States. It defined SMEs as all independently owned and operated business with fewer than 500 employees, (Ibid, www.sba.gov/advocacy). Ayyagari, Beck and Demirglic-kunt (2003) stated that, statistical definitions of SMEs vary by Countries and is usually based on the number of employees, sales and/or value of assets. Due to its ease of collection, the most commonly used variable is the number of employees. The E U and a large number of organizations for economic co-operation and development (QECD) transition and developing countries set the upper limit of number of employees in the SMEs between 200-250 with a few exceptions such as Japan (300 employees) and the USA (500 employees). At the lower end of the SMEs sector, a large number of countries define a group, which is a mixture of the self-employed and micro enterprises, with less than 10 employees, irrespective of the level of development of an economy, a significant proportion of micro and sometimes, small enterprises are found in the informal sector or the shadow economy. (Ayyagari *et al.*, 2003 Mansur, 2012)

The European union traditionally have their own definition of what constitutes SMEs, for instance, the traditional definition in Germany limits SMEs to two hundred and fifty employees, while in Belgium it is limited to one hundred employees. Recently, the European Union has standardized the concept by categorizing enterprises with less than ten (10) employees as micro, those with less than fifty employees as small and equally those with less than two hundred and fifty employees as medium. Furthermore, in the United State of America any business with fewer than hundred employees are being classified as small while a medium scale business refers to a business with fewer than five hundred employees. On similar vein, in South Africa, the term Small, medium and micro an enterprise (SMMEs) is usually used, (Gushibet & Kromtit, 2013).

According Zamfara state Ministry of Commerce and industries, Small and Medium Enterprises is defined as any enterprises with minimum asset base of ₦500 million (excluding land and working capital), and with no lower or upper limit of staff. (Industrial Potentials of Zamfara, 2006). Similarly, Banji, (2007) in his definition where he sums up several Nigerian institutions definitions of SMEs such as Central of Bank of Nigeria, Federal Ministry of Industry and NASME, he asserts that, SMEs are broadly defined as businesses with turnover of less than ₦100 million per annum and/or less than 300 employees.

Generally speaking, the definition of SMEs and their classification depend normally on the size of the economy and equally the natural endowments. In Nigeria the Central Bank of Nigeria (CBN) defines Small and Medium Enterprises in Nigeria according to assets base and number of staff employed. The criteria are: an asset base between ₦5 million and ₦500 million and staff strength between 11 and 300. Furthermore, the small and medium industries equity investment scheme (SMIEIS) in Nigeria, defines SMEs as enterprise with a

total capital employed not less than ₦ 1.5 million but not exceeding ₦200 million, including working capital but excluding cost of land and or staff strength of not less than 300, (Abubakar & Yahya 2013, Mansur, 2023).

This study shall adopt the CBN definition that, Small enterprises are those with total asset base (excluding real estate) of less than one million naira (₦1,000,000) and equally employing less than fifty (50) full time workers. While medium enterprises are those with total asset base (excluding real estate) of less than fifty million naira (₦50,000,000) and employing less than one hundred (100) full time workers in Nigeria. This definition is adapted because; the study is going to be conducted in Nigeria, and the definition captures the main characteristics which must of the scholars in Nigeria consider while defining SMEs (i.e. assets base and number of staff employed by the SMEs), secondly the CBN definition is among the most current definitions and acceptability of definition has to do with time, and thirdly CBN is one of the defining authority on commerce and industry matters in Nigeria.

Empirical Review

Mayuree and Mridula (2018) identify how brick industries of Rangia and Hajo block of Kamrup (R) are providing employment opportunities to the unemployed persons and thereby helping them in generating some income. The study employed the use of primary data, structured questionnaire was distributed to the respondent, random sampling method was used to select 6 industries, which are 3 industries from both Rangia and Hajo Blocks, and the data collected was analyzed in tabular form. It was found that, the bricks industries are generating sufficient employment opportunities to a large number of unemployed persons and equally helping in generating some income. But in the name of earning, the workers were neglecting their health, their health condition is deteriorating. But their study failed to identify whether there is any relationship between employment and income generation in their study area.

Furthermore, Samuel (2017) explore the role of played by SMEs, their contributions, challenges, and solutions. The study was set to identify the contributions of SMEs through job creation, employment, tax provision and contribution to Gross Domestic Product (GDP). The research was based on the empirical evidence and current research on SMEs worldwide with major focus on African SMEs and how to improve their operations and profitability. It was found from the study that, SMEs contribute more than 50% of most African GDP and an average of 60% of employment. However, it is notable that most African Governments do not pay little attention to SMEs well-being nor do they put appropriate infrastructure to encourage their growth.

A similar study was conducted by Mohammed (2017), the main purpose of the study was to determine the impact level of SMEs on employment generation taking into consideration some economic indicators which might promote or hinder its effective performance. The study employs the use of secondary data, whereby data was collected from National MSME survey report 2013, publications, World Bank reports, Web etc. Data collected is presented in tabular form with descriptive statistics. The study found that, from all the states of the nation within the period under review, as at December 2013 a total of 1,903,819 persons (male and female) were employed in Small and Medium Enterprises as against 1,056,766 in 2010 signifying an increase in employment of 847,053 persons, a percentage increase of 80

percent. Also looking at employments from the various SMEs sectors of the country as at December 2013 a total of 1,903,820 persons (male and female) were employed as against 1,066,766 in 2010 having an increase of 837,054 employments with a percentage increase of 78 percent. This has however shown a positive and great impact of SMEs on employment generation in Nigeria. Mohammad (2017) determine the impact level of SMEs has on employment generation. The study employs the used of Secondary data. The data was collected from the National MSME Survey report 2013 publications, World Bank reports web site etc. Data collected was presented in tabular form with descriptive statistics. It was found that, SMEs has positive and great impact on employment in Nigeria.

Bansi (2016) analyze the present position of labour in brick industries, to identify the existing labour availability, to assess the labour remuneration system prevailing in brick industries in rural area, to study the advance payment system prevailing in brick industries, to find out and analyze labour turn over in brick industries, and to offer suggestion to overcome the labour problems in brick industries. The study employs the use of primary data, in which proprietors were selected from brick industries in Bhor, Velhe, Haveli, Nulashi, Maval, Khed, Ambegaon, Junnar, Shirur, Daund, Purandhar, Baramati, and Indapur Tahsils of Pune District in Maharashtra State. The sources list/sample frame was prepared from the list of Brick Klins furnished by Tahsidar. Respondents had been selected from the sample frame to conduct sample survey for the collection of primary data. The size of sample was selected 10 percent that is on brick industries out of total 1040 brick industries, the proprietors were selected from the brick industries in Pune district, eight proprietors from each Tahsil. The result of the study shows that, the modernization has not taken up; the production is bricks depend up on the labour only. The labour is very important in brick industries. It was found that, brick industries have provided job opportunities to the rural labour.

Ayaji *et al.* (2016) aim is to reduce unemployment by a certain percentage, among the teeming youths, the scope of the study is limited to manual concrete block moulding. The study employs the use of primary and secondary sources of data. The sources were made up of oral interactions with the stake holders of the block moulding industries, factory visits and observations. The study randomly interacted with some stake holders of the block industry, with a purpose of amongst others to find out the possible job creation avenues in block moulding industry. The study found that, manual block moulding industry is comparatively cheaper as a means of reducing unemployment in Nigeria because of the following reasons: amount of the money needed to start the block moulding, the persons needed to form a group to start the block moulding, the duration of time needed for the training and material needed to start the block moulding. It indicated from the above study that, the study was unable to find out if it has impacted to the level of income of those who were employed by the block moulding industry.

3. Methodology

The population of this research comprises only the entrepreneurs of blocks making industry in Zamfara State central senatorial district. Zamfara central has 4 Local Government Areas (LGAs). The study employ survey method, whereby simply random sampling method was employed thus list of blocks making industry entrepreneurs who are currently operating in

Zamfara central senatorial district was used, consequently one hundred (100) blocks making industry entrepreneurs were selected for data collection. A structured questionnaire was developed for the study. Questions were asked on the socio-economic characteristics of the respondents' which comprise: marital status, gender, educational qualification, age, and so on. Furthermore, questions were asked on the nature of operation of the enterprises such as: hours of operations, experience of the entrepreneur, daily turnover, number of employees, capital based, profits, government support to blocks making industry, and access to finance among others. The study employs descriptive statistics and multiple regression analyses using OLS model. In the model, Income of responding blocks making industry is the dependent variable, while the independent variables are; sex of entrepreneur, age of the entrepreneur, educational qualification of the entrepreneur, number of branches, daily output produce, government intervention for the blocks making enterprise and access to finance.

This study employ the use of empirical model which was adopted from Mansur, (2023) in order to conduct an analysis of the income potential of blocks making industry in Zamfara state, the model was estimated as below:

$$INC = \alpha + \beta_1SEX + \beta_2AGE + \beta_3EDQ + \beta_4EXP + \beta_5NBB + \beta_6DOP + \beta_7GIV + \beta_8AFC + e \dots\dots 1$$

In which the model: INC = Income generation of the enterprise, SEX = Gender of the entrepreneur, AGE = Age of the entrepreneur, EDQ = Educational qualification of the entrepreneur, EXP = Experience of the entrepreneur, NBB = Number of branches of business (Size of the enterprise), DOP = Daily output, GIV = Government intervention or support to the enterprise, AFC = Access to finance and, e = error term, α = Autonomous constant term, β_1 to β_8 are the parameters of the model.

4. Results

The descriptive statistics that is presented in this section of the research will be in two categories, the personal characteristics of the respondents and equally the characteristics of the selected enterprise (blocks making industry) the results is as follows:

Personal Characteristics of the Respondents in the Study

The results from table 1 below indicated that, 79.4% of the respondents are married, while 10.3 of the respondents were single and divorcee each with 10 respondents. Equally the descriptive statistics indicates that, 97.9% of the blocks making industry entrepreneurs were male, while only 2.1% were owned by female which indicated that, blocks making industry in Zamfara State are dominated by male, which corroborate with Yusuf, (2015) which found that, Jigawa State MSMEs sub sector were male dominated.

Additionally when we look at entrepreneur's educational qualification the results indicated that, 13.4%, 4.1% and 7.2% of the respondents possess Qur'anic, vocational and primary educational qualifications respectively, while 28.9% of the respondents, has secondary school education, and 46.4% of the respondents in the blocks making industry entrepreneurs in Zamfara state possess tertiary education qualification, the results confirm the findings in Dogondaji (2006) which reports that, only 20% of the responding entrepreneurs in his study in Kano did not possess any formal education and Yusuf (2015) found in their study that, 31% of the respondents in the study attended tertiary education and 30.03% of the respondents possess secondary qualification.

Finally the results indicated that, 1.0%, 6.2%, and 24.7% of the respondents are within the ages brackets of 15-24, 25-34 and 36-44 respectively, while 32.0%, 17.5%, 7.2% and 11.3% of the responding blocks making industry in the study area are within the ages group of 45-54, 55-64, 65-74 and above 75 years of aged respectively.

Table 1 Personal Characteristic of the respondents in the study

Characteristics	Frequency	Percent
<i>Marital Status</i>	10	10.3
Single	77	79.4
Married		
Divorce	10	10.3
<i>Gender</i>	2	2.1
Female		
Male	95	97.9
<i>Educational Qualification</i>	13	13.4
Qur'anic	4	4.1
Vocational	7	7.2
Primary	28	28.9
Secondary		
Tertiary	45	46.4
<i>Age</i>	1	1.0
15-24	6	6.2
25-34	24	24.7
35-44	31	32.0
45-54	17	17.5
55-64	7	7.2
65-74	11	11.3
Above 75		
Total	97	100.0

Sources: Authors Computation

Characteristics of Blocks Making Industry in the Study

The descriptive statistics from table 2 below indicates that, 73.2% of the blocks making industry entrepreneurs had business branches from 1-5, and 22.7% of the entrepreneurs had business branches from 6-10 and equally 4.1% of the entrepreneurs had business branches from 11-15 in the study which is an indication that, blocks making industry has potentials of generating more income and employments in the study area.

Furthermore, 20.6% of the respondents earn 1,000-100,000 daily as profit, also 20.6% of the responding entrepreneurs earned 101,000-200,000 as profits daily, equally 24.7% of the respondents are earning 201,000-300,000 daily as profit from blocks making business so also 21.6% of the entrepreneurs are getting 301,000-400,000. Furthermore, 6.2% earned 401,000-500,000, and 6.2% earned more than 500,000 daily as profit from the blocks making business they managed see table 2 above.

Finally, the results show that, 20.6%, 57.7% and 21.6% of the sampled blocks making entrepreneurs produced on daily basis output 1-999, 1000-5,000 and more than 5,000 units of blocks on daily basis respectively.

Table 2 Characteristics of blocks making industry in the study area

Block Characteristics	Frequency	Percent
<i>Number of branches of blocks making industry</i>	71	73.2
1-5	22	22.7
6-10		
11-15	4	4.1
<i>Daily profits of blocks making industry</i>	20	20.6
1,000-100,000	20	20.6
101,000-200,000	24	24.7
201,000-300,000	21	21.6
301,000-400,000	6	6.2
401,000-500,000		
More than 500,0000	6	6.2
<i>Daily output per day</i>	20	20.6
1-999 Units	56	57.7
1000,-5,000 Units	21	21.6
More than 5,000 Units		
Total	97	100.0

Sources: Authors Computation

The followings result of the multiple regressions on the income potentials of blocks making industry in Zamfara state, from table 2 below the coefficient sex of the respondent is negative and statistically insignificant. While the coefficient age of the respondent was positive and statistically significant at 10% level of significance. This indicates that, as increase in the age of entrepreneur in blocks making business with at least one unit will increase income generation of his business with about 14.4%.

Table 3: Regression Results of Income Potentials of Blocks Making Industry

Variables	Coefficient	Std Error	T	Significance
(Constant)	0.932	0.935	0.996	0.322
SEX	-616	0.788	-781	-0.437
AGE	0.144	0.081	1.773	0.080**
EDQ	0.038	0.085	0.446	0.657
EXP	0.007	0.097	0.070	0.945
NBB	0.060	0.215	-0.277	0.783
DOP	0.458	0.178	2.574	0.012**
GIV	0.048	0.224	0.206	0.838
AFC	0.291	0.239	1.219	0.225
R ²	59			
F	17.57			

Sources: Authors Computation

The coefficient educational qualification of the entrepreneur though statistically in significant, it has a positive relationship with income generation of blocks making industry ($\beta 0.038$) which show that, an increase in the entrepreneur educational qualification will lead to increase in entrepreneur's income with at least 38%, and this is in conformity with the findings of Yusuf (2015), which found that, a unit increase in entrepreneurs education will lead to increase income in CMSSEs with at least 14.7%. Similarly, the coefficient experience of the blocks making entrepreneur though statistically in significant but has positive relation with increase income of blocks making industry with coefficient ($\beta 0.007$), which implied that, an increase in blocks making industry entrepreneurs experience with one units will lead to increase income with at least 07%. The coefficient number of branches of business of blocks making entrepreneurs didn't conform a prior expectation, equally it has a negative relation with increase income and statistically in significant at any level. The coefficient number of output produce per day has conform our a prior expectation; equally it is statistically significant at 10% and it is positive ($\beta 4.58$), this implied that, an increase in output will lead to an

Increase in income with at least 4.58%. The coefficient government intervention is also positive with coefficient ($\beta 0.46$) which means that, an increase in government with one unit may lead to an increase in income with at least 46%, finally the coefficient access to finance is positive with ($\beta 291$), which implied that, an increase in access to finance with at least one units will lead to an increase in income of blocks making entrepreneur with at least 29.1%. This is true due to the fact that, the higher level of access to finance of an entrepreneur the higher the level of his income.

5. Conclusion and Recommendations

The finding of the study revealed that, blocks making industry has the potentials to generate income or in other word blocks making industry in Zamfara state is important tool for income generation. The study employed primary sources of data collection whereby 100 questionnaires were distributed selected blocks making industry entrepreneurs in four local government areas of Zamfara central senatorial district. The data was analyzed using descriptive statistics and multiple regression analysis. The result obtained revealed that, educational qualification, experience of the entrepreneur, daily output per day, government intervention and access to finance are variables that the potential of income generation of blocks making industry in Zamfara state. It is clear from the findings that, blocks making industry in Zamfara state is an important tools of income generation. Hence, the study proffered the following policy recommendations:

In addition to the existing policy by government in supporting SMEs to get access to finance more windows should be open by the Central Bank of Nigeria, Bank of Industry and Commercial banks to enable SMEs have more access to finance. This will go to a large extent in boasting blocks industry income in the state as most of them identified access to finance as there major problem.

Government and other policy makers should look in to possibility of providing alternative and cheap sources of energy to blocks making industry in the study area, this is due to the

fact that, about 70% of the respondent opened that, one of their major constrain is high cost of diesel.

6. Acknowledment

The authors are immensely grateful to Tertiary Education Trust Fund (TETFUND, Nigeria) for funding support to Federal University Gusau under the Institutional Based Research (IBR) scheme batches 8 (Project No: TETF/DR&D/UNI/GUSAU/IBR/2023/VOL.I).

References

- Abubakar A. S. & Yahya Z. A. (2013) “Strengthening Small and Medium Enterprises (SMEs) as a Strategy for Poverty Reduction in North Western Nigeria” *American Journal of Humanities and Social Sciences* Vol. 1, No. 3, 2013,
- Aina, O.K. et al, (2015) “Evaluation of Performance of Small and Medium Enterprises (SMEs) Development in Nigeria” *EPRA International Journal of Economic and Business Review*, Vol. 3 Issue 2, www.epratrust.com
- Aremu, M. A. & Adeyemi, S. L. (2011), “Small and Medium Scale Enterprises as a Survival Strategy for Employment Generation in Nigeria” *Journal for Sustainable Development*, Vol. 4 No. 1, www.ccsenet.org/jsd
- Ayaji et al (2016) “Empirical Analysis of the Potential in Block Moulding Industries As Panacea for Reducing Unemployment in Nigeria” *Journal of Good Governance and Sustainable Development in Africa (JGGSDA)* Vol. 3, No.1
- Bansi (2016) “Labour Problems of Brick Industries, A Study in Rangia and Hajo Block of Kamrup (R) Districk of Assam” *Journal of Business Management*, Vol. 20, Issue 2.
- Chittitheworn, C., Islam, M. A., Keawchana, T. and. Yusuf, D. H. (2011). “Factors Affecting Business Success of Small and Medium Enterprises (SMEs) in Thailand”, *Asian Social Science*, 7:180-190.
- Daniel, A. (2010), “Micro, Small and Medium Enterprises’ Activities, Income Level and Poverty Reduction in Ghana – A Synthesis of Related Literature” *International Journal of Business and Management*, Vol 5. No. 12 www.ccsenet.org/ijbm
- Dogondaji, S. D. (2006). Financing Small and Medium Scale Enterprises in Nigeria: An Empirical Study of the Impact of the Institutional Arrangement in Financing in Kano State, Nigeria. Unpublished Ph.D. Thesis submitted to the Department of Economics, Usmanu Danfodio University Sokoto, Nigeria.
- Eze, T.C. and Okpala, C.S. (2015), “Quantitative Analysis of the Impact of Small and Medium Scale Enterprises on the Growth of Nigerian Economy: (1993-2011), *International Journal of Development and Emerging Economics*, Vol. 3. No. 1, pp, 26-36, March 2015 www.eajournals.org
- Gushibet, S.T. and Kromtit, M.J. (2011), “Embracing Small and Medium Enterprises as a Poverty Reduction Strategy for Nigerian Youths,
- Janssen, F. (2003). Determinants of SMEs “employment growth relating to the characteristics of the manager. [online] Retrieved from: http://www.uclouvain.be/cps/ucl/doc/iag/documents/WP_93_Janssen.pdf.
- Mansur, (2012). Evaluation of the Effect of ZAPA micro credit on poverty alleviation in Zamfara state. An unpublished M.Sc, Dissertation submitted to the Department of Economics, Faculty of Social Science, Bayero University, Kano, Pp15-37

- Mansur, (2023). The Impact of cotton ginnery industry on income and employment in Zamfara state. An unpublished Ph.D., Thesis submitted to the Department of Economics, Faculty of Social Science, Bayero University, Kano, Pp12-45
- Mayuree and Mridula (2018) "Employment and Income Generation in Brick Industries, A study in Rangia and Hajo Block of Kamrup(R) District of Assam" *Journal of Business Management*, Vol. 20, Issue 2.
- Ministry of Commerce, Industry and Cooperatives (2006)" Industrial Potential of Zamfara State" Guide to Potential Investors, Book one
- Mohammed (2017) "Impact of SMEs on Employment Generation in Nigeria" *IOSR Journal of Humanities and Social Sciences* Vol. 22, Issue 9.
- Motilewa, B. et al, (2015), "A Review of the Impacts SMEs as Social Agents of Economic Liberations in Developing Economies" *International Review of Management and Business Research*, Vol. 4, [Iwww.imbrjournal.com](http://www.imbrjournal.com)
- Oba, U.O. and Onuoha, B. C. (2013) "The Role of Small and Medium Scale Enterprises in Poverty Reduction in Nigeria: 2001 – 2011" *African Research Review, An International Multidisciplinary Journal, Ethiopia*, Vol. 7 (4), Serial No. 31
- Olusola, A. and Oluwasola, O. (2014) "The Impacts of Small Business on Poverty Reduction in Eastern Cape Province, South Africa" *Mediterranean Journal of Social Sciences, MCSE, Publishing, Rome-Italy* vol. 5, No. 15
- Oni, E.O. and Daniya, A.A. (2012) "Development of Small and Medium Scale Enterprises: The role of Government and other Financial Internationals" *Arabian Journal of Business and Management Review (OMAN Chapter)* Vol 1, No. 7,
- Osetimehin, K.O. et al (2012) "An Evaluation of the Challenges and Prospects of Micro and Small Scale Enterprises Development in Nigeria" *American International Journal of Contemporary Research*, vol. 2, No. 4
- Samuel, (2017) "African Small and Medium Enterprises (SMEs) Contributions, Challenges and Solution" *European Journal of Research and Reflection in Management Sciences*, Vol. 5, No. 1
- Yusuf, M.M., Saidu, B.M., and Ahmed, B.A. (2015) "Analysis of Employment Potentials of Cottage, Micro and Small Scale Entrepreneurs in Jigawa State of Nigeria" *European Scientific Journal*, July (2015), vol.11, NO.19, ISSN: 1857