Assessment of Information Sources and Services Provided for the Business Needs of the Micro and Small Scale Enterprises in North West Zone, Nigeria.
by
Abu Yusufu (PhD)

Abstract
Business 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 sources 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 questionnaire which was constructed along the theoretical frame of the study. Hypotheses were formulated to provide basis for inferences from the analysed data. The findings showed that the effective provision of business information towards the need of small business enterprises requires more articulated services to fill the existing gap. Significant correlation was observed between the entrepreneurs' awareness of required information for their business and their access to such information. It was observed that accessibility of business information is significantly related to availability of the information, the awareness and visibility of sources and services.

Introduction
Defining information is most often a task with a *pluralistic approach.* 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.* From this perspective, information as a resource includes its creators, processors and users. All these can be viewed as discrete and isolated entities in the framework of *user study.* Business information sources and services are therefore those factors which can influence business operations, successes and failures. It embodies facets of political, economic, social and technological elements which are largely outside the control and influence of any one enterprise. The study of business information sources and services provided for the needs of a homogenous group such as the small business enterprises is an aspect of **user study** which entails investigating into the activities embarked upon by enterprises to satisfy their business information needs. For the purpose of this paper information sources are identified as institutions and agencies including persons as well as the information formats which are useful for entrepreneurship and business activities. Information services rendered by these institutions to business enterprises represent the other side of the coin. Thus information *sources* and information *services* are synonymous.

According to Jorosi (2006) user studies is an area of study which researchers have been applying in trying to understand the information behaviour of various types of groups and users. 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, generalizable, 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.

Business information needs are expressed in the attitude of an entrepreneur seeking for available information related 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. And, Wilson's Information Behaviour Model has been seen as one of the prominent theories relevant to the study of information provided for the needs of a group of people or individuals; it models a cycle of information activities captured 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. It 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.

Statement of the Problem
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. No wonder then that 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.

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 sources and services. 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 sources and services accessed and put into use by the entrepreneur.

Research Questions

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

i. What type of business information sources and services are provided by the government agencies to these enterprises?

ii. What is the extent of awareness of these enterprises about the provisions of information sources and services by government agencies in the North West geo-political zone?

Objective of the Study

The objective of the study was to investigate into the availability, accessibility and the use of business information sources and services by the micro and small scale business enterprises. The following specific objectives are the focus of this study.

i. To investigate what type of business information sources and services provided by government agencies to these enterprises.

ii. To identify the levels of awareness of the types of business information sources and services that is provided by government agencies to micro and small businesses in the area of study.

Hypotheses

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

Ho$_1$ 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$_2$ There is no significant relationship between level of awareness of information sources and services and accessibility of information by small business entrepreneurs in North-West geo-political zone of Nigeria.

Review of Related Literature

For the purpose of categorizing or classifying 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 best 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 universal definition of micro and small enterprises, there is 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 (ISEP, 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. 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 vital 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 organizations 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.

In Nigeria, many government agencies have been created to promote small business entrepreneurship. Some examples of these agencies include: Industrial Development Centres (IDCs); The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN); and, the Nigerian Investment Promotion Commission (NIPC). Others include the various association of Chambers of Commerce; Community banks or Micro Finance institutions; the Small and Medium Industries Equity Investment Scheme (SMIEIS), etc. Hence dependency on these scheme by government as panacea for rapid growth of business sector needs to be carefully reviewed. Another important factor in any business environment is access to business information which could guarantee success and sustainability of small businesses. 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 sources and services have to be focused 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.

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. Kotlelnikov (2006). 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. For instance the 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. 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. An 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.

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). The characteristic of business information sources and services revolves around the information system, sources and services. 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 also implies that in the event of an information exchange, an individual may be looking for facts, advice or opinions and may receive any of these either in written or oral. It is also 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.

Research Methodology
The survey research method was adopted for this study. 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. Since the exact number of micro and small scale businesses in Nigeria is statistically hard to come by and highly contestable because the official organs both at the state and the federal agencies who

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) and Bryman (2008) on sample size was adopted in this study. They all agree that a sample of 500 respondents was appropriate. 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.

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. The instrument used for data collection in this study was the questionnaire. Reliability test was conducted with the pre-testing exercise which returned reliability co-efficient of between 0.70 to 1.0 levels of reliability. Content, construct and face validation testing was also conducted by subjecting the instruments to scrutiny by subject experts. All corrections pointed out were then incorporated before the final questionnaire was administered. The data gathered from the questionnaire were analyzed descriptively using quantitative and qualitative methods. The data gathered from the questionnaire were analyzed with the Statistical Package for the Social Science (SPSS) 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.

Data Presentation, Analysis and Discussions
Response Rate
Respondents from seven states of the North West Geopolitical zone of Nigeria were involved in the study. Their demographic variables selected along their opinion on the business information needs and services for the micro and small scale enterprises were the location of their business, highest educational qualification and type of business enterprises. Each of the variables was classified in frequencies and percentages in tables below respectively. Table 1 expressed the number of the respondents per State.

Of the 1,026 questionnaire administered only 921 respondents were retrieved for the study. This was 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%. 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 had 110 or 11.0% which is quite appreciable. The total number of the respondents was therefore put at 921 from the total number of 1,026 copies of questionnaire which was administered for the study. The number of questionnaire administered in Sokoto was not available; however, Sokoto and many of the other state of the North West Zone share similar socio-economic characteristics.

Table 1: Classifications of the respondents' location of businesses.

Business location	Frequency	Percent
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	100.0

Table 2: Classifications of respondents by types of business.

Type of business	Frequency	Percent
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	100.0

Table 3: 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.

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.

Data Analysis
To identify groups of information providers and their levels of visibility in terms of information services provided to the micro and small scale business enterprises in North West zone, the different agencies of government and others related to the provision of business information services to the micro and small scale business enterprise entrepreneurship were presented to the respondents for their responses on sources and services provision.

What type of Business Information Sources and Services are being Provided by the Government Agencies to small business enterprises.?
The first objective is to investigate what type of business sources and services are provided by government agencies to these enterprises. These are identified in the categories listed in column one with the corresponding responses as indicated in Table 3.

Table 3 clearly revealed that most of the respondents do not have easy access to the required information for their businesses. This is represented by 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.

The second objective was to identify groups of information providers and their levels of visibility in terms of information services provided to the micro and small scale business enterprises in North West zone. In Table 5 the different agencies of government and related agencies identified as business information sources and services providers to micro and small business enterprises are presented along with the responses.

The respondents were not inclined towards business information from government agencies as indicated by the low percentage score rather the online information providers scored a high of 13.8% as against federal government agencies set up for the purpose (7.8%). Local government agencies have posted an appreciable performance at 18.8% higher than online information providers at 13.8% (highly available). This is an indication that the local government agencies are more visible and hence reachable of these services.

In order to corroborate the extent of the support given by these agencies, Table 5 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: 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.

Table 5: 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 grossly inadequate. This can be deduced from low percentages and frequencies recorded for the respective sources and services of information listed in the table. Government agencies were scored at 38.0% at high for not being effective; business colleagues scored a high of 27.1% for being visibly very effective indicating that informal sources and services maintains a visible force of business information sources and services to the micro and small business enterprises.

Hypotheses Testing
Null Hypothesis I: 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 6.

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 7 presents the mean scores of the respondents by their respective business enterprises along with the classes of significant difference indicated with superscript alphabets. Tables 7 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.

Table 6: 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			

Table 7: 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

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Table 8: Correlation between Awareness of Business Information Services and Accessibility

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

(r-critical =0.088, p < 0.05)

Null Hypothesis II: 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 8

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.

Implications of the findings

Improving the economy through private participation of entrepreneurs has been a contemporary developmental issue. Nigeria government has been very emphatic in improving micro and small businesses' performance within the country. This study has revealed that the agencies set up to promote these developments are not adequately carrying out their mandate in respect of providing for the business information needs to support and sustain entrepreneurships. If the performances of the micro and small scale business enterprises in the zone are to be improved, Local, State and the Federal governments should re-invigorate their agencies towards better performance for improving the operations of the enterprises which will also increase

the economic capacity of the zone and that of the country in general.

Conclusion

The findings of this study have made some significant observations. It was observed that though the micro and small scale business entrepreneurs require business information revolving round financial, marketing, training and others, they do not have adequate access to such information for the effective operation of their business. This development was found to be associated with the inadequacies of the respective government agencies set up for such purposes. 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.

Recommendations

Based on the findings from the analysed data, 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.
ii. Micro and small scale entrepreneurs should be subjected to periodical training or workshop aimed at improving their businesses.
iii. Government agencies for micro and small scale business promotion should expand their scope of operations in the zone.

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