# THE INFLUENCE OF MANAGEMENT SKILLS AND INDIVIDUAL OWNER CHARACTERISTICS ON CONSTRUCTION SMES GROWTH IN NIGERIA



<sup>1</sup>O.J. Apochi, <sup>2</sup>R. W Gakure & <sup>3</sup>R. Odhiambo <sup>1</sup>Department of Building, Kaduna Polytechnic, Kaduna, Nigeria <sup>2&3</sup>Jomo kenyatta University of Agriculture and Technology, Nairobi, Kenya.

#### **Abstract**

Globally, the construction industry has become a pride and a foreign exchange earner for most developed and developing countries. But researches showed that indigenous construction firms in Nigeria executes only between 5 – 15% of construction works in the country as a result of lack of attention to capacity development and growth. It appears that the Nigerian construction SMEs have been slow to put strategies in place to develop their capacity to grow. This study was therefore aimed at investigating the factors that constrained the growth of Indigenous construction SMEs in Nigeria. The study examined the influence of management skills and individual owner/manager characteristics on growth of construction SMEs in Nigeria and was guided by the following research objectives which included; determining whether management skills and individual owner/manager characteristics influence the growth of construction SMEs in Nigeria. The study targeted 1500 indigenous construction SMEs in Abuja and Kaduna where majority of the construction SMEs have offices. In order to collect the relevant data, a structured questionnaire was used and administered to a sample 150firms randomly selected. The statistical analysis of the data was done using the statistical package for social scientist (SPSS) to calculate the descriptive statistics. Chisquare tests and regression analyses were used where necessary. The study found out that management skills and individual owner characteristics influence the growth of construction SMEs in Nigeria.

Keywords: Influence, Management skills, SMEs, Characteristics.

## Background to the Study

The study investigates the determinants of growth and sustainability of indigenous construction small and medium enterprises (SMEs) in Nigeria. Empirical studies suggest that most small and medium construction firms are not growing and sustainable (Onugu, 2005: Olalokun, 2007, Akindoyeni, 2008; Odulami, 2009; Bala, Bello and Kolo, 2010). The construction industry is that sector of national economy saddled with the responsibility of producing building for housing, social services, commercial, industrial and other public utility purposes as well as the provision of other infrastructural facilities such as roads, railways, airports, seaports and such other development property (Abdu,1986, and Aqua Group,1996). Thus, SMEs are increasingly being recognized as productive drivers of economic growth and development for African countries.

In Nigeria, the construction industry on the whole has always occupied an important position in the structure of the economy. According to the Central Bank of Nigeria (CBN) report, the contribution of the industry to Nigeria's GDP was N1.64 billion in 1987, N1.73 billion in 1990, N1.8billion in 1991 and N1.87billion in 1992. In terms of the value output, its contribution has been relatively modest over the years representing an average of about 5.0% of the GDP (Olaloku, 1987). The construction industry largely utilizes the products of other sectors of the economy in terms of materials such as timber, nail, cement, roofing sheets, steel, equipment and finance (Raftery, 1990).

#### Statement of the Problem

Although most small firms are expected to grow, they generally lag behind larger ones when it comes to growth (Mc Mahon, 2001). Studies by Mosaku (2008), Bala, Belo and Kolo (2008) suggest that small and medium indigenous construction firms in Nigeria are not growing and that most of them fold up within the just five years of their establishment.

According to Mosaku (2008) indigenous construction contractors have suffered lack of growth and up till now, foreign construction firms such as Julius Berger, B. Stablini, AG Fererro, Strabag, Bouygues, Cappa D' Alberto, and Ghitto, have dominated construction practice in Nigeria carting away all the major and sensitive jobs from the government.

It is therefore important to fill this gap by exploring the actual situation in Nigeria in order to come up with empirical information on how to grow this important sector. Influence of management skills and individual owner characteristics on growth of small and medium construction firms in Nigeria is therefore the thrust of this study.

#### Study Objectives

- 1. Examine if management skills influence growth of indigenous construction SMEs in Nigeria.
- 2. Examine if owner characteristics affect growth of indigenous construction SMEs in Nigeria.

## Research Hypotheses

Ho<sub>1:</sub> Management skills have no significant influence on the growth of indigenous construction SMEs in Nigeria.

Ho<sub>2:</sub> Individual owner characteristics have no significant effect on the growth of indigenous construction SMEs in Nigeria.

#### Scope of the Study

This study focused on small and medium indigenous construction firms or contractors in Kaduna State and Abuja. Kaduna State from pre-colonial days has been the regional headquarters of one of Nigerians regional governments while Abuja is the present Federal Capital territory of Nigerian where a lot of construction works are going on to develop the city. Whatever study that is carried out in these two places can therefore be replicated and be seen to be a fair representation of the entire country.

#### Literature Review

Theories of Growth

Wider scholarly thought on business growth in the literature of economics may be found in works by Marris & Ward (1971), Lindgren & Aislabie (1976), Casson (1982), Brock & Evans (1986), ACS & Audretsch (1990), Keasey & Watson (1993), McMahon et al (1993), Reid (1993), ACS (1995), Chell and Haworth (1988) and O'Farrell & Hitchens (1988). O'Farrell & Hitchens (1988) classified business growth theories into (i) static equilibrium theories (ii) Stochastic models of firm (iii) strategic management perspectives and (iv) theories that have their origins in the field of economics according to which SME growth is viewed as a series of phases or stages of development through which the business may pass in an enterprise life cycle.

#### Management

According to institute of strategic management of Nigeria (ISMN) (2011) theories and principles of management make it easier for managers to decide on what they must do to function most effectively as managers. Management theories tend to account for and help interpret the rapidly changing nature of today is organizational environments. Olum (2004) classified the theories into the scientific management school the classical organizational theory school, and the behavioural school.

#### Individual Owner Characteristics

#### a. Education

An SME's capacity to compete could be traced to the individual owner's education, which is related to knowledge, skills, problem-solving ability, discipline, motivation, self-confidence and behavior of entrepreneur that allow him to identify market opportunities and acquired resources necessary to set up a business (Woldie, Leighton and Adesua, 2008).

## b. Working Experience

The ability to assimilate experience and to learn from experience itself is one major factor influencing firm growth Storey (1994) most firms are started by people who have worked in other jobs prior to startup of their own firms (Storey 1989) this gives them the relevant experience to identify a business opportunity and technical ability to give similar service or produce the product Hall 2000) entrepreneurs who do not have tis work experience heave little capabilities and find it more difficult to develop and grow businesses (Storey 1994, Watkins, 2003, Hall, 2000)

## Research Methodology

Research Design

Nworgu (1991) Creswell (2003), Fellows and Liu (2007) defined research design as a plan or blueprint which specifies how data relating to a given problem should be collected and analyzed.

This research utilizied the descriptive and the empirical survey which tried to find out the effects managerial skills and individual owners / managers characteristics on growth of small and medium indigenous construction firms in Kaduna and Abuja. This is justified, as according to Nworgu (1991) descriptive survey design in nature is aimed at collecting data on the describing features or facts about a given population, which is the main thrust of the study. The study is aimed at soliciting the opinion of indigenous contractors in Kaduna and Abuja where majority of the firms have their offices as regards active participation in construction works.

## Population of the study

Cooper & Schindler (2008) opined that a population is the total collection of elements about which one wants to make inferences. For this research work, the population consists of all registered indigenous construction firms in Kaduna and Abuja cities who have been doing business for the past five years. The registered population is 1,523 firms as obtained from Corporate Affairs Commission (CAC, 2012).

## Sample size

Nachmias and Nachmias (2009) stated that a sample is any subset of sampling units of a population. Using proportional allocation 90 indigenous small and medium construction firms were selected from Abuja, while 60 were selected from Kaduna.

#### Data Collection and Instrumentation

This research used two main methods of data collection (triangulation). These methods were survey research, (personal interviews and questionnaires) and observation instruments.

The instrument used for data collection was: Small and Medium Nigerian Construction Firms Growth and Sustainability Determination Instrument. A carefully crafted but wide-ranging questionnaires aimed at eliciting right response was used. While some questions were open-ended, others were in a "Yes" or "No" answering format.

## Data Processing and Analysis

Both qualitative and quantitative techniques were employed for the data analysis. The quantitative data was subjected to both descriptive and inferential statistics for analysis while the qualitative data that was collected was content coded and analyzed simultaneously. With respect to the descriptive statistics techniques, frequency count in percentages, in conjunction with bar charts and pie charts were used. Likewise the Chi-Square test of Independence and the Correlation and Regression analysis were used for the inferential statistics.

The Influence of Management Skills on the Growth of Indigenous Small and Medium Constructions Firms in Nigeria

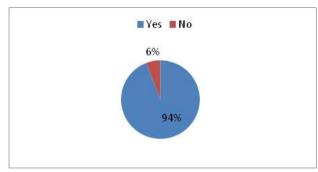
The section examined the influence of management skills on the growth of Construction SMEs in Nigeria. Management skills in this regards constitute how the management plan, lead, organize and control the firms' resources (Stoner, 1978)

## a) Effect of Planning on Growth

## i. The use of Project planning

This section sought to know if the firms use project work planning for their operations and the descriptive analysis showed that 94% of the responding firms perform project planning while 6% do not plan their project as illustrated in Figure 1.

Figure 1: Pie-Chart Showing the Distribution of SME Based on the use Project Planning



Source: Field Data, 2014

# i) Influence of Work Plans

When asked about having a work plan as a follow up question, 69% of the responding population said that having a work plan makes them manage their time well, 43% agrees that planning their work makes them deliver their product promptly, 39% said work plans make them increase productivity while the least achievement of influence is improving efficiency, this is about 29% of the responding firms as presented in Table.

Table1: Distribution of SME Based on how work Plans and Schedule Influence the Growth of their Firms

Influence	Frequencies	Percentage
Prompt Delivery	59	43%
Time management	95	69%
Increased productivity	54	39%
Improved efficiency	38	28%

Source: Field Data, 2014

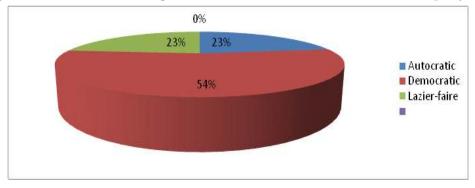
The results from Figure 1 and Table 1 collaborates the position of Stoner (1978), Baldroin (1977) and Papulova and Mokros (2007)'s finding that managers of SMEs should have skill in the managerial function of planning for efficiency and effectiveness. It can therefore be deduced that the managerial function of planning influences growth and it can therefore be concluded that all construction SMEs should possess this skill.

## a) Influence of Leadership Style on Growth

## I. Leadership style

This section considered the influence of style of leadership on the growth of construction SMEs and the findings showed that democratic leadership style formed the bulk of the responding firms with 54%, while the autocratic leadership style and lazier-faire have 23% of the responding firms respectively as shown in Table 1.

Figure 2: Pie-Chart Chowing Distribution of SME Based on Leadership Style



Source: Field Data 2014

From Figure 2, it could be seen that democratic leadership influences growth most, which

- eed with Werber (1930) and Calvert (1996) that the best form of leader is the
- c nocratic style as it allow the workforce to air their views and feel free to contribute
- s h in the organization there by enhancing growth. It also collaborate Longeneeck et al
- ( )3) and Smit Cronje (2002) who stated that leadership equips managers with decision
- ı king, resource allocation and broad view abilities that will enhance growth.
- Inferential statistics on leadership style
- I : The style of leadership adopted by firms does not influence the growth of indigenous
- $\mathfrak s$  all and medium construction firms in Nigeria. The result of the test are shown in table

4 )

Table 2: Chi-Square Tests for Leadership Style \* Growth (Profit)

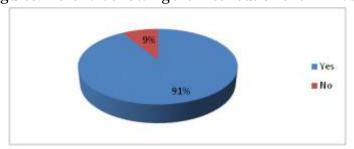
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38.832a	4	.000
Likelihood Ratio	41.203	4	.000
Linear-by-Linear Association	.237	1	.626
N of Valid Cases	137		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.82.

From the Table 2, the Pearson Chi-Square coefficient obtained is 38.832. The null hypothesis is rejected being that the p-value (0%) is less than the chosen 5% level of significance, and therefore the test revealed that the style of Leadership practiced significantly influence growth. In other words, the growth of small and medium construction firms depend on the leadership style practiced in Nigeria. It can be deduced that democratic leadership is essential for growth of construction SMEs.

a) Influence of organizing of work on the growth of construction SMEs This section investigated the use of job specification on construction project and the result revealed that 91% of the SME Construction firms agreed that they have job specification for each position and 9% said they do not have job specification for each position as depicted in Figure 3.

Figure 3: Pie-Chart Showing the Distribution of SME Based on Job Specification



Source: Field Data, 2014

a) Influence of controlling on construction SMEs growth
This section investigated the influence of controlling on construction SMEs

# i) Employees Appraisal

When asked if the firms appraise their staff performance from time to time, 71% of the population said they appraise their staff while 29% said they don't as illustrated in Table 3

Table 3: Distribution of SME Based on Employee's appraisal

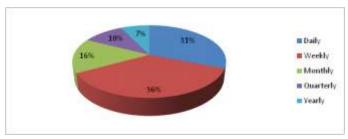
<b>Employees Appraisal</b>	Response	Percentage Response
Yes	97	71%
No	40	29%

Source: Field Data, 2014

## i) Frequency of employees' appraisal

This section examined the frequency of employees' appraisal by the firms and the result revealed that 36% of the respondents appraised their staff weekly 31% daily, 15% monthly, 10% quarterly and 7% yearly as shown in Table 3.

Figure 4 Pie-Chart Showing the Distribution of SME Based on Frequency of Employees Appraisal



Source: Field Data, 2014

From Table 3 and Figure 4, the result is in accord with Larson (2008) who advocated that staff should be appraise at frequent intervals and that controlling is required for effective utilization of limited resources and helps that task are perform efficiently and as planed to achieve growth. This also agreed with Buttler (1979) that frequent appraisal enables manager to have feedback on employees' performance.

It can therefore be deduced that the firms carry out frequent appraisals on their staff employees' performance and other resources.

Objective Two: To Determine If Individual Owner Characteristics Influence the Growth of Indigenous Construction Small and Medium Firms in Nigeria This section analysis the individual owner characteristics, with a view to see how it affects the growth of Indigenous SME Construction firms. The main characteristic describe here comprises the owner level of education, and his previous work experience. Descriptive statistics are used to describe the result in percentages and charts.

#### a)Level of Education

This section probed the level of education of the owners or managers of the construction SMES. The result revealed that 45% of the responding personnel of each firm are graduates, 28% are diploma older, 20% have post graduate certificate while only 7% are secondary school leavers. None of the responding population is either primary school leavers or have no form of formal education.

20% 7%

28%

No formal Education
Primary Education
Secondary
diploma
graduate
Post Graduate

Figure 5: Distribution of SME Based on Level of Education

Source: Field Data, 2014

From table the result coincided with Gem (2006) and Woldie, Leighton and Adesua (2010) who posited that SMEs is largely influenced by owner/managers characteristics such as education. The result also agreed with Dada (2008) who said that formal education provides entrepreneur with greater capacity to learn about new production processes and product designs, and offer specific technical knowledge conducive to firm's growth.

It can be deduced that most of the managers/owners are educated and hence concluded that the level education influence growth.

#### Inferential Statistics

Ho: The Level of Education of the owner does not influence the growth of construction SMEs

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	$.655^{\mathrm{a}}$	.429	.409	2.235

a. Predictors: (Constant), Individual Owner Characteristics

The correlation coefficient shows a positive coefficient of 0.655. The coefficient is fairly strong since it is greater than 0.5. It implies that there is a positive relationship between individual level of education and the growth of firms. More specifically, there is a relationship between the level of education of the owner of the firm and the growth of the firm.

To get the coefficient of determination, the R<sup>2</sup> value is obtained to be 0.429. This implies that 42.9% of the growth of Small and medium scale indigenous firms can be explained by the level of education of the Owners or Managers. The Regression test conducted gives the alpha value (constant) as 2.668 while the beta value is 0.510. The linear equation is thus;

Y = 2.668 + 0.510x

## a)Work Experience

This section examined the number of years of experience the owners have in the construction industry before 19% have 1-5 years' work experience, 29% have 6-10 year work experience and 52% have above 10 years work experience as seen in Figure 6

19% 29%

Figure 6: Distribution of SMEs Based on Years of Experience

Source: Field Data, 2014

From Figure 6, the result concurred with Storey (1994) who posited that working experience is one of the major factors influencing firms' growth. The result also agreed with Hall (2000) and Watkins (2003) that people who have worked elsewhere in the same industry happen to do better in their own firms. It can be deduced that the majority of the owners have work in the construction firms before starting their own business. Therefore it can be concluded that the owner previous experience influence the growth of firms.

Ho: Work Experience does not influence the growth of construction SMEs.

Table 5: Chi-Square Tests result for work experience

			1
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.323a	4	.000
Likelihood Ratio	24.938	4	.000
Linear-by-Linear Association	18.301	1	.000
N of Valid Cases	137		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.21.

From Table 5, the Pearson Chi-Square coefficient obtained is 27.323 while the p-value is 0.0. Hence the null hypothesis is rejected being that the p-value (0%) is less than the chosen 5% level of significance, and therefore the test revealed that the level of education influences the growth of construction SMEs.

# Summary, Conclusion and Recommendation

The first objective considered management skill as a determining factor for growth. It considered four sub variable under the management skill; planning, leading, organizing and controlling. Though the responding firms seemed to attach much importance to these factors, the inferential statistics conducted in this study revealed that only leading (analyzed using the Leadership styles practiced) is significant. In other words the style of leadership practiced influences the growth of construction SMEs. The leadership style that is most practiced and widely accepted is the Democratic style of leadership.

The study also considered individual owner characteristics as a determining factor influencing growth. Two factors were considered. This includes the owner's level of education and work experience. The findings showed that these two variables are significant to the growth of firms. In other words both the Owner level of education and the work experience influence the growth of firms. Regressing the two variables, the analysis indicated that as the individual owner characteristics increases, growth also increases. The finding also revealed that 32.1% of the growth of Small and medium scale indigenous firms can be explained by the Individual Owner Characteristics

The Linear equation is thus;  $Y = 1.328 + 0.404I_1 + 0.375I_2$  Where  $I_1$  and  $I_2$  are level of education and work experience respectively. It can be concluded that the growth of construction SMEs depends on Individual Owner Characteristics

#### Recommendations

The study has provided a justification that entrepreneurs of construction SMEs with excellent managerial and work experience can significantly influence the growth of construction SMEs in Nigeria. Hence the following specific recommendations have been proposed:

- 1. Construction SMEs in Nigeria should cultivate managerial skills such as interpersonal and technical skills and democratic leadership to effectively plan, lead organize and control their firms in order to enhance growth.
- 2. There is need for entrepreneurs to have both industry specific and work experience before floating business in the construction industry as this will help the rapid growth of their firms.
- 3. Construction SMEs should free ride on bigger firms through sub-contracting and embark on vigorous advertising to bring about steady supply of Jobs which will enhance their growth and create awareness for them.

#### References

- Abdul, A. (1986), "The Role of Quantity Surveyor and his Relation to other Professionals of the Construction Industry." A paper presented at a symposium of the A.B.U chapter of the Nigerian Universities Engineering Studies Associational week, May 8, -10<sup>th</sup>.
- Abor, J & Quartey, P.(2010), "Doing Business in SME Development in Ghana and South Africa." International Research Journal of Finance and Economics (39), Pp., 218 228.
- Abubakar A.H. (1993), "The Growth Trend of Construction Companies: A Malaysian Experience." A paper presented in 7<sup>th</sup> CIB 1065 Symposium on "organization and management of construction The Way Forward"
- Adams, O. A. (1995), "Indigenous Contractor's Perceptions of the Constraints on Contractors Programmes Required in Nigeria." Habitat International 19 (4)
- Akindoyemi, A. (2008), "Managing Construction Business in Nigeria." Lagos, Nigeria: Spectrum books Ltd.
- Anderson, D.R., Sweeney, D.J & Williams T.A (2004). "Statistics for Business and Economics." Singapore, Thomson Asia Pte Ltd,.
- Avwoheni, A. (2009). "Practical Research Methodology." Lagos, Nigeria: Jovila Publishing.
- Badi, R.V. & Badi, N.V. (2008). "Entrepreneurship." Delhi India: Vrinda publishing Ltd.
- Bala, K, Bello, A. & Kolo, B.A. (2008), "An Appraisal of Resources and Capabilities of Local Construction Firms in Nigeria." The professional Builder-the Journal of the Nigerian Institute of Building (NIOB)September issue Lagos Nigeria.
- Barney, J. (1991), "Firm Resources and Sustained Competitive Advantage." Journal of Management.
- Becchetti, L & Trovato, G. (2002), "The Determinants of Growth for Small and Medium Sized firms: The role of the availability of external finance." Small business Economic 19: 271 306.
- BERR (2008a), "SMEs Statistics for UK and Regions 2007." UK Enterprise Directorate Analytical Unit: Department for Business Enterprise and Regulatory Reform (BERR).

- BERR (2008b), "Strategy for Sustainable Construction." London: Department of BERR: Construction Sector
- Berthalantfy, L.V (1950), "The Theory of Open System in and Biology Science."
- Berthouex, P.M & Brown, L.C (2002). "Statistics for Environmental Engineers (  $2^{-n-d}$  Ed). London: Lewis Publishers.
- Bosher, L, Carrilo, P, Dainty, A. Glass, J, & Price, A (2007), "Realizing a resilient and sustainable built environment: towards a strategic agenda for the United Kingdom." Disasters, 1(3), pp236 255.
- Bowen, R.P & Weisberg (1977) "Final Report of CIB Task Group, 11, performance Based Building codes." International Council for Building R e s e a r c h a n d documentation. Great Britain.
- Bryman, A. (2001) "Social Research Methods." New York: Oxford publishers.
- Bretheton, P & Chaston I. (2005). "Resource Depending and SME Strategy: an empirical study." Journal of Small Business Enterprise
- Cohan, D. & Cabtree, B (2006), "Qualitative Research Guidelines project." Retrieved from http://www/qualities.org. on 1st November, 2014.
- Creswell, J. W. (2003). "Research Design: Qualitative, Quantitative, Mixed methods Approaches." (2<sup>nd</sup> edition) London; sage publications.
- Cooper, D.R & Schindler, P.S. (2011). "Business Research Methods." New York: McGraw Hill.
- $\label{lem:cooper} \mbox{Cooper D. R \& Schindler P.S. (2008), "Business Research Methods Tenth E d i t i o n . \\ \mbox{"Singapore: McGraw Hill.}$
- Cyert, R.M & March, J.G (1963), "A Behavioural Theory of the firm." England Cliffs: N.J Prentice Hall.
- DANE in Columbia http://www.dane.gov.colj 2006[accessed 30/70/2013]
- Dantata, S.A (2008) "General Overview of the Nigerian construction Industry." USA: Massachusetts Institute of Technology.
- DeCoursey, W.J. (2003). "Statistics and Probability for Engineering Applications (with Microsoft Excel)." USA: Elsevier

- Dimuna, K.O (2010). "Incessant Incidents of Building Collapse in Nigeria: A challenge to stakeholders." Global Journal of Researches in Engineering. Vol. 10, Issue 4 (ver. 1.0).
- Fox, N. Hunn A; & Mathers, N (2009). "The National Research Institute for Health Research (NIHR)." Design service for East midlands, Yorkshire and the Humber: NIHR.
- Fellows, R. & Liu, A. (2007) "Research Methods for construction." (Second Edition) U.K: Blackwell Publishing Company.
- Gall, M.D., Gall J.P. & Borg W.R. (2007), "Educational Research: An introduction." 7<sup>th</sup> edition, New York: Longman Inc.
- Gallure, R.W Kithac, P.P & Munyao L.M (2012), "The place of Micro and Small enterprises in Achievement of Kenya's vision 2030." Journal US-Chine Public Administration. Vol. 9, No 12, 1432 1440.
- GEM Survey Data, May 2012, http://www.globalentrepreneurshipmonitor.
- Institute of Strategic Management of Nigerian (ISMN) (2011) Introduction to Strategic management. Strategic Management Training Pack Lagos, Nigeria (ISMN).
- Kabir, B. (2010) "Empowering indigenous contractors for effective performance." A Journal of the Nigeria institute of building (NIOB) vol. II, Abuja, Nigeria, Ehinders Printers.
- Kangasharju, A. (2000), "Growth of the Smallest: Determinants of Small Firm Growth during Strong Macroeconomic fluctuations." International Small Business Journal 19 (1), 28-43.
- Kast, F.E & Rosenweig J.E (1985) "Organization and Management: A System and Contingency Approach." USA: McGraw Hall.
- Kauffmann, C. (2005) "Policy Insights: Financing SMEs in Africa, OECD Development Centre." http://www.oecd.org.
- Kazanjian, R.K. & Drazin, R (1989), "An Empirical Test of Stage of Growth Progression Model." Management Science. Vol. 35, no. 12, Pp.1489-1503.
- Kombo D.K, & Trom D.L.A. (2006), "Proposal and Thesis Writing." Nairobi, Kenya: Paulines publications.

- Kothari, C. R. (2011) "Research Methodology: methods and techniques." New Delhi: New Age International publishers.
- Mamman, A; Elridge, O.& Branine M. (2009). "Skills need of SMEs and the Informal Sector in Africa; Problems and Prospects of Employment Creation in Nigeria." Scientific Journal of Administrative Development (5) Pp. 145-177.
- Ma, T. (1997), "Social Research: Issues, Methods and Process." 2<sup>nd</sup> ed. Trowbridge: Redwood Books.
- McMahon, R.G. P. (2010), "Stage Models of SME Growth Reconsidered." Research paper series. School of commerce, Australia; The flinders University of South Australia.
- Morrison, A. Breen, J. & Ali, S. (2003), "Small Business Growth Intention, Ability a n d Opportunity." Journal of Small Business Management vol. 4.1 issue 4: 417 436.
- Mosaku, T.O (2008), "The National Building Code and the Growth of Indigenous Construction Industry." A paper presented at the 28<sup>th</sup> Annual General Meeting of the Nigerian Institute of Building held at Osogbo, Osun, Nigeria.
- Mullins, L.J (2010). "Management Organizational Behaviour." 9<sup>th</sup> edition, England; Trentice Hall Carson Education Ltd.
- Nachimas, C.F & Nachimas, D. (2008) "Research methods in the social scienc." 5<sup>th</sup> edition, London, Great Britain: St Martins press Inc..
- Neil, M. & Rimmer, S. (1982), "Social Science Research Methods: an African Handbook, London, U.K; Hoder and Stoughton.