ANALYSIS OF DETERMINANTS OF SMEs' GROWTH: A CASE OF PRINTING ENTERPRISES IN KADUNA METROPOLIS.

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Abstract
The study, 'analysis of determinants of SMEs' growth: A case of printing enterprises in Kaduna Metropolis was carried to assess the factors for SMEs' growth which include; collective efficiency (clustering), space, place (location), physical infrastructure and access to credit. A total of 35 owners/managers of printing enterprises were randomly selected (out of 218 printing enterprises) from five clusters (old districts) in Kaduna metropolitan area of Nigeria. Data was collected using the structured questionnaire, observation schedule and explicit records. The data were analyzed using the descriptive statistics (frequency distribution, mean and grand mean scores); and presented in tables and text. The study revealed that collective efficiency and place were effective with grand mean scores of 2.65 and 3.66 respectively; while physical infrastructure and access to credits were revealed to be defective with grand mean scores of 1.93 and 2.23 respectively. The analysis of spaced occupied by the enterprises revealed a grand total deficiency of 5880$m^{2.}$ The paper recommended that there should be the provision of adequate and functional infrastructural facilities, government should strengthen its policies to facilitate access to bank credits by SMEs operators, SMEDAN should create awareness to the operators of SMEs in the country to form Cooperatives, the clustering of SMEs should be encouraged, ensuring that affordable and the right space be made assessable to SMEs and integration of SMEs in formal planning practices.

Key words: *Collective efficiency (clustering), space, place (location), infrastructure and credit*

Background to the study
The importance of Small and Medium Enterprises (SMEs) to any nation cannot be over emphasized. This is because they contribute to a large extent to the various economies. According to Ngugi (2010) the contribution of SMEs range from employment creation, to large proportion of the Gross Domestic Product (GDP) thereby leading to poverty reduction etc. Historically, the genesis of the printing profession in Nigeria can be traced to the 19th Century when the Christian Missionaries led by Mr. Hope Waddel and Mr. Samuel Eagerly at Calabar, South East of Nigeria established the Hope Waddel Press in 1846 for mass reproduction of religious tracts, booklets etc. This spread to the Western part of the country with the establishment in 1854 by Rev. Henry Townsend Press in Abeokuta. Consequently, the printing profession in Nigeria continued to grow due to its viability, which accounted for well over 30 prints houses in 1930. And by 1933, the Federal Government came in by establishing her own printing press.

Having noticed the viability of the printing business in Nigeria, foreigners (largely made up of manufacturers of printing of equipment and consumables) started coming into the printing business. They explored the great potentials available in the country by appointing local representatives to sell, install and maintain printing machines. The first of such companies; RT Briscoe was established in 1957 primarily to sell Heidelberg's range of printing equipment manufacturer's representatives like Spicers Nig. Ltd., Monotype, WTN, Vitra, Civiletis, Heptagon, IPP (Ferrostaal) etc. followed suit in later years.

With more distributors on board, the Nigeria Print and Graphics Industry witnessed an unprecedented growth, which was also propelled by the oil boom of the seventies and the early eighties, and then press houses started springing up in every nooks and crannies of Nigeria. But before that time, print shops like Tika Tore Press, Handy press both in Lagos State and Ilesanmi and Omolayo Presses in Osun State were noticed in the late sixties.

It should be noted that the printing operations that time were manually done. Initially, printers used to set types and put it on machines for printing; it eventually advanced to printing equipment like an Arab, Golden Jobber, Jadimberg and Heidelberg's Platen (letterpress). This made the printing profession of the 60s and 70s energy sapping and time consuming. But with the oil boom noted earlier likewise the glaring development in the printing world, large and sophisticated printing presses made inroad into the printing profession as print shops like Academy, Smurfit, Star Paper Mill, NSPMC, Jerome Elaiho, Print Specialty, Heritage, Minaj, Wordsmiths, Royal, Planet, Modern Design, Clear Impression, Tulip Regent etc were established in subsequent years.

The development was backed by the Federal Government with the establishment of training institutions to adequately provide manpower to support the industry. Institutions such as Yaba College of Technology, IMT Enugu, Kaduna Polytechnic etc were set up to produce competent personnel in all areas of printing that is, from prepress, press to post press. Again, printing association such as Association of Nigeria Printers (APN), Association of Professional Printers of Nigeria (ASSPPON) and Institute of Printing Nigeria (IOPN) were inaugurated by printers who felt the need to properly reposition the Print and Graphics Industry in Nigeria, likewise contributing to the development of their members' welfare and business concerns. It is on the realization of the importance of SMEs to economic development that the Federal Government of Nigeria established Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) by an Act of the National Assembly to coordinate, promote and facilitate the development of the, Small and Medium Enterprises in the Country. This paper therefore analyzed collective efficiency, space, place, physical infrastructure and access to credit as determinants of SMEs growth with emphasis on printing enterprises in Kaduna Metropolis.

Statement of Problem

Studies have revealed that in Nigeria, there has been gross under performance of the SMEs sub-sector and this has undermined its contribution to economic growth and development. (FSS 2020 SME Sector Report, 2007 cited in Federal Republic of Nigeria, 2011). This assertion is supported by Onugu (2005), who opined that Small and Medium Enterprises (SMEs) in Nigeria have not performed creditably well and hence have not played the expected vital and vibrant role in the economic growth and development of Nigeria.

The main factors affecting the growth of SMEs in Nigeria according to FSS 2020 SME Sector Report (2007) cited in Federal Republic of Nigeria (2011) can be grouped into four namely: unfriendly business environment, poor funding, low managerial skills and lack of access to modern technology. Similarly the study by Umebali (2010) on the problems and prospects of Small and Medium Enterprises in Enugu East Senatorial Zone considered the main problems facing the SMEs are inadequate capital, lack of managerial skills, lack of business ideas, high cost of operational facilities, and poor environmental and sanitation.

In it based on the conclusions made by the researchers as reported above on the factors affecting the growth of SMEs in Nigeria that establish the need for this study. This is because; the authors are of the opinion that aside from the aforementioned factors as revealed by the previous studies, many more other critical factors to the development of SMEs are yet to be unveiled. It is in the realization of this that the study was undertaken to analysis the collective efficiency, space, place, physical infrastructure and access to credit as other factors that determine the growth of SMEs in Nigeria. By this, it therefore means three other factors have been introduced (collective efficiency, space and place) in the study of SMEs. Therefore if the study is conducted, it would reveal the place of these factors in SMEs growth thereby contributing to existing knowledge and fill the gap in literature.

Objectives of the study

The study aims at explaining the determinants of SMEs' growth (printing enterprises) and make recommendations for their effective growth. Specifically, the study is set,

1. To examine the relationship between collective efficiency and growth of printing enterprises in Kaduna Metropolitan area
2. To determine the relationship between space and the growth of printing enterprises in the study area
3. To assess the relationship between place and the growth of printing enterprises in the area
4. To examine the relationship between physical infrastructure and firm growth
5. To assess the relationship between access to credit and firm growth in the study area
6. To make appropriate recommendations for effective growth of SMEs

Literature review

Central Bank of Nigeria (2011) defines small and medium enterprises in Nigeria according to asset base and number of staff employed. The criteria are an asset base between N5 million and N500 million, and a staff strength between 11 and 300 employees as indicated in Figure 1.1.

Fig 1.1 Nature of MSMEs in Nigeria

Size of category	Employment	Assets (excl.land and buildings)	Est.no.
Micro enterprises	Less than 10	Less than 5 million naira	6.7m(80%)
Small enterprises	10 to 49	5 to less than 50m naira	1.5m(15%)
Medium enterprises	50 to 199	50 to less than 500m naira	420,000(5%)

Source: Vision 2020 (2005)

Figure 1.1 shows that micro enterprises constitutes 80% of all enterprises in the Nigeria and these enterprises employ less than 10 persons with assets worth less than five million naira. The concept of SMEs cuts across 'real/ productive' and 'service-related' sub-sectors of the economy. Due to this broad coverage, SMEs are typically linked to more than one business or sector of the economy.

The importance of SMEs in economic development cannot be overemphasized especially to those in developing countries and, within that broad category, especially to those with major employment and income distribution challenges. SMEs contribute to output and to the creation of "decent" jobs, they are a nursery for the larger firms of the future, are important step up for expanding micro enterprises, they contribute directly and often significantly to aggregate savings and investment, and they are involved in the

development of appropriate technology (Umebali,2010). Also Onugu (2005) pointed out that the potentials and opportunities for SMEs in Nigeria to rebound and play the crucial role of engine of growth, development and industrialization, wealth creation, poverty reduction and employment creation are enormous.

The concept of growth and it determinants

A great dealhas been written about the growth of enterprises, however there is no single theory which can adequately explain growth patterns in enterprises because there are a variety of factors which can affect the growth of these enterprises. At the same time there is an agreement on the main influences on enterprise growth.Smallbone and Wyer in Carter and Jones-Evans (2006) wrote that there are three main influences on the growth of small firms identified by Storey (1994) and they are the entrepreneur, the firm and the management strategy. Badi & Badi (2004) stated that growth of a company can be in terms of the following: planned growth, unplanned growth and unexpected growth

The determinants of growth in this paper was viewed in the areas of the relationship between collective efficiency, space, place, physical infrastructure and access to credit and Growth of Microenterprises. The study by Nganga, Onyango, Kerre (2011) sought to explore collective efficiency as a paradigm that could inform infrastructure planning and technology development in less developed countries (LDCs) to enhance SMEs growth. Also in their papers, Schmitz(1995) and McCormick(1999)convincingly extol the virtues of collective efficiency to the growth of SMEs. The findings from this study indicate that efficiency and wood enterprise growth are both low, but there exists a significant logarithmic influence of the collective efforts on the wood enterprise growth and linear relationship between infrastructure and technology development. In establishing the importance of working space as a determinant for SMEs, Wasihu and Paul (2010) observed that it is one of the main components that are needed for a successful and sustainable growth of enterprises because it is essential in creating access to resources and the necessary markets

From extant literature Location has been shown to be of paramount importance to business start-ups. Andretsch and Dohse (1994) in their write up on the impact of location on form growth indicated that new technology firm's performance as measured by employment growth does appear to be influenced by locational characteristics as well as characteristics specific to the firms and industry. The empirical evidence suggests that being located in agglomeration rich in knowledge resources is more conducive to firm growth than is less endowed with knowledge resources. Other authors that show the relationship between firm growth and location (place) are (Arrow 1962, Andretsch 1995, Caves 1998, Evans 1987, Geroski 1995 and Crugman 1981) The Silicon Valley in the United States is considered to be one of the most notable place for business startups. It was developed as a residential incubator and big names like Apple and Micro-soft are said to have started their development there and grown to be what they are today.

It has been noted that in frastructure and related service said the develop-m creation and sustainability of the clusters. This is further established by a study conducted by Söderbom and Teal (2004) which revealed that the analysis of the state of infrastructure documents that less than half of the firms have a tarmac road in good condition in its immediate vicinity, and that the roads close to large firms tend to be poorer than average. A formal analysis shows that the existence of good roads near a firm increases their underlying efficiency by about 9 per cent.

The Relationship between Financing and the Growth of Microenterprises

Based on a resource based view, finance and capital are the most important resources for small business growth (Wilkund, Patzelt & Shepherd 2007). Robust economic growth cannot be achieved without putting in place well focused programmes that increase access of poor and low income earners to factors of production, especially credit. Microfinance is about providing financial services to the poor who are traditionally not served by the conventional financial institutions. In Nigeria, a large percentage of the population is still excluded from financial services. The 2010 EFInA study revealed a marginal increase of those served by formal financial market from 35.0 percent in 2005 to 36.3 percent in 2010, five (5) years after the launching of the microfinance policy. When those that had financial services from the informal sector such as savings clubs/pools, Esusu, Ajo, and money lenders were included, the total access percentage for 2010 was 53.7 percent which means that 46.3 percent or 39.2 million adult population were financially excluded in Nigeria.

Against the backdrop of concerns expressed by stakeholders and the need to enhance financial services delivery, the 2005 Microfinance Policy, Regulatory and Supervisory Framework for Nigeria was Revised in April, 2011, and in exercise of the powers conferred on the Central Bank of Nigeria by the provisions of Section 28, sub-section (1) (b) of the CBN Act 24 of 1991 (as amended) and in pursuance of the provisions of Sections 56-60(a) of the Bank and Other Financial Institutions Act (BOFIA) 25 of 1991 (as amended). The policy recognizes existing informal institutions and brings them within the supervisory purview of the CBN creating a platform for the regulation and supervision of microfinance banks (MFBs) through specially crafted Regulatory Guidelines (CBN,2011). Empirical studies show that access to financial resources has a positive effect on small business growth (Copper, Gimeno-Gascon & Woo (1994; Storey, 1994). It is because financial resources can relatively easily be converted into other types of resources. Also, with sufficient financial resources, firms are able to experiment new things, which not only increases innovative potential but also allows the enterprise pursue new growth opportunities. (Zhou & De Wit, 2009)

However, the empirical evidence on this phenomenon still remains ambiguous. While some studies show significantly positive relationship between financial performance and growth (Bottazzi & Secchi, 2005), others find only moderate effects (Coad, 2007) and even some negative effects (Hardwick & Adams, 2002). The rationale behind this is that there are a large number of unexplained variations in the growth rate (Coad, 2007). All activities on earth take place in space. Physical planning's primary responsibility is to ensure that all activities, including micro manufacturing enterprises occupy a safe, convenient and appropriate space within any given settlement. However, in Nigeria majority of the functioning micro enterprises are informal in nature and are not adequately catered for by formal physical planning provisions. Also the space occupied by most micro enterprises in Nigeria are both incompatible with existing planning standards and are not properly laid out to ensure efficient production. Badi & Badi (2004) however identified the following types of industrial estates which cater for the space needs of manufacturers. There are various types of industrial estates and industrial areas in the range of small, big and very big types.

One of the characteristic perspective of geography is that place matters. In other words, where something takes place affects what takes place because of the mediating effects of local conditions (Wilbanks, 1997). The authors further wrote that in Silicon Valley, there is a mutually reinforcing feedback between place characteristics and economic activities. Similarly industrial clusters arise due to industries wanting to be

together in a given place to achieve collective efficiency according to. There are also spatial economic flows that can encourage or discourage the growth of businesses and this has given rise to spatial interactive models that explain the interaction between consumers and suppliers of services (Audretsch & Doshe, 2004)

Collective efficiency is defined as the competitive advantage of clustering, deriving from local external economies and joint action (Schmitz 1995 in Lema, 2005). According to Pietrobelli and Rabellotti (2004) in Lema (2005) external economies and joint action, carry four defining characteristics each**.** Local external economies are the passive benefits that arise from geographical proximity of producers. They are the external gains that enterprises may derive from their location in a cluster. Joint action is the active element of collective efficiency (Lema 2005) and refers to joint collaboration to improve effectiveness and competitiveness.

Ajulu and Motsamai (2008) writing for Global Insight stated that economic development depends in part on the levels of efficient infrastructure services and that in sub-Saharan Africa, North Africa and the middle-East investment in this sector is still very low. This, they wrote was of great concern because infrastructure development forms the crucial backbone in maintaining and enhancing regional economic growth, productivity and quality of life. The authors went ahead to show how in China and India, infrastructure investment and development are a national priority and serve as a mechanism that fosters growth in their burgeoning economies.

The Central Bank Governor in a speech delivered at BIS declared that Nigeria is faced with widespread dilapidated and dysfunctional economic and social infrastructure. This, he asserted has hindered the growth of the economy and is the result of decades of neglects, weak technological base and poor maintenance culture over the years. Infrastructure according to Wikipedia (2007) is a basic physical and organizational structure needed for the operation of a society or enterprise, or is the services and facilities necessary for an economy to function. There are hard and soft infrastructure. Hard infrastructure are transport linkages, energy system, solid waste management system; water management system, communication, earth monitoring and measurement networks, while examples of soft infrastructure are governance, economic, social, cultural, sports and recreational infrastructure.

Research Methodology

The study sourced data from owners/managers of printing enterprises located in the five old districts; Kawo; Kakuri; Makera; Doka and Barnawa all in Kaduna metropolitan area of Nigeria. The five districts were selected because they cover the Kaduna Metropolitan area hence portray a good representation. Issues examined by the study are; collective efficiency, space, place, physical infrastructure and access to credit.

The Cluster and Simple Random Sampling techniques were used to sample the printing enterprises for the study using a list from the ministry of trades and commerce and the local printing associations. Out of 218 printing enterprises in the study area, a sample of 35 (16.065%) was used for the study being ¼ of expected sample size as recommended by Zemke and Kramlinger (1986) in the Ohio State University Bulletin (n.d) constituting of 26 in Doka, 2 in Kawo,3 in kakuri, 2 in Barnawa, 2 in Makera respondents from each district.

The structured questionnaire was employed to obtain information on collective efficiency, functionality of physical infrastructure, and access to credit. Also observation schedule was used to obtain information on place (location) and compatibility and space covered by the printing enterprises.

However in order to ensure the validity of the instrument used for the actual survey, the survey instrument was first reviewed by two specialists for content validity. A test-rested method was used to examine the reliability and consistency of the instrument. The test administered with a one month period in between gave correlation coefficient of 0.846, indicating high reliability of the instrument. At the data collection stage, the data was verified using past literature and repeat visits to ascertain the data's reliability and validity. All the 35 printing enterprises completed and returned the survey instrument indicating 100% response rate.

In interpreting the data on Place (location) and compatibility of the printing enterprises in the study area, based on the quick appraisal the researchers used a 4 point rating scale whereby 1 represents high degree of incompatibility of the printing enterprises with the adjacent land uses, 2 represents fair level of compatibility, 3 good degree and 4 representing very good degree. Any mean score of the observation between 2.45 and 4.00 was consideredas compatible with the adjacent land uses (favorable conditions particularly as regards associated and non associated used), while the mean score of observation between **0.45 and 2.44** as non compatible (unfavorable condition).

Also in interpreting the data on functionality of physical infrastructure and access to credits among others, a five point Likert Scale, which ranged from 0 for undecided, to 4 for strongly agree was used. Any mean score of the respondents between **2.45** and **4.00** was consideredas acceptance (agree), the mean score of respondents between **0.45 and 2.44** as rejection (disagree), while the mean score between **0** and **0.44** was considered as undecided (a situation where the respondents were unable to either agree or disagree with the variables).

Findings and Discussions

Data presentation and analysis were done based on the key issues of the research (collective efficiency, space, place, physical infrastructure and credit) as follows:

Collective Efficiency

The analysis of collective efficiency among the printing enterprises was undertaken based on indices of inputs, production and output as presented on Tables 1, 2, and 3

Sources of Resources (Input)

The analysis of joint sources of resources (Input) reveals that the respondents accepted do be jointly training staff, borrowing money, and purchasing consumables, they disagreed that they jointly hire staff, spend money and acquire operational space. However the grand mean is 2.50 whence indicates over all acceptance of the variables.(See Table 1)

Table 1: Joint Sources of Resources (Input)

S/NO	Variables	UD (0)	SD (1)	D (2)	A (3)	SA (4)	N= 35	$\bar{x}$	Remark
1. **Human:**									
a.	Hiring of Staff	0	6	42	6	0	54	1.54	Reject
b.	Training of Staff	0	2	0	90	12	104	2.97	Accept
2. **Capital:**									
A	Borrowing of Money	0	5	10	60	20	95	2.71	Accept
b.	Spending of Money	0	5	16	51	16	80	2.29	Reject
3.	Acquisition of Operational Space	0	10	20	36	12	78	2.23	Reject
4	Purchase of Consumables (Printing Papers)	0	1	0	72	40	113	3.23	Accept
	Grand Mean							**= 2.50**	**Accept**

Source: Author's Field Survey, 2013

Joint Production

The Analysis of Joint Production in Table 2 shows that the respondents agree that all the variables (layout, design, printing, cutting and binding) are in one way or the other jointly undertaken by the operators of the printing enterprises in the study area.

Table 2: Joint Production

S/NO	Variables	UD (0)	SD (1)	D (2)	A (3)	SA (4)	N= 35	$\bar{x}$	Remark
1.	Layout	0	0	10	75	20	105	3.00	Accept
2.	Design	0	0	8	60	44	112	3.20	Accept
3	Printing	0	1	4	69	36	110	3.14	Accept
4.	Cutting	0	0	4	78	28	110	3.14	Accept
5.	Binding	0	0	6	63	44	113	3.23	Accept
	Grand Mean							**= 3.14**	**Accept**

Source: *Author's Field Survey, 2013*

Joint Output

The analysis of the variables on Table 3 indicates that the respondents disagreed that they jointly sale and promote their products. They however agreed that they jointly market same. However, the grand mean is 2.30 signifying disagreement with the variables. This therefore implies that there is need to enlighten and encourage the operators of the printing enterprises to inculcate the habit of joint output for sustainability.

Table 3: Joint Output

S/NO	Variables	UD (0)	SD (1)	D (2)	A (3)	SA (4)	N= 35	$\bar{x}$	Remark
1.	Sales of product	0	3	28	36	16	83	2.37	Reject
2.	Marketing	0	1	10	75	12	98	2.80	Accept
3	Promotional	0	8	24	21	8	61	1.74	Reject
	Grand Mean =2.30								**Reject**

Source: *Author's Field Survey, 2013*

It is worthy of note however to understand that the mean of the total Grand Means for Input, Production, and Output is 2.65, (as in Table 3). This therefore signifies acceptance that there is overall Collective Efficiency among the Printing Enterprises in the study area. This therefore implies that if other factors are improved upon, growth of the printing enterprises can be attained in the study area and consequently leads to economic development

Operational Space by Printing Enterprises

Applying 400 square meters as the minimum standard land requirement for service industry as provided by Agbaeze (2003), the study reveals that all the sampled printing enterprises (35) did not meet up with the minimum requirement as regards plot size for small scale industries. On the overall there is a deficiency of 5880 square metres of land to cater for the sampled printing enterprises. This implies that most of these printing enterprises have inadequate space for convenient operation hence may experience operational problems which may retard their effective growth.

Table 4: Operational Space by Printing Enterprises

S/No	Printing Enterprise	Location	Total Space Coverage (m^2)	Standard (m^2)	Deficiency (m^2)
1	Zomo Press Ltd	Doka	250	400	150
2	Pajons Press Ltd	Doka	300	400	100
3	Yomijet nig ltd	Doka	200	400	200
4	Samoyo press	Doka	150	400	250
5	Leowealth Graphics	Doka	300	400	100
6	I.C.S. Press	Doka	200	400	200
7	Alpha Digital Press	Doka	240	400	160
8	I.C.S. Press	Doka	300	400	100
9	Karl Media	Doka	300	400	100
10	Adaga Prints	Doka	200	400	200
11	Oljid Prints	Doka	150	400	250
12	Abdulmu'min Ventures	Doka	120	400	280
13	Sajibs Printers	Doka	100	400	300
14	Extreme Prints	Doka	250	400	150
15	S-Deen Printers	Doka	310	400	90
16	Adla Communication	Doka	200	400	200
17	Wemsol Print	Doka	190	400	210
18	Abid Abeam Printers	Doka	220	400	180
19	Jona Press & Company	Doka	300	400	100
20	Olu Graphic Prints	Doka	220	400	180
21	God's Time Production	Doka	200	400	200
22	C & C Prints Nig.	Doka	180	400	220
23	Asdeen Production	Doka	150	400	250
24	AB Enterprises LTD	Doka	200	400	200
25	Dan Ayuba Dimension	Doka	300	400	100
26	Gap Printers	Doka	350	400	50
27	Basic Productions	Kawo	280	400	120
28	Data Print	Kawo	300	400	100
29	Crown Prints	Kakuri	190	400	210
30	Mozum Press	Kakuri	220	400	180
31	Lawal Graphic Prints	Kakuri	300	400	100
32	Chotex Nig. Enterprises	Barnawa	150	400	250
33	Kadmos Digital Press	Barnawa	320	400	80
34	Kainuwa Print	Makera	180	400	220
35	Abubakar Printing Press	Makera	300	400	100
36	Total		8,120	14,000	5,880

Source: Field Survey, 2013

Place (Location) and Compatibility of Printing Enterprises in Kaduna Metropolis

Based on the observation (quick appraisal) using a four points rating scale, the findings on Table 5indicate that the location and compatibility of the printing enterprises to adjacent land uses is considered generally very good. This situation is further established by the grand mean scores of the mean scores which is 3.66. Therefore realizing that very good is within the acceptable level for compatibility, it is concluded that the printing enterprises in the study area are compatible with the adjacent land uses hence have no location problem. This therefore implies if an appropriate operational environment is provided, there would be increase in the output of the enterprises.

Table 5: Place (Location) and Compatibility of Printing Enterprises in Kaduna.

S/No	Name of Enterprise	Location	Use I	Use II	Use III	Use IV	Score	Remark
1	Zomo Press Ltd	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
2	Pajons Press Ltd	Doka	Commercial	Industrial	Industrial	Industrial	4	V. Good
3	Yomijet nig ltd	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
4	Samoyo press	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
5	Leowealth Graphics	Doka	Commercial	Industrial	Industrial	Commercial	4	V. Good
6	I.C.S. Press	Doka	Industrial	Commercial	Industrial	Commercial	4	V. Good
7	Alpha Digital Press	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
8	I.C.S. Press	Doka	Industrial	Industrial	Industrial	Industrial	4	V. Good
9	Karl Media	Doka	Industrial	Commercial	Industrial	Commercial	4	V. Good
10	Adaga Prints	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
11	Oljid Prints	Doka	Industrial	Industrial	Public	Residential	3	Good
12	Abdulmu'min Ventures	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
13	Sajibs Printers	Doka	Industrial	Public	Industrial	Commercial	4	V. Good
14	Extreme Prints	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
15	S-Deen Printers	Doka	Industrial	Industrial	Industrial	Residential	3	Good
16	Adla Communication	Doka	Industrial	Residential	Industrial	Commercial	3	Good
17	Wemsol Print	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
18	Abid Abeam Printers	Doka	Industrial	Industrial	Residential	Industrial	3	Good
19	Jona Press & Company	Doka	Industrial	Industrial	Industrial	Public	4	V Good
20	Olu Graphic Prints	Doka	Commercial	Industrial	Residential	Commercial	3	Good
21	God's Time Production	Doka	Industrial	Industrial	Industrial	Industrial	4	V. Good
22	C & C Prints Nig.	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
23	Asdeen Production	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
24	AB Enterprises LTD	Doka	Commercial	Industrial	Industrial	Industrial	4	V. Good
25	Dan Ayuba Dimension	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
26	Gap Printers	Doka	Industrial	Industrial	Industrial	Commercial	4	V. Good
27	Basic Productions	Kawo	Industrial	Commercial	Residential	Residential	2	Fair
28	Data Print	Kawo	Residential	Commercial	Industrial	Residential	2	Fair
29	Crown Prints	Kakuri	Commercial	Industrial	Residential	Residential	2	Fair
30	Mozum Press	Kakuri	Industrial	Industrial	Commercial	Industrial	4	V. Good
31	Lawal Graphic Prints	Kakuri	Commercial	Industrial	Commercial	Industrial	4	V. Good
32	Chotex Nig. Enterprises	Barnawa	Industrial	Industrial	Commercial	Industrial	4	V. Good
33	Kadmos Digital Press	Barnawa	commercial	Industrial	Residential	Industrial	3	Good
34	Kainuwa Print	Makera	Industrial	Industrial	Residential	Commercial	3	V. Good
35	Abubakar Printing Press	Makera	Industrial	Industrial	Commercial	Industrial	4	V. Good
Mean Score:							**3.66**	**V. Good**

Source: Field Survey, 2013

Physical Infrastructure

The analysis of physical infrastructure was considered in terms accessibility of the printing enterprises to the infrastructure and the functionality of such infrastructure.

Accessibility to Physical Infrastructure

The analysis of the responses on Table 7 indicates that on the overall, the enterprises have access to physical infrastructure particularly pipe born water, electricity, generator, and roads. The grand mean of the responses is 2.58 signifying acceptance. However, the measure of the functionality of these variables is made on Table 8.

Table 6: Accessibility to Physical Infrastructure

S/NO	Variables	UD (0)	SD (1)	D (2)	A (3)	SA (4)	N= 35	$\bar{x}$	Remark
1. **Water Supply**									
a.	Pipe Borne	0	0	1	90	16	107	3.06	Accept
b.	Borehole	0	28	8	6	4	46	1.31	Reject
c.	Well	0	12	20	33	8	73	2.09	Reject
2. **Energy**									
a.	Electricity	0	0	2	27	100	129	3.69	Accept
b.	Solar	0	30	10	0	0	40	1.14	Reject
c.	Generator	0	0	0	24	108	132	3.77	Accept
3.	Roads	0	0	6	90	8	104	2.97	Accept
	Grand Mean							**= 2.58**	**Accept**

Source: *Author's Field Survey, 2013*

Functionality of Physical Infrastructure

The analysis of the variables for functionality of physical infrastructure on Table 7 reveals that the respondent disagreed that the infrastructure are functioning effectively. The grand mean score is 1.03 which signifies rejection. This implies that there is need to improve on the physical infrastructure in the study area so as to increase the operation of SMEs and other sectors of the economy

Table 7: Functionality of Physical Infrastructure

S/NO	Variables	UD (0)	SD (1)	D (2)	A (3)	SA (4)	N= 35	$\bar{x}$	Remark
1. **Water Supply**									
a.	Pipe Borne	0	12	34	18	0	64	1.83	Reject
b.	Borehole	0	14	16	9	0	39	1.11	Reject
c.	Well	0	10	24	30	0	64	1.83	Reject
2. **Energy**									
a.	Electricity	0	21	20	12	0	53	1.51	Reject
b.	Solar	0	8	18	9	0	35	1.00	Reject
c.	Generator	0	0	8	36	76	120	3.4	Accept
3.	Roads	0	2	12	75	8	97	2.77	Accept
	Grand Mean = 1.93								**Reject**

Source: *Author's Field Survey, 2013*

Access to Credit by Printing Enterprises

The data on Table 8 revealed that the common means of obtaining funds by the operators of the printing enterprises in the study area is through individuals/relatives and personal savings. The grand mean score of the respondents is 2.23 which signify the rejection of the variables under consideration. Furthermore, the fact that the operators do not have a formidable Cooperative and also do barely access loans from the commercial banks does not augur well in a society that wants to achieve economic development as part of its 20-20-20 vision.

Table 8: Access to Credit by Printing Enterprises

S/NO	Variables	UD (0)	SD (1)	D (2)	A (3)	SA (4)	N= 35	$\bar{x}$	Remark
Ways through which Operators of Printing Enterprises obtain credit to manage Businesses									
1	Cooperative	0	11	34	15	0	60	1.71	Reject
2	Commercial Bank	0	26	12	3	0	41	1.17	Reject
3	Asusu	0	6	28	36	4	74	2.06	Reject
4	Individuals/Relatives	0	0	20	48	36	104	2.97	Accept
5	Personal Savings	0	0	0	33	96	129	3.69	Accept
	Grand Mean							**= 2.23**	**Reject**

Source: *Author's Field Survey, 2013*

Findings

From the following are the findings obtained:

1. There is collective efficiency among the printing enterprises in the study area, with joint resources (input), joint production, and joint output having grand mean scores of 2.50, 3.14 and 2.30 respectively. The mean score of these three grand means is 2.65 signifying efficiency of the factors under consideration
2. Operational space of the printing enterprises based on the minimum standards for service industries is determined to be inadequate with a total deficiency of 5880m^2 for the sampled population.
3. The printing enterprises are found to be suitably located since they are clustered and are also compatible to the adjacent land uses. The grand mean score for the assessment of place (location) and compatibility of the enterprises is 3.66 signifying that there is no location or compatibility problem
4. Although the printing enterprises are accessible to some physical infrastructure, such infrastructures were found not to be functioning effectively hence constituting a major problem to the operation of the enterprises. The grand mean score of the functionality of physical infrastructure is 1.93 which is far below the acceptable level.
5. Access to credit by the printing enterprises was also adjudged to be defective as the study revealed that the grand mean score of the respondents is 2.23, a phenomenon considered below the acceptable level

Conclusion

The findings revealed that out of the five factors of SMEs' growth investigated, two (collective efficiency, and place/location) were found to be effective, while three (space, physical infrastructure and access to credit) were revealed to be defective. Therefore realizing that about 70% of the factors were found to be defective, it could be concluded that such would retard the growth of SMEs in the study area. It therefore implies that printing enterprises would continue to experience stunted growth in the study area unless effort is made towards remedying the phenomenon. Therefore, it is expedient that the recommendations made in this study be implemented to improve the situation.

In conclusion, while the printing enterprise growth indices reveal low growth, collective efficiency and place show high indices, this indicates that printing enterprises operating in clusters and engaged in external economics and joint actions will benefit differently depending on their level of growth, increased joint actions may not continue to influence enterprise growth due to the level of competition and the absence of other vital resources.

Recommendations

In order to improve on the operation of printing enterprises and SMEs generally in the study area, the state and the country as a whole, the following recommendations are made:

1. The government should provide adequate and functional infrastructural facilities like electricity, roads and water supply for the SMEs as this will reduce the high cost of doing business.
2. Government needs to strengthen its policies on facilitating access to bank credits by SMEs operators. This if done would encourage the growth of SMEs in the Country
3. Machinery should be put in place by SMEDAN to create awareness to the operators of SMEs in the country to form Cooperatives as such would serve as a major source of finance for their enterprises.
4. Clustering is also recommended since it aids growth at some time in the life of small and micro enterprises of this nature.
5. Physical planning practioners in the public and private sectors should also ensure that affordable space and the right space be made assessable to SMEs
6. Also, it is recommended that physical planning practices, principles and standards immediately be considered for integration of this huge potential of economic activities to forestall their continual indiscriminate and informal development.

It is therefore hoped that if these recommendations are given the serious attention by the stakeholders, it shall go a long way in improving the productivity of SMEs hence leads to poverty reduction, employment creation and infrastructural development in the country and sub-Saharan continent as a whole.

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