VOL. 11 NO. 7,
FEBRUARY, 2026
E-ISSN 3026-9679
P-ISSN 3026-9423



African Scholar Publications & Research International
www.africanscholarpub.com

Journal of Business Dev. and Management Res. (JBDMR)

Influence of Owner's Experience & Technological Critical Success Factors (CSFs) on Performance of Small and Medium-Sized Enterprises (SMSEs) in Central Senatorial District of Taraba State, Nigeria

***Dr. Bagudu Ahmad Ibrahim (PhD); & **Hamza Abubakar Saleh**

*Office Technology & Management (OTM), Federal Polytechnic Bali, Taraba State.
**Registry Department, Federal Polytechnic Bali, Taraba State
Corresponding Author: zibagudu@yahoo.com
DOI: https://doi.org/10.70382/ajbdmr.v11i7.062

Abstract

The research is on the determination of the Influence of Owner's Experience & Technological Critical Success Factors (CSFs) on Performance of Small and Medium-sized Enterprises (SMSEs) in Central Senatorial District of Taraba State, Nigeria. Specifically, 2 Objectives, Research Questions and Null Hypotheses guided the study. The current study uses survey research design with the population size of 2,072 comprises of 665 owners/managers of business, 1,407 customers from 10 Small & Medium-Sized Enterprises (SMSEs). The researcher adopted the Gleen Sample Determination at 5% precious level with a sample size of 350 individuals' SMSEs will be used for the study. The research is built on theoretical framework of the systems theory developed by Biologist Ludwig who postulated that performance of enterprise is subject to interaction of some components. The instrument for the data collection was 12 items structure questionnaire on a 4-point rating scale. The data were analyses using SPSS (Version 23) to run mean scores and standard deviations for answering the research questions. Linear Regression (LR) is employ to test null hypotheses at the 0.05 level of significance. The findings of the two factors reveals technological critical has a strongest positive significance while, owner's experience critical success factor has the least influence on performance of SMSEs in Central Senatorial District of Taraba State.

Keywords: Owner's Experience, Technological Critical Success Factors (CSFS), Small and Medium-Sized Enterprises (SMSEs), Central Senatorial District, Taraba State, Performance

Introduction

The research is on the Critical Success Factors (SCFs) for the establishing and maintaining performance of small and medium-sized-sized enterprises (SMSEs) as it gaining important due to their significant influence on economic growth and national development. Kehinde, et'al, (2016) described SMSEs in terms of annual sales, asset valuation, net profit, balance sheet totals and the size of the business including the numbers of employees available in the business. Although the importance of Small and medium-sized Enterprises (SMSEs) is recognized, there is still no comprehensive theory explaining performance of SMSEs. Instead, knowledge in this area is often fragmented rather than cumulative (Alreshoodi; Gumel & Bardai; Gupta et al.; Sahoo, et'al; Singh, et'al; in Adnan, 2025). The extant literature presents a diverse array of Critical Success Factors (CSFs) through various theoretical and conceptual frameworks that elucidate distinct aspects of performance of SMSEs (Moeuf et al., 2020)

However, the significance of established Critical Success Factors (CSFs) is contextual and varies based on the specific business environment, including the industry sector and the national context in which SMSEs operate. As a result, factors that are considered crucial for performance in one industry or country may not hold the same importance in another (Abera; Alreshoodi; Anggraeni & Selamat; in Adnan, 2025) This variability highlights the need for empirical research to examine the influence of these identified CSFs on the performance of SMSEs within specific industry sectors and national settings in Central Senatorial District of Taraba State, Nigeria. The role play by small and medium-sized enterprise in Nigeria, as the main driving force behind job creation, poverty reduction, wealth creation, income distribution and reduction in income disparities. Baumann-Pauly, et'al (2013) disclosed that SMSEs provides employment of 80% to 45% job opportunities in Japan, Germany, USA, Sri Lanka and Pakistan. In similar views, Pulka & Gawuna, (2022) reported that, in developing economies, SMSEs play a pivotal role in addressing poverty by generating employment opportunities as its serve a critical sources of income, nurture entrepreneurial endeavors, and are primary sources of job creation.

The current study is dedicated to identify the influence of owner's experience CSFs on performance of SMSEs in central senatorial district of Taraba State as the rate at which the SMSEs fails and fold up in Nigeria is alarming. Shari and Zhang, in Udaya, (2022) argued that, the small and medium-sized-sized enterprises undergo many hardships to ensure its performance as the present context of business has characterized with unpredictable changes and pressures. However, empirical evidence shows that, the mortality rate of small and medium-sized

enterprises in Nigeria is associated with the external and internal variable that works against the expansion of SMSEs (Salihu, 2019). The author maintained that, many SMSEs rarely survived their first year in operation and many closed down every year. Adamu et'al, (2019) identified a marked trend of failure within the first 5 years of business operation in Nigeria was due to many challenges enterprises face that hinder their growth such as lack of managerial, leadership, and marketing skills, that would give them a competitive advantage. Therefore, in order to avoid any unforeseen circumstances identifying the determinants for business performance is crucial to avoid the failure of SMSEs. Therefore, this study aimed to identify the owner's experience and technological Critical Success Factors (CSFs) that influence the performance of SMSEs in central senatorial district of Taraba State, Nigeria.

Statement of the Problem

Empirical evidences have shown that, one of the best ways to promote economic development, address the problem of unemployment and poverty in the country is to promote Small and medium-sized Enterprises (SMSEs) in the country. For instance, study conducted by Ojeka and Atawodi (2012) reported that, SMSEs employs 50% of the Nigerian people and create about 70% of new jobs. Equally, Preye (2015) maintained that an enterprise provides job opportunities to Nigerians and play significant role of economic development of the country. Despite the noted contributions of Small and medium-sized-sized Enterprises, their failure rate in Nigeria is one of the highest in the world and about 84% of new SMSEs in Nigeria does not become established firms (Mandah in Bagudu, 2023). Isa (2017); Nyameh et'al, (2019) reported that SMSEs in Central Senatorial District of Taraba State, Nigeria are folding up. The situation has put many business men on distress situation, render many people unemployed, introduced hardship to many families and reduce the internally generated revenue of Taraba State government. Other problems observed by the researcher are inadequate infrastructures, inefficient incentives and support facilities by the government, discrimination from banks, lack of access to appropriate technology, lack of patronage of locally produces goods by the general-public as well as those in authority, managerial problems, corruption, financial problems and leadership development which prompted the researcher to examine the Influence of Owner's Experience and Technological Critical Success Factor on the Performance of Small & Medium-sized Enterprises in Central Senatorial District of Taraba State Nigeria.

Aims and Objectives of the Study

The study examined the Influence of Owner's Experience and Technological Critical Success Factors on the performance of Small & Medium-Sized Enterprises in Central Senatorial District of Taraba State Nigeria. Specifically, the research study intent to:

1) Determined the influence of owner's experience critical success factors on the performance of small and medium-sized enterprises in central senatorial district of Taraba State Nigeria

2) Assessed the influence of technological critical success factors on the performance of small and medium-sized enterprises in central senatorial district of Taraba State Nigeria.

Research Questions

In line with each specific objective, the study will answered the following research questions:

1) To what extent does the owner's experience critical success factor influence the performance of small and medium-sized enterprises in central senatorial district of Taraba State Nigeria?
2) To what extent does the technological critical success factor influence the performance of small and medium-sized enterprises in central senatorial district of Taraba State Nigeria?

Null Hypotheses

The study will test the following null hypotheses

$H0_1$ Owner's experience critical success factor has no significant influence on the performance of small & medium-sized enterprises in central senatorial district of Taraba State Nigeria?

$H0_2$ Technological critical success factor has no significant influence on the performance of small & medium-sized enterprises in central senatorial district of Taraba State Nigeria

Theoretical Framework

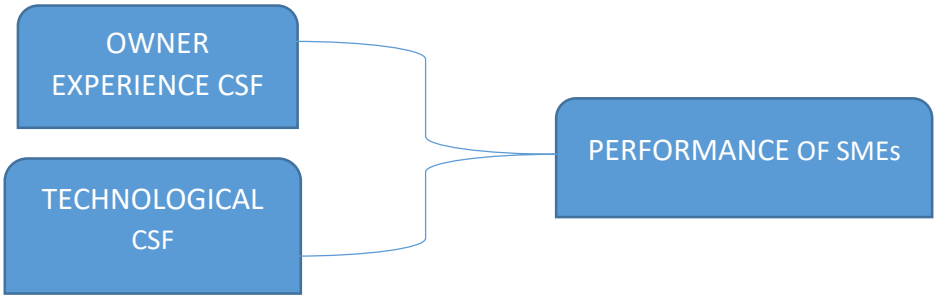
The study is built on theoretical framework systems theory developed by Biologist Ludwig (1949) which postulated that performance of business is subject to interaction of some components. The proponent of the theory highlighted the importance of the external environment in business organization. Ludwig emphasized that specific and general environment may have negative or positive Influence on an organization. Van Lier (2013) one of the advocates of the theory asserted that, the approach that results from general systems theory include both materials and immaterial entities with largely heterogeneous make-up, such as organizations. Likewise, Fox (2011) maintained that the application of systems theory to business enterprise provides a lens that explains the role of both factors on small and medium-sized-Sized enterprises. The choice of this theory is based on the unpredictable challenges faced by proprietors and management of small and medium-sized-sized enterprises which align with systems theory that also form the impetus of sustainability and performance of the current study.

Conceptual Framework

For SMSEs to be Performance ful it requires ever demanding efforts in observing the critical success factors. As SMSEs operates around the traditional lines, and a lot of factors increases their influence and causing a huge effect on its performance no matter the location. Thus, the conceptual framework of this study is based on critical success factors which were considered as the essential ingredients for SMSEs operation. In this study, the conceptual framework

would be focus more on independent and dependent variable of performance of SMSEs. Wheelen and David (2012) asserted that, the CSF are the major forces both within and outside the control of business that can be used to explain the picture of the situation facing the Small and medium-sized-sized Enterprises in Central Senatorial District of Taraba State, Nigeria. The framework has gained huge popularity in the literature as the predominant theory of how a enterprises competed in the marketplace, and how it was able to achieve a competitive advantage on the basis of either cost, differentiation or focus (Gbolagade, et al, 2013)

Model of showing the Owners' Experience & Technological SCFs on performance of SMSEs



Therefore, the performance of small and medium-sized-sized enterprise according to this framework depends on the critical success factors that are measure using absolute or relative changes in sales, assets, employment, productivity, profits and profit margins. The framework further explained the CSF that bring about high levels of change, which resulted in increased uncertainty and unpredictability that have negative or positive influence on SMSEs. This clarified why Atem (2018) reported that for someone to performance fully operate the enterprise must understand the CSF and be fully integrated into it, plan well and forecast their environment.

The important reason behind the use of some variable of CSF is due to the fact that the analyses can add positively to the SMSEs to determine exactly how various factors influence its well-being and to ensure that business owners or proprietors and managers are doing well to bring into line definitely the forces of change which affects the performance of SMSEs. Conversely, the research work anchored the CSF framework because the focus of the study is geared towards variables that are both within and outside control of Small and medium-sized-sized enterprises to determines it performance as well as the focus of the current study

The Critical Success Factors (CSF) & Performance of SMSEs

Critical Success Factors are qualitative variables whose application can be determined based on location of the SMSEs which are regarded as inputs in an operation or program (Rodriguez Serna et'al, in Babandi, & Barjoyai, 2023). The authors added that, the CSFs represent a circumscribed set of areas where satisfactory outcomes ensure a competitive advantage for individuals, departments, or organizations. These pivotal elements are integral to strategic performance and possess the capacity to influence performance in both advantageous and

detrimental ways (Okoli et al. in Adnan, 2025). While, Merhi, (2023) argued that critical success factors are the ingredients necessary for a system to function and succeed which involves some parameters such as an inputs of resources, ideas, and policies necessary for the succeed SMSEs.

Performance of SMSEs is commonly described as the result of the way of doing business and cooperation. Udaya (2022) admitted that, performance of SMSEs is disclosed as the capability of a company to promptly to customer demands and then to design, prototype, manufacture, test and deliver a high quality product to the market within the shortest time period possible. In contrary Al-mahrouq in Udaya, (2022) argued and highlights success factors, affecting some entrepreneurs in Malaysia to be personal initiative, human capital, competency, government support programmes, entrepreneurs' educational level and working experience, and the entrepreneurs' exposure on their parents' SMSEs.

The owner's experience and technological SCF is paramount in starting and operating a small and medium-sized enterprises, because it embraces a possibility of performance as well as failure which may lead to sure death of the enterprise, hence no opportunity to learn from its past mistakes (Chong in Ahmad *et al*, 2019). The authors added that apart from owner's experience and technological CSF, others like the managerial skills, government support, training, access to capital, marketing, customers service, competitive prices, human resource management, social skills, location, family and friends support are considered to be factors that contributes to the Performance of SMSEs.

Owner's Experience Critical Success Factor on Performance of SMSEs

Experience is described as the knowledge and skills attained by observing and physically dealing with a number of tasks encountered during the business work processes (Soriano & Castrogiovanni, in Ndlovu, et'al., 2018). Prudence, (2020) argued that, the owner's experience forms part of the non-psychological motivation factors for the Performance of a SMSEs which link to other business characteristic such as product and service knowledge, stakeholder relationships, marketing. Therefore, owner's experience is one among the essential element in business as the desire to assimilate knowledge and benefit from experience. In same vein, a research conducted in South Africa by Brijlal, et'al., in Ndlovu, et'al., (2018) discovered that 73% of respondents acknowledged the fact that expansion of most businesses was influenced by the high level of owner experience as a result of education acquired

Technological Critical Success Factor on Performance of SMSEs

Technology critical success factor can be described as a set of tools, methods and actions that are used to provide an accurate description of both the present-day and future performance of SMSEs (Van, 2016). Small and medium-sized-sized enterprises must keep abreast of technological changes with respect to how their raw materials are prepared, how their own products are designed and manufactured, what functions those products serve, and how they are delivered to consumers and clients, among other cognate technological Critical Success Factors issues.

However, the reverse of the technological critical success factor can sometimes pose problems. Walter in Philip (2011) opined that, a SMSEs, which is unable to cope with the technological changes, may not performance. Business owners/managers and customers need to monitor trends in the technological environment. The technological forces has relates to the rate of scientific change and fastest growth of technology that have potential wide-ranging effects on society and businesses (Litavniece & Znotiņa in Adu 2014). Thus, technological influences have emerged as a critical determinant of SMSEs performance.

Research Methodology

This paper described the method use for conducting the study as it briefly stated herein**.** The study uses survey research design with the population size of 2,072 comprises of 665 owners/managers of business, 1,407 customers from 10 Small & Medium-Sized Enterprises (SMSEs). The researcher adopted the Gleen Sample Determination at 5% precious level with a sample size of 350 individuals' SMSEs used for the study. The instrument for the data collection was 10 items structured questionnaire on a 4 points rating scale titled owner's experience and technological critical success factors on performance of small & medium-sized enterprises in central senatorial district of Taraba State. The data were analyses using SPSS (Version 23) to run mean scores and standard deviations for answering the research questions. Linear Regression (LR) was employ to test null hypotheses at the 0.05 level of significance.

Research Question One

To what extent does Owner's Experience Critical Success Factors influence the performance of SMSEs in Central Senatorial District of Taraba State, Nigeria?

The mean scores of the descriptive statistics of items used to answer research question one in Table 1 below disclosed the mean scores ranges from 2.34 to 2.97 with standard deviation of 0.58 and 0.71 respectively. The mean scores fall under the scale of High. This is also obtainable with the grand mean score of 2.68. The grand mean obtained indicates high extent to which owner's experience critical success factor influence the performance of SMSEs in Central Senatorial District of Taraba State, Nigeria.

Table 1: *Mean Scores and Standard Deviations on the Extent to which Owner's Experience Critical Success Factors Influence the Performance of SMSEs in Central Senatorial District of Taraba State, Nigeria*

RQ1: To what extent does the owner's experience critical success factor influence the performance of small and medium-sized enterprises in Central Senatorial District of Taraba State Nigeria?

S/N	Item	Mean	Std. Dev	Remark
1.	The extent to which education and training influence the performance of small and medium-sized enterprises	2.83	0.71	High
2.	My assessment on the extent to industrial-specific experience influence the performance of small and medium-sized enterprises	2.50	0.63	High

S/N	Item	Mean	Std. Dev	Remark
3.	My assessment on the extent to which entrepreneurship mindset influence the performance of small and medium-sized enterprises	2.84	0.71	High
4.	Is access to networks influence the performance of small and medium-sized enterprises	2.61	0.65	High
5.	My rating level on extent to which mentorship influence the performance of small and medium-sized enterprises	2.97	0.74	High
6.	The extent to which family size and structure influence the performance of small and medium-sized enterprises	2.34	0.58	Low
Grand Mean		**2.68**	**0.45**	**High**

Source: Fieldwork, 2026

Research Question Two

To what extent does the Technological critical success factor influence the performance of small and medium-sized enterprises in Central Senatorial District of Taraba State Nigeria?

The descriptive statistics used to determine research question two presented in Table 5 disclosed the lowest mean score of 2.46 and the highest was 2.86 with the standard deviations of 0.62 and 0.72 respectively. The mean scores of items 13 to 17 were under the classification of high while the mean score of items 18 which sought respondents' views on the extent to which access to new technologies influence the performance of SMSEs was low. The grand mean of the 6 items was 2.72. The obtained grand mean indicated that the extent to which Technological Critical Success Factor influence the Performance of SMSEs in Central Senatorial District of Taraba State, Nigeria was high.

Table 2: *Mean and Standard Deviations on the Extent to which Technological critical success factor influence the performance of SMSEs in Central Senatorial District of Taraba State Nigeria*

RQ2: To what extent does the technological critical success factor influence the performance of small and medium-sized enterprises in Central Senatorial District of Taraba State Nigeria?

S/N	Item	Mean	Std. Dev	Remark
13.	My assessment on the extent to which technology adoption influence the performance of small and medium-sized enterprises	2.73	0.68	High
14.	The extent to which access to ICT infrastructure influence the performance of small and medium-sized enterprises	2.72	0.68	High
15.	The extent to which level of digital literacy of owners/managers influence the performance of small and medium-sized enterprises	2.73	0.68	High
16.	Integration with online platforms and marketplaces influence the performance of small and medium-sized enterprises	2.84	071	High
17.	My assessment on the extent to which technological change influence the performance of small and medium-sized enterprises	2.86	0.72	High
18.	My assessment on the extent to which access to new technologies influence the performance of small and medium-sized enterprises	2.46	0.62	Low
Grand Mean		**2.72**		**High**

Source: Fieldwork, 2026

Results of the Hypotheses

The results present a multiple regression analysis examining the influence of Owners' Experience, Technological factors, on performance of SMSEs in Central Senatorial District of Taraba State, Nigeria

Coefficients (Individual Predictors)

Research Hypothesis One

Owner's experience Critical Success Factor has no significant influence on performance of small & medium enterprises in Central Senatorial District of Taraba State, Nigeria

The results of the Regression Analysis (RA) used to test research hypothesis one is as presented in Table 3. The Standardized Coefficients Beta value has a negative and statistically non-significant effect on performance of SMSEs (β = –0.047, t = –0.649, p = .517). This models indicates that owners' experience does not significantly influence performance of SMSEs in Central Senatorial District of Taraba State, Nigeria

Table 3: *Regression Analysis on the influence of owner's experience critical success factor on the performance of small & medium enterprises in Central Senatorial District of Taraba State, Nigeria*

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	.239	.477		501	.617					
Owner's experience	.061	.094	-.047	-.649	.517	.044	-.052	-.043	.842	1.187

a. Dependent Variable: Performance of SMSEs

b. Predictors: (Constant), Owner's experience

Source: Fieldwork, 2026

Research Hypothesis Two

Technological critical success factor has no significant influence on performance of small & medium enterprises in Central Senatorial District of Taraba State, Nigeria

The results of the Regression Analysis (MRA) that test the research hypothesis three on Technological Critical Success Factor as presented in Table 6 indicated that technological factors have a positive and statistically significant effect on Performance of SME (β = 0.208, t = 2.609, p = .010). This implies that improvements in technology adoption and usage significantly enhance performance of SMSEs in Central Senatorial District of Taraba State.

Table 4: *Regression Analysis on the influence of technological critical success factor on the performance of small & medium enterprises in Central Senatorial District of Taraba State, Nigeria*

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	.239	.477		.501	.617					
Technological	.243	.093	.208	2.609	.010	.351	.206	.173	.690	1.449

a. Dependent Variable: Performance of SMSEs

b. Predictors: (Constant), Technological

Source: Fieldwork, 2026

Model Summary

The model shows a multiple correlation coefficient (R = 0.571), indicating a moderate positive relationship between the set of independent variables and performance of SMSEs The R Square value of 0.326 implies that 32.6% of the variance in performance of SMSEs is explained jointly by the two predictors. After adjusting for the number of predictors, the Adjusted R Square (0.304) indicates that the model still explains 30.4% of the variation, suggesting a reasonably good model fit. The standard error of the estimate (0.333) indicates an acceptable level of prediction error.

Table 5: *Model Summary of Influence of owner's experience, environmental, technological, customers and government support on the performance of Small and medium-sized Enterprises (SMSEs) Central Senatorial District of Taraba State, Nigeria*

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.571[a]	.326	.304	.33258
a. Predictors: (Constant), Owner's experience, Technological				

Source: Fieldwork (2026)

Summary of the Findings

The study revealed the following findings:

1. The result of research question one shows that owner's experience critical success factor has high influence on the performance of SMSEs in Central Senatorial District of Taraba

State, Nigeria. This was also confirmed with the test of hypothesis one which indicated that the influence of owner's experience critical success factor does not significantly influence performance of SMSEs in Central Senatorial District of Taraba State, Nigeria

2. The outcome of research question three indicated the influence of technology critical success factor on the performance of SMSEs in Central Senatorial District of Taraba State, Nigeria was high. This also agreed with the test of hypothesis three which implies that improvements in technology adoption and usage significantly enhance performance of SMSEs in Central Senatorial District of Taraba State.

Conclusion

The outcome of the study indicated that the regression model significantly predicts performance of SME in Central Senatorial District of Taraba State, Nigeria, explaining about 30–33% of its variance. The predictors, owner's experience and technological factors significantly influence performance of SMSEs in Central Senatorial District of Taraba State, Nigeria with technology being the strongest predictor. Owners' experience, do not significantly predict performance. Consequently, the general complain of the mortality rate of Small and medium-sized Enterprises (SMSEs) in Central Senatorial District of Taraba State, Nigeria will be reduced. This will help to improve the economic development of the Central Senatorial District, Taraba State and Nigeria at large.

Recommendations

Based on the findings of the study, it was recommended that:

1. The Owners/Managers of SMSEs should utilized the experience to evaluate their customers in areas of destiny, location, age, gender, race, occupation, and other statistics and exploit the opportunities to incorporate the variables for Performance of SMSEs in Central Senatorial District of Taraba State. Nigeria
2. Government and Stakeholders should encourage or propel the growth of modern SMSEs through adoption of modern technological innovations that will increase satisfaction, loyalty and demand of customer to the profitability of the SMSEs in Central Senatorial District of Taraba State, Nigeria

REFERENCES

Adamu, I., Sara, S. S. and Sagir, S. (2018). Impact of Technical and Vocational Education Training Centers on Youths Skills Empowerment in Bauchi State, Nigeria. *Annals of Technology Education Practitioners Association of Nigeria* (ATEPAN).1 (3), 106-113

Adamu, I. & Kabir, Y (2019). Impact of Pedagogical Approach on Entrepreneurial Competencies and Entrepreneurship Readiness of Undergraduate Students in North Western Nigeria, *Educational Research International, **8**(4), 24 -31*

Adnan, M. N. A., Yaacob, M. R., Adnan, M. W., Abdullah, N., & Mukhtar, D. (2025). The Critical Performance Factors (CSFs): Empirical Insight from Malaysian SMSEs. *Asian People Journal, 8(1), 160-180*

Adu E. A., (2016). The impact of external business environment factors on performance of small & medium sized enterprises in the pharmaceutical industry in kumasi metropolis; master of business administration (strategic management & consulting-option) school of business, Knust

Ahmad A, Anis O & Jalel E. (2019). Critical Success Factors of Small and medium-sized-Sized Enterprises in Saudi Arabia: *Insights from Sustainability Perspective journal of Administrative Science* ***9****(32*)

Alfoqahaa, S. (2018). Critical Success Factors of small and medium-sized enterprises in Palestine. *Journal of research in marketing and entrepreneurship.*

Atem, E. N. (2018). Strategies for Performance and Sustainability in Small and medium-sized-Sized Enterprises Beyond the First 5 years Walden University

Babandi, I G., & Barjoyai, B. B., *(2023)*. A Review of Critical Success Factors Influencing the Performance of SMSEs. *SEISENSE Business Review* ***3****(1) 37-61: DOI: https://doi.org/10.33215/sbr.v3i1.906*

Bagudu A. I., (2023). Influence of Macro Marketing Environment on Success of Small Business in Taraba state, Nigeria. Phd dissertation Abubakar Tafawa Balewa Bauchi

Isa, R. (2017). The Role of Government on Promoting SMSEs in Tackling Socio-Economic Challenges in the Face of Falling Oil Price in Nigeria. *TSPJED Journal* **1**(1)

Ishaku, U.G. (2012). Assessment of Small and medium-sized Enterprises as a tool of economic empowerment: a case study of Borno state, School of Postgraduate Studies, Ahmadu Bello University, Zaria

Ishaya, J. (2016). Survival Strategies and Performance of Small and medium-sized Scale Enterprises (SMSE) In Nigeria. A Seminar Paper Submitted to the Department of Business Administration, Faculty of Management Sciences University of Agriculture, Makurdi, Benue State

Jerome, N. Maiyaki H.I. Victor T & Hamisu, I. (2019). The Role of Business Environment on the Establishment of Small and medium scale Enterprises in Taraba State. *The Asian Institute of Research Journal of Economics and Business,* ***2****(4), 073-108*3

Meseret, M., (2018). Factors Affecting of Small-Scale Enterprise (Restaurant and Hotels) Inraya Azebo Wereda: The Case of Mohoni, Maychew and Korem. International Journal of Managerial Studies and Research (IJMSR) 6(1), PP 68-92.

Ndlovu, N., Shumba, V., & Vakira, E,. (2018).The Influence of Experience and Owner-Managers Education on SME Performance : Case of Motor Spares Enterprises at Kelvin Light Industries in Bulawayo. *Journal of Economics and Behavioral Studies (ISSN: 2220-6140)* ***10****(4), pp. 22-31,*

NBS -SMEDAN (2019). National Survey of Micro Small and medium-sized Enterprises (MSMSEs)

Nyameh, J., Ibrahim, M. H., Timothy, V., & Idris, H. (2019), The Role of Business Environment on the Establishment of Small and Medium Scale Enterprises in Taraba State. In: *Journal of Economics and Business,* ***2****(4), 1073-1083.*

Salihu, A,. (2015). Effect of environmental factors on Small-Scale Businesses performance in Kano and Sokoto states. the degree of Master of Science (m.sc) in Business Administration. Ahmadu Bello University, Zaria,

Salihu A., (2019). External Environmental Factors and Failure of Small and medium-sized Enterprises in Lagos Metropolis, Nigeria. *International Journal of Research and Innovation in Social Science (IJRISS) |****3****(3), 139*

Udaya M.D., (2022). The Influence of Critical Success Factors on the Perceived Performance of Small & Medium scale Enterprises in the Engineering Sector in Sri Lanka. *International Journal of Entrepreneurship* ***26****(1), 1 1939-4675-26-S1-013*

Philip, M. (2011). Factors Affecting Business Performance of Small & Medium Enterprises (SMSEs). *Amity Global Business Review*, ***6***(1), 118-136.

Preye, E. B., (2015). *Factors Required for Small Business Sustainability in Nigeria*, Doctoral Thesis Submitted in Partial Fulfillment of the Requirements for the Degree of Doctor of Business Administration, Walden University

Prudence, M., (2020). Critical Success Factors for SMSEs in the Northern Cape Province. A research project submitted to the University of Free State Business School