
THE ROLE OF RURAL ENTREPRENEURSHIP IN EMPLOYMENT GENERATION

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ABSTRACT

The universally acknowledgement of entrepreneurship as a tool for employment generation has made it one of the foremost issue in developing countries. Unemployment is not only a problem to the government but to all and sundry. Past economic development around the world especially in the developing countries has led to the realization that large scale enterprises in the Urban centre cannot alone be expected to play the dynamic roles that are suppose to be played in the developing of the economic. The finding shows that rural entrepreneurship has high potential for creating new jobs considering the vast resources abound in the rural areas. Also it further shows that it has the ability to generate more employment considering the fact that it employs more labour-Intensive mode of production. Thus, based on the findings the following recommendations were made: That Micro finance banking services should be extended to rural areas as way of alleviating the financial need of rural entrepreneurs. Also government should establish rural entrepreneurship development agency as a way of selection, training and developing potential rural entrepreneurs.

INTRODUCTION

For many decades, entrepreneurship has been identified as a critical element in the structural and functional transformation of any economy. In every economy both developed and developing, one cannot rule out the importance of entrepreneurs. The history of Japan for instance replete with examples of entrepreneurs who started their enterprises at back of their houses and by slow and steady progress became the financial magnets of their time.

According to Steinhoff and burgess (1993) Small bossiness through which entrepreneurship is given fleets expression, is the backbone of the market economy of the U.S and the rest of the world. Infact, the economic "Miracles" of the much celebrated Asian Tigers- South Korea, Malaysia, Indonesia, Singapore etc, is a veritable manifestation of the impact of entrepreneurship on a nations economy progress, it is on this note that the Nigerian government are putting concerted effort in developing and promoting the indigenous entrepreneurs.

It is widely held that since 1980s, there been a consistent drive towards self reliance perhaps, the continued dominance of government in the economy made Nigerians to look up to the government as the provider of labour and employment opportunities. Most Nigerians did not think of self- emoluments as an alternative to government employment (Ekekwue, 200:11) no doubt, the ever increasing level of unemployment and government policy on small-scale business development has stimulated a favourable response by the private sector to the new entrepreneurial opportunities this created. Nigerians especially graduates, school

leavers, and the unemployed are now realizing that governments is no longer ready to offer them employment short of alternative, they are now entrepreneurship oriented by searching for and launching themselves into various business ventures (Ugbaya, 2003:8)

In spite of the federal government's effort through programme and initiatives such as the Nigerian indigenization and enterprises Decree, the establishment of the industrial development centre (IDCS), small scale industries credit scheme (SCICS), small scale industries and graduate employment programme (SSIGEO), Nigerians Banks for commerce and industries (NBCI), world bank SMEII loan scheme, National Directorate of Employment (NDE), National Economic Reconstruction fund (NERFUND) Nigerian Agricultural cooperative and Rural Development Bank (NACRDB) National Poverty eradication programme (NAPEP), research Institutes etc perhaps the development of entrepreneurship in Nigeria has not been able to deliver the much desired results despite the huge amount of resources expended and a vast a lot of programmes initiates by previous administrations. However, entrepreneurial activities are pivotal to the generation of employment within any country thereby reducing the ills associated with un- employment such as poverty, social crimes, waste of human resources etc. In Nigeria, effort towards entrepreneurship areas, as evidenced by the disparity in poverty level between rural and urban dwellers and the high rate of urban- rural drift

ENTREPRENEURSHIP: CONCEPTUAL ISSUES

Schumpeter (1934) sees entrepreneur as maximize of opportunities; Shapero (1975) opined that, entrepreneur takes initiative, organizes some social and economic mechanisms, and accepts risk of failures; Vesper (1980) views that entrepreneur are seen differently by economists, psychologist, business persons and politicians. Pinchot (1983) discovered intra-preneur as an entrepreneur within an already established organization; Hisrich (1985) defines entrepreneurship as the process of creating something different with values by devoting the necessary time and effort; assuming the accompanying financial, psychological and social risks; and receiving the resulting rewards of monetary and personal satisfaction.

It has been difficult reaching a consensus about that the definition of entrepreneurship and also has been argued that the term, entrepreneurship, in itself has three levels of meaning. This as advanced by Ahmed and McQuaid (2005) view that, in the first level, entrepreneurship refers to small firms or enterprises, in the second level, it refers to new firm formation and at the third level, it entail innovation and a system- wide coordination of complex production.

According to Gana (2001) the sociologist, psychologist, anthropologist and economist, all have different perspective about entrepreneurship. For the sociologist, entrepreneurship is governed by the society's values and status hierarchy. They analyze the characteristics of entrepreneurs in terms of taste, family, social status, and value system and so on. To the sociologist, it is believed that entrepreneurship will flourish in a society where status movement in the society is dependent on hard work, initiative and good performance.

The psychologist in the other hand tends to isolate entrepreneurs from the general population on various personality traits such as need for achievement, creativity, propensity to take risks, independence, and leadership and so on. This concept emphasizes the inner forces of the individual as the prime mover for risk bearing and innovation. The psychologists believe that entrepreneurship is brought about by the intuitive capacity of the individual to develop new ideas.

The economists consider the structure of the economic incentives that are found in the economic and market environment as relevant to the development of entrepreneurship. This goes hand in hand with the managerial skills which enable a person to exploit and obtain economic gain.

In the same direction, Vesper (1980:2) views that, to an economist, an entrepreneur is one who brings resources, labour, materials and other assets into combinations that make their value greater than before and also one who introduces changes, innovations and a new order. To psychologists such a person is typically driven by certain forces- the need to obtain or attain something, to experiment, to accomplish, or perhaps to escape the authority of others. To one business man, an entrepreneur appears as a threat, an aggressive competitor, whereas to another business man, the same entrepreneur may be an ally, a source of supply, a customer, or someone who creates wealth for others, as well as finds better ways to utilize resources, reduce waste and produce jobs that others are glad to get .

In his own view, Doyle (1993:38) sees entrepreneurship as an economic process of creating incremental wealth by individuals who assume the major risks in terms of equity, time or, career commitment or providing value for the same product or service.

Ike (1998:75) describes the term as the phenomenon of setting up, financing and managing a business outfit by an individual whose objective is to make profit by exploiting business opportunities and taking risks. Worthy of note also is Drucker's (1986) perspective wherein he identified entrepreneurship as the purposive and organized search for changes, and in the systematic analysis of the opportunities such change might offer for economic or social innovation. Drucker hereby opined that an entrepreneur is someone who "always searches for changes, responds to it and exploits it as an opportunity".

While each of these definitions of entrepreneurship from a slightly different perspective, each contains similar notions: changes, newness, organizing, creating wealth, risk taking independence employment generation.

RURAL ENTREPRENEURSHIP: CONCEPTUAL ISSUES

Stathopoulos et al (2004) defined rural entrepreneurship as creating new employment opportunities in rural areas, via the generation of new business ventures. From this

perspective, rural entrepreneurs may be seen as individuals living in rural locations and the difference between them and urban entrepreneurs may be found on the impact of the entrepreneurial process.

However a more comprehensive definition was given by Osuagwu (2006) as rural entrepreneurship being the creation of a new business organization that introduces new good/services, serves or creates a new market, or utilizes anew technology in a rural environment.

FORMS OF RURAL ENTREPRENEURSHIP

There are basically four forms in which rural entrepreneurship finds expression and these are:

- (a) **Start ups:** - There are entrepreneurial activities in exploring and planning a new business or a business within the first three years of operation.
- (b) **Small Businesses:** - These are entrepreneurial activities in business operation for three or more years, trying to survive or expand.
- (c) **Growth entrepreneur:** - These are rural entrepreneurs that engage in commercializing new technology and/or expanding rapidly to capitalize on major opportunities.
- (d) **Social entrepreneur:** - These are entrepreneurs that are involved increasing and growing enterprises that are primarily for public and community purposes.

ENVIRONMENT OF RURAL ENTREPRENEURSHIP

Rural entrepreneurship does not operate in a vacuum. It's existing within an environment which is the totality of the factors that affect its operations. Stoner et al (1995:63) defined environment as "all element outside an organization that are relevant to its operation". The major environmental factors affecting rural entrepreneurship include:

A. Physical Environment

According to Osuagwu (2006), the three major features of the physical environment that affect entrepreneurship in rural areas include location, natural resources and landscape. Location is related to the distance from major markets and accessibility to customers/ clients, suppliers, information sources and relevant institutions. The existence of important natural resources as well as the landscape affects entrepreneurial activity by presenting opportunities for the environmentally sound utilization of resources. Distances and remoteness have favoured the preservation of unique landscapes and environmental features, important traditions or traditional methods of production that may give rise to entrepreneurial opportunities. Physical environment also determine the type of ventures, for instance, rural entrepreneurial ventures are mostly Agricultural and processing.

B. Economic Environment

The remoteness and consequently high transportation imposed significant constraints in the establishment of competitive small business enterprise in rural areas. Investment in infrastructure is highly desirable feature of entrepreneurship in rural places. Other economic variables that exert influences on rural entrepreneurship include the economic policies of

government (i.e monetary and fiscal policies), the income and wage level of rural dwellers, the price level of goods and services and the level of competition.

C. Political/ Legal Environment

The political system in a country is an important force which also produces threats and opportunities for rural entrepreneurs, such forces comprise government system, philosophy and policies. For instance in 1990, government established the people Bank of Nigerian and followed it up with the licensing of community (now Micro Finance) banks to complement the effort of rural banking scheme by addressing the financial problems of rural entrepreneurs. Another instance is the Nigerian enterprises promotion decree of 1972 as amended in 1977 designed to promote entrepreneurial activity in Nigeria.

D. Socio- Cultural Environment

The social factor relates to the nature and attitude, norms and behaviour of people (Olagunju 2004:48). The value systems of the people in terms of their orientation will go a long way to affect the operations of rural enterprise. For instance, in the northern Nigeria and in strong Christian community, many people do not take alcohol because of religious demand. The implication is that all the rural potentials for brewery remain untapped. In the rural area, the cultural heritage and occupations of the people play vital role with respect to the nature of business, for instance, cloth weaving is predominantly small venture in Akwaete's in River state Igbo's are predominantly traders, poultry is predominant in Ilorin, carving in Benin Kingdom, liquor processing in coastal area, Hausa are predominantly Farmers, Fulani's are predominantly Herds men etc. Such cultural beliefs as witchcraft, charms, ill-luck, misfortunes, superstitious belief etc are detrimental to rural entrepreneurship.

E. Technological Environment

Osuagwu (2006:315) points out that, the limited scale and scope of local markets, force rural entrepreneurs to develop innovative products and effective marketing to compete with urban-based counterparts, and that, information and communication technology hold a central role in this process. On the other hand, area which fail to participate in developments of ICT risk increasing marginalization. The adoption of ICT by rural small business enterprises is also highly dependent upon external pressure and organizational size. Proper use of ICT in rural small business enterprises is important for the growth of entrepreneurship in rural areas.

THE ROLE OF RURAL ENTREPRENEURSHIP IN EMPLOYMENT GENERATION

The following are basic economic importance of rural entrepreneurship in generating employment.

- a. **Wealth Creation:** Rural entrepreneurship enables individuals to use their potentials and energies to create wealth for themselves in the society.
- b. **Poverty Reduction /Eradication:** Poverty is a condition of living that is characterized with lack of the basic necessities of life. The rural people are those who are entangled more in the poverty web (Akpan, 1997). Since the majority of Nigerians still live in

rural areas (Idachaba, 1985), and unemployment being reason for the poverty level (Igbo, 2004), the generation of employment in rural areas will therefore reduce the level of poverty.

c. **Rural- Urban Migration:** The burgeoning problems of urban unemployment and population congestion owing to the rapid rural urban drift find its ultimate solution in the restoration of a proper balance between urban and rural economic opportunity. Rural entrepreneurial activity in generating employment is the link achieving this balance.

d. **Reduction of Crime Rate:** It is strongly believe that unemployment is responsible to a large extent for the level of social complication of armed robbery, political thuggery, ritual killing, hot men or hired assassination, drugs peddling, prostitution, advance fee fraud (aka "419"), money laundering, currency counterfeiting, oil bunkering, e-mail scam, mercenaries, war- mongering and other such related crimes among Nigerians. When individual are unable to satisfy their needs, most often, frustration occurs. These frustrations breed fraudulent practices as earlier listed. Employment generation in the rural environment therefore will reduce the level of frustration and consequently, crime rate.

e. **Raise Standard of Living:** Rural entrepreneurship through job and wealth creation raises the standard of living among rural dwellers. Owing to higher income earning and availability of disposable income, they can therefore, afford to acquire the basic necessities of life such as housing, clothing and food, education, good health care delivery, etc.

f. **Rural Development:** Rural enterprises through employment generation stimulate rural development and the achievement of a meaningful level of broad economic development. It decreases inequality in distribution of rural real income and reduces urban-rural imbalances in income and economic opportunities.

g. **Encourages Capital Formation:** One factor responsible for the poor state of the economy is capital. When individuals are employed, they can afford to save out of their disposable income. Rural entrepreneurs can therefore, facilitate the use of these untapped savings thereby stimulating capital formation/accumulation, which is the engine of economic growth.

h. **Skills acquisition and increase in General Productivity Level:** Rural employment can be a training ground where individual discovers or acquires and develops skills for creativity leading to a general increase in productivity level.

SOURCES OF FINANCING TO RURAL ENTREPRENEURSHIP

On of the most talked about problems facing businesses in development countries is finance. Funds are very critical in starting a business, and when business has commenced operations, funds are indeed required for its growth and survival. The following are the sources of funds for rural entrepreneurs:

(a) **Inheritance/ Personal Savings:** Most rural venturing owes its funding from the materials and assets which the entrepreneur receives out of the properties of his/her dead parents or relatives. The personal savings are the accumulated assets over a period of time owing to the saving habit of the entrepreneurs.

(b) **Gratuity:** This is also another source of personal funding for entrepreneurs who venture into business after retiring from government/ civil services.

- (c) **Loans or Contributions from Friends, Relatives and Well- Wishers:** In a rural or traditional society, most entrepreneurs rely on the generosity of friends and relatives for start up- capital.
- (d) **Co- operative Societies:** These are forms of business organization in which interested individuals come together to contribute certain amount (according to ones ability and interest) and uses the amount contributed by members to do business for profit. The profits are shared among members and one can borrow as much as twice the total amount contributed to the society at an agreed interest.
- (e) **Trade Credits:** Here, credit is extended by a supplier to the purchaser. The purchaser is allowed to take delivery of goods, operate a trading concern and allowed to make payments later say in there (3) months time.
- (f) **Social Clubs/ Age Grade Societies / Town Unions and "Susu"** This is common among the Ibos doing businesses in the rural areas. These are indigenous source of funds pooled together by members.
- (g) **Bank Loans:** Most of the loans made available for rural ventures in rural area are from the Nigerian Agricultural, Co- operative and Rural Development Bank (NACRDB). The projects for which the Bank provides assistance include horticulture, poultry. Piggery, fisheries, forestry, timber production, animal husbandry, processing of agricultural products, as well as storage facilities and marking of such products. Community banks (now micro finance banks) spread all over the rural areas has been a tremendous source of short- term finance for rural entrepreneurs.

THE PROBLEMS OF RURAL ENTREPRENEURSHIP

The development of rural entrepreneurship is not without constraints. Among these are:

(a) **Finance or Capital**

One factor responsible for the poor state of the rural economy is capital. According to Akpan (1994) private business operate on subsistence level because their operators lack funds to acquire the necessary inputs. In most cases, rural entrepreneurs do not posses credit worthiness or collateral to win bank funding.

(b) **Inadequate Infrastructure**

This is the greatest challenge to the development of rural entrepreneurship. Vital infrastructures like good road network, power, communication, portable water, schools, hospital etc. are virtually lacking in the rural areas and where available, they are poorly distributed and functionally erratic. These compel most entrepreneurs to use alternative source of energy (power generators), bore-hole etc. All these add up to the overhead cost and double capital outlay. Consequently, product price becomes too high for customers to purchase.

(c) **Government Policies and Regulations**

Government policies and regulations affect rural business. Various business obligations to the government in the form of registration, tax, custom duties, excise duties if is high, demotivates rural entrepreneurs.

(d) **Illiteracy**

Lack of educational knowledge regarding the know-how or technicalities of business venturing. Also, rural areas lose what might be their best assets as the college-education children of rural families build their futures in urban areas, attracted by better jobs, higher wages and broader lifestyle opportunities.

(e) **Perceptions and Attitudes of Consumers**

Investigators consider one's attitude towards any product to the intensity with which he expects that product to serve his own value. The sum of the products of the consumers rating of its product provides a measure of the individuals' attitude towards it. Thus, if he highly prices the product, his attitude towards it will be positive and vice versa. Hence perceived value gives rise to attitude which determines whether or not a consumer will buy a product. Products from the rural entrepreneurs are perceived as substandard and are looked down upon; indicating a mark of inferiority. For instance, foreign rice was preferred to locally processed rice. This has limited the rural entrepreneurs as it lowers the rate of product and service turnover which determines the profitability of the venture.

(f) **Negative Socio/Cultural Practices**

Several cultural and social practices impede rural entrepreneurship and these include:

- i. **Polygamous practice:** The practice whereby one man marries more than one wife. The practice of polygamy makes a man to become financially overburdened as he has to take care of his wives, in-laws and train his children. Therefore, he is left with little or nothing to put into any investment or venture.
- ii. **Extended family System:** The communal practices where properties owned by one person belong to all members of the family makes one to be overburdened with demand from family members and therefore inhibit rural entrepreneurship development as what should have been saved is used to solve family problems.
- iii. **Belief in and practice of Witchcraft:** This has a tremendous devastating effect on rural business. It is observed that many people who have innovative skills are most at times afraid to put them to practice because this may attract "evil eyes" or witches and wizards when they become successful.
- iv. **Traditional belief and practices of burial rite:** This also has a tremendous devastating effect on rural venturing. For instance, when a family member of an entrepreneur dies, he/she has to close down business operation for a particular number of days, months or even for a year depending on the closeness of the dead person.
- v. **Others:** Other problems facing rural entrepreneurship include: a sense of isolation, both from other entrepreneurs, the large business and political community. Many felt ignored and unappreciated by local economic development agencies and chambers of commerce that focus on larger employers; lack of knowledge about emerging markets; limited understanding about available business support services and how to use them; need for more training and education programs tailored for different levels of entrepreneurial experience.

CONCLUSION

The importance of entrepreneurship in generating employment cannot be overemphasized (Onojaiye, 2006). Rural entrepreneurship has high potential for creating new Jobs. In the

high of Ayozie and Farayola (2005) a lot of youths, retired workers (mostly, victim of today's industrial downsizing) and out of school graduates are now gainfully employed, thereby reducing the unemployment rate and its attendant social complication of armed robbery and white collar crimes. The basic job creation (also meaning wealth creation) principle is, finding a need and meeting it is a function of entrepreneurial imitativeness. According to Avurakoghene (2006) we need to understand that every problem is a potential business. An entrepreneur discovers these needs, seizes them as opportunities and converts them into profitable businesses. The alternate Job creation principle is creating a need and meeting it. This is the ability of the rural entrepreneurs to stimulate a desire in the minds of prospects with the intention devising means to meet them. All these are manifested in the rural ventures such as small retail shops, cottages, restaurants (bukas) poultry farms, GSM shops and milling of rice, groundnut, corn, cassava etc, manufacture of local pomade, local textile and dying (adire) toiletries etc.

By its very nature, rural entrepreneurship has a much higher capacity to generate more employment per unit of invested capital and per unit of energy consumed (Venkataraman, 1984). They also have more employment perspective as they utilize more labour- intensive modes of production.

Perhaps, the ever increasing level of the unemployment is as a results of governments' inability to create more jobs, this is attributed to lack of comprehensive industrial development plan which lead to many unemployed teeming populace discovering their entrepreneurship talent and skills. It is widely held that majority of the rural entrepreneurs were inspire to venture into entrepreneurship as the last resort to break the circle of unemployment.

However, government intervention is necessary in providing necessary, infrastructures and providing a conducive atmosphere in the rural areas that will stimulate the growth and development of rural entrepreneurs to provide the platform in offering job opportunity and to address the imbalance between the rural- urban drift.

Esene (2006) Opined that most Nigeria entrepreneurs lead to be concentrated in the large urban centre where there is considerable wage package. Since the enterprises produce consumer goods and services, they tend to be located where purchasing power is sufficiently high to sustain profitable operation. Similarly, the rural areas are unattractive to prospective businessmen because the infrastructural facilities to support the smooth running of business are lacking or inadequate.

Thus, entrepreneurial activities are pivotal to the generation of employment.

RECOMMENDATIONS

1. Government should as a matter of policy establish rural entrepreneurship development scheme to some as a plat form in selecting, training and developing rural entrepreneurs.

2. Government should establish rural infrastructural development agency whose function should be basically to provide infrastructures such as access road, electricity and pipe borne water to reduce over-head cost and the incessant hard ship in the rural areas and this can serve as a stimuli in boosting the rural economy and curbing rural –urban drift.
3. Micro finance banks should be encourage to extend their service to rural area as and as well extends micro credit to rural entrepreneurs as way a of improving and alleviating the financial constraint facing rural entrepreneurs in financing production and distribution.
4. Government should provide incentives to rural entrepreneurs in the form of tax relief and concession for at least 10 years to encourage them plough back earnings for expansion.
5. Government should organized and sponsor trade fair and exhibition to provide opportunity to rural entrepreneurs to show case and exhibit their products and services and also encourage citizens to patronize locally made goods and service especially one produced by local entrepreneurs.
6. A national rural entrepreneurship programme should be aired both in the print and broadcasting media as way of showcasing to the rest of the world local made products and services and well as marketing products and services through free publicity.

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