

INFLUENCE OF ENTREPRENEURIAL COMPETENCIES ON NON-FINANCIAL PERFORMANCE OF SMALL AND MEDIUM SCALE ENTERPRISES IN NORTH EAST, NIGERIA

¹BALA, Yakubu

attahb69@gmail.com
[08030908536](tel:08030908536)

Department of Business Management Education
Adamawa State Polytechnic, PMB 2146 Yola. Adamawa State Nigeria

²Prof. MOHAMMED, Abba PhD

abbagombe@mau.edu.ng
[08034411487](tel:08034411487)

Department of Accountancy
Modibbo Adama University, PMB 2076.Yola, Adamawa State. Nigeria

³MOHAMMED, Buba Modibbo PhD

mbmodibbo@mau.edu.ng
[08032233004](tel:08032233004)

Department of Vocational Education
Modibbo Adama University, PMB 2076.Yola, Adamawa State. Nigeria

Abstract

This study investigated the influence of entrepreneurial competencies on non-financial performance of small and medium-scale enterprises (SMEs) in North-East Nigeria. The study had two objectives, two research questions, and two null hypotheses. A quantitative research design utilizing a survey approach was adopted for the study. The target population comprised registered manufacturing SMEs in North-East Nigeria, covering Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe States. A sample size of 306 SME managers was used for the study. The instrument for data collection was a structured questionnaire Entrepreneurial Competencies on Non-Financial Performance of SMEs Questionnaires (ECNFPSMESQ) developed by the researcher to measure entrepreneurial competencies (organizing and opportunity competencies), and non-financial performance of SME. The instrument was validated, and reliability was established using Cronbach Alpha. The reliability coefficient of the instrument was 0.883. Data collected were analyzed using descriptive statistics of mean and standard deviation, while inferential statistics of linear regression was used to test the null hypotheses at 0.05 level of significance. The study found that all competencies exhibit moderate influence on non-financial performance. The study concludes that entrepreneurial competencies are critical drivers of non-financial performance of SMEs in North-East Nigeria. It was recommended that SME managers should strengthen and develop and organizing and opportunity competencies to enhance overall business performance, while policymakers should design integrated support programs that promote both entrepreneurial competency development.

Keywords: Entrepreneurial competencies, non-financial, SMEs and performance

Introduction

Entrepreneurial competencies identification and development are important tools of human resource management

targeted at achieving the strategic goals of the organization. As entrepreneurs and managers share similar roles and tasks in organizations,

particularly in small and medium scale businesses, Spencer and Spencer (1993) define entrepreneurial competency as an underlying characteristic of an individual that is casually related to effective and/or superior performance in a job or situation. Kaur and Bains (2013) similarly defined it as the individual characteristics of a person who undertakes risk for gaining profit in the business venture. Underlying characteristic means the competency is a fairly deep and enduring part of a person's personality and can predict behavior in a wide variety of situations and job tasks. For these researchers, competencies are seen as internal personality traits residing in an individual. That is, someone has an inborn trait that makes him likely to be more competent than others who do not possess such traits. Besides the vast and growing literatures on SMEs, there seems to be no universal definition of the concept (Fatoki, 2011). In a global context, a general definition of SMEs using size and scale of operation is not easy, but within fixed co-ordinates of national boundaries, it might be relatively easier (Adebisi & Gbegi, 2013). Most researchers' and policy makers defined it on the basis of total investment, annual sales and number of employees (Kofi, 2014). Generally, the definition is based on either single criteria or a multiple criterion.

Small and Medium Enterprises play vital role in the economic development of Nigeria, contributing significantly to employment generation, poverty reduction, wealth creation revenue generations and GDP growth. However, despite their importance, small and medium enterprise in Nigeria and particularly in the northeast region, face with numerous challenges that hinder their performance and sustainability. Entrepreneurial Competencies are crucial factors that can influence the performance of Small and Medium Enterprises, hence Entrepreneurial Competencies is a critical factor to the success of Small and Medium Enterprise, entrepreneurial Competencies is

envisioned as a process and decision-making activity used by entrepreneurs that leads to new entrance and aid for business ventures. Entrepreneurial competencies refer to as the individual characteristics including attitude, skills, behavior, and knowledge which allow the entrepreneur to achieve business success. Entrepreneurship is a creative process of organizing, managing an enterprise and assuming the risk involved in the enterprise. However, both the societies at large as well as researchers have attempted to create the true conditions for the existence of entrepreneur.

Cognisance of the enormous roles SMEs play in the economy; successive governments have adopted different mechanisms aimed at entrenching the sector into the main stream of the Nigerian Economy. The government had accorded and gave priority to them through the introduction of different policies, incentives, subsidies, programs and agencies aimed at providing a favourable environment for businesses to flourish. Some of these establishments include: National Economic Reconstruction Fund (NERFUND) in 1990, National Poverty Eradication Programme (NAPEP) in 1996, Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) in 2003, Micro Finance Institutions (MFI) in 2005 and Small and Medium Industries Equity Investment Scheme (SMIEIS) in 2006. Other recent ones include Youth Enterprise with Innovation in Nigeria (YOU WIN), Train to Work (TRATOW) initiative and so forth. The cardinal points of all these development initiatives were to

Entrepreneurial competencies as constituting more than just personality traits but have to be shown in the entrepreneur's behaviour while managing his business. In the light of this, Martina, Hana and Jiří (2022) defined entrepreneurial competencies as a set of specific knowledge, abilities, skills, traits, motives, attitudes and values essential for the personal development and successful participation of each person in an organization. Rezaei-Zadeh, et al. (2014) defined it as the abilities of the person that

enable him/her to demonstrate the appropriate entrepreneurial behaviour including: identifying opportunities, start-up and maintenance of business. Sanda (2018) also refers to it as specific behaviour and characteristics of a person that result in effective or superior performance. The entrepreneurs have to play diverse roles that are more complicated than that of managers of the firm since their involvement in diverse function, management and entrepreneurial roles. Such roles sometime are multitudinous and can be optimally accomplished through articulated behaviours (Davis et al., 2016). Such behaviours are the key components of entrepreneurial features such as: knowledge, traits, beliefs, motives, values, social-network, self-image and skills (Abdullah et al., 2016) that influences on the capability of the entrepreneurs to execute the activities of business in most strategic approach (Tingko & Wenyi, 2017).

Small and medium enterprises suffer from a number of challenges that translates into costly and inefficient business performance, thus painting the country's performance poorly across two major surveys. According to Fatoki (2014), problems encountered by small businesses are numerous and can be described among others as being environmental, non-financial or managerial. In a study on why businesses fail, West and Wood (1972) found out that 90% of all business failure result from lack of entrepreneurial expertise. Charles and Babatunde (2022) also identified incompetence as the most fundamental factor causing poor performance of SMEs. The effective utilization of the substantial non-financial resources provided under the schemes might have been constrained by such factors as lack of entrepreneurial competencies. Other challenges that have been responsible for the slow growth of businesses in Nigeria. In particular, these challenges include the unfavorable economic situation, lack of suitable government policies, higher operating costs, (Abdullahi & Sulaiman,

2015), insufficient entrepreneurial competencies, low productivity and mostly inappropriate and inefficient utilization of firm resources (Rauch & Hatak 2016).

Given the myriad of challenges faced by SMEs, the benefits of having a competent entrepreneur cannot be overemphasized. Ogechukwu (2011) posits that SMEs success largely depend on a competent entrepreneur. The question here is thus; can entrepreneurial competencies leads to higher performance of SMEs in North East Nigeria? Therefore, based on these, this study aims to investigate the influence of entrepreneurial competencies on non-financial performance of small and medium scale enterprises in north east Nigeria.

Problem Statement

Small and Medium Enterprises (SMEs) contribute significantly towards the development of an economy. SMEs provide avenues to different stakeholders to contribute in economy, in the current dynamic world SMEs is identified as engine of growth and playing a significant role in economic growth, innovation, employment generation and poverty reduction. Although SMEs have played crucial role in contributing in the economic growth, there is still a long way to achieve the desired growth level. SMEs are crucial for economic development in north east region, where they contribute significantly to job creation, innovation and economic development. Despite their importance, SMEs in the north east face numerous challenges that impede their performance and growth. These challenges are limited access to finance, inadequate infrastructure, constraint market opportunity. Additionally, the entrepreneurial competencies of SMEs owners and managers are critical determinant of their ability to overcome these challenges and achieve sustainable success.

Many analysts attribute the problem to non-financial failure, doing business for the sake of doing business, and abandoning

current business for a better business opportunity, lack of supportive policies for Small and Medium Enterprises (SMEs) development, intense competition with replication of micro-businesses, unavailability of funding, manager characteristics including lack of skills, experience, and culture, and marketing techniques used including quality of service, financial planning, lack of business plans, lack of business records, deficient corporate governance, short-term business outlook, poor banking and borrowing history, a culture that disrespects business contracts and markets served (Ishengoma & Kappel, 2011; Balunywa, et al., 2020). Although efforts have been made to train managers of SMEs on how to run business through the Business Development Services (BDS) to provide capacity building and support their business growth in areas such as training, advice, information business planning, marketing, technology, communications and other services.

Given the fact that SMEs constitute majority of businesses operating in the country, their low performance call for this research to be undertaken. Oyedejo (2015) posited that SMEs contribute approximately 1% of the country's GDP compared to 40% in Asia and 50% in the USA. Previous studies on issues, challenges and prospects of SMEs such as Charles and Babatunde, (2022) and Agwu, (2018) identified incompetencies among entrepreneurs as the major cause of low performance of SMEs. While the performance of SMEs has been an area of policy and academic debate, (Talík, Laguna, Wawrzencyk-kulik, Talík, & Wiacek, 2012) argued that studies on competencies largely focused on large organizations while less attention has been given to SMEs.

In spite of the fact that entrepreneurial competencies were generally assumed to be positively related to SMEs performance, there are some evidences that this assumption is not always true. Previous studies aimed at establishing the direction of relationship between competencies and performance

reported inconsistent results. While (Julius, 2017; Fatoki, 2014) reported positive relationship, (Oo, 2007; Sanda, 2011) reported negative relationship. For example, Sanda (2011) found that despite high competence level exhibited by executives of small businesses, it appeared not to have positive impact on their performance. What conclusion can therefore be drawn from these inconsistencies? In line with the inconsistencies, Mitchelmore and Rowley (2013) in a literature review on entrepreneurial competencies suggested the need for further rigorous research on the relationship between entrepreneurial competencies and entrepreneurial performance and business success. Thus, this study focuses on clearly investigating the effect of entrepreneurial competencies on the performance of SMEs. A critical reflection indicates that SMEs manager's competencies could be a solution to SMEs survival, however, it has not been given due attention. Prior studies looked at have not fully addressed the contribution of the manager's entrepreneurial competencies in regard to business performance. Therefore, this study examined the influence of entrepreneurial competencies on non-financial performance of SMEs in north east Nigeria.

Objectives of the Study

1. Determine the influence of organizing competencies on non-financial performance of SMEs in North East Nigeria.
2. Ascertain the influence of opportunity competencies on non-financial performance of SMEs in North East Nigeria.

Research Questions

1. What is the influence of organizing competencies on non-financial performance of SMEs in North East Nigeria?
2. What is the influence of opportunity competencies on non-financial performance of SMEs in North East Nigeria?

Hypotheses

1. Organizing competencies has no significant influence on non-financial performance of SMEs in North East, Nigeria.
2. Opportunity competencies has no significant influence on non-financial performance of SMEs in North East, Nigeria.

Methodology

This study employed a quantitative research design using survey approach to investigate the influence of entrepreneurial competencies on non-financial performance of SMEs in north east Nigeria, the instrument for this study was self-administered questionnaire Entrepreneurial Competencies on Non-Financial Performance of SMEs Questionnaires (ECNFPSMESQ) was used to collect data from the managers of selected SMEs in north east Nigeria. The population for this study comprises managers of all registered manufacturing SMEs with the SMEDAN in the 6 states of North East, Nigeria which include Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe. A total of approximately 2000 registered manufacturing SME's was used as

the total population of this study, the study used a sample size of 322 registered manufacturing SMEs from the North-East region of Nigeria where 306 of the sample were completed and returned. This figure was determined using the Krejcie and Morgan (1970) sample size determination table at a 95% confidence level and a 5% margin of error. Cronbach Alpha method was used to obtain the reliability coefficients of the instrument, the result yielded Cronbach's Alpha value of 0.883, indicating a high level of internal consistency and reliability. Thus, the instrument was considered reliable. The data collected for this study was analysed using mean and standard to answer the research questions to determine the closeness or otherwise of the responses from the mean. The Statistical Package for Social Science (SPSS) Version 23.0 was employed in the analysis to test the hypotheses, where Hypotheses 1 and 2 were analysed using simple linear regression analysis to examine the influence between entrepreneurial competencies and non-financial performance SMEs in north east Nigeria.

Data Analysis and Results

Research Question 1

What is the influence of organizing competencies on non-financial performance of SMEs in North East Nigeria?

Table 1: Influence of Organizing Competencies on Non-Financial Performance of SMEs

Variables	N	Mean	S. D	R	R ²	Adj. R ²	Beta (β)
Non-financial Performance SMEs	of306	2.85	.82				
Organizing Competencies	306	2.54	.78	.425	.181	.178	0.425

Source: SPSS Output, 2026

Table.1 shows that non-financial performance of SMEs has a mean score of 2.85 with a standard deviation of 0.82, indicating a moderate level of performance with noticeable variation among firms. Organizing competencies record a mean of 2.54 and a standard deviation of 0.78, suggesting moderate organizational capabilities. The correlation coefficient ($R = 0.425$) reveals a moderate positive

relationship between organizing competencies and non-financial performance. The R^2 value of 0.181 indicates that 18.1% of the variation in non-financial performance is explained by organizing competencies, while the adjusted R^2 (0.178) supports the reliability of the findings. The beta coefficient ($\beta = 0.425$) shows that organizing competencies positively influence non-financial performance, implying that effective organization enhances

operational efficiency, employee coordination, and customer-related outcomes.

Research Question 2

What is the influence of opportunity competencies on non-financial performance of SMEs in North East Nigeria?

Table 2: Influence of Opportunity Competencies on Non-Financial Performance of SMEs

Variables	N	Mean	S. D	R	R ²	Adj. R ²	Beta (β)
Non-financial Performance of SMEs	306	2.85	.82				
Opportunity Competencies	306	2.52	.78	.439	.192	.190	0.439

Source: SPSS Output, 2026

The results in Table 2 show that non-financial performance of SMEs has a mean score of 2.85 with a standard deviation of 0.82, reflecting a moderate level of non-financial performance with variability across firms. Opportunity competencies have a mean of 2.52 and a standard deviation of 0.78, indicating a moderate level of opportunity-related capabilities. The correlation coefficient ($R = 0.439$) indicates a moderate positive relationship between opportunity competencies and non-financial performance. The R^2 value of 0.192 implies that 19.2% of

the variation in non-financial performance is explained by opportunity competencies, while the adjusted R^2 (0.190) confirms consistency. The beta coefficient ($\beta = 0.439$) shows that opportunity competencies positively influence non-financial performance, suggesting that SMEs that are adept at identifying and leveraging opportunities tend to improve their operational effectiveness, innovation, and customer satisfaction.

H₀₁: Organizing competencies has no significant influence on non-financial performance of SMEs in North East, Nigeria.

Table 3: Summary of Regression Analysis of Organizing Competencies on Non-Financial Performance of SMEs

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.392	1	37.392	67.043	.000 ^b
	Residual	169.552	304	.558		
	Total	206.944	305			

a. Dependent Variable: Non-Financial Performance of SME'S

b. Predictors: (Constant), Organizing Competencies

Source: SPSS Output, 2026

Table 3 reveals that organizing competencies significantly influence non-financial performance. The F-value of 67.043 with a significance level of .000 ($p < 0.05$) confirms that the model is statistically significant. This indicates that organizing

competencies contribute meaningfully to non-financial performance. Hence, the null hypothesis (H_{010}) is rejected.

H₀₂: Opportunity competencies has no significant influence on non-financial performance of SMEs in North East, Nigeria.

Table 4: Summary of Regression Analysis of Opportunity Competencies on Non-Financial Performance of SMEs

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	39.792	1	39.792	72.370	.000 ^b

Residual	167.152	304	.550
Total	206.944	305	

a. Dependent Variable: Non-Financial Performance of SMEs
b. Predictors: (Constant), Opportunity Competencies
Source: SPSS Output, 2026

Table 4 shows that opportunity competencies significantly influence non-financial performance. The F-value of 72.370 with a significance level of .000 ($p < 0.05$) indicates that the regression model is statistically significant. This suggests that opportunity competencies play a key role in enhancing non-financial performance. Thus, the null hypothesis (H012) is rejected.

Findings of the Study

1. The finding reveals that organizing competencies have a moderate positive and statistically significant influence on the non-financial performance of SMEs
2. The study's finding reveals that opportunity competencies have a moderate but significant positive influence on non-financial performance.

Discussion of Findings

The finding of the study reveals that organizing competencies have a moderate positive and statistically significant influence on the non-financial performance of SMEs. This finding implies that organizing competencies play an important role in enhancing non-financial aspects of performance such as organizational efficiency, coordination, employee effectiveness, and service quality. It suggests that firms with strong organizing capabilities are better able to streamline their operations, improve teamwork, and ensure effective communication, thereby leading to improved organizational effectiveness and customer satisfaction. However, the moderate influence indicates that organizing competencies are just one of several factors that shape non-financial performance, alongside elements such as leadership style, organizational

culture, and external environmental factors. The finding is consistent with the finding of Yazeed (2022), who found that organizing competencies improve coordination and effectiveness within organizations. This alignment emphasizes the role of structured management practices in enhancing internal performance outcomes. The finding also agrees with that of Aliyu (2022), who reported that managerial efficiency enhances organizational performance.

Furthermore, the finding of the study reveals that opportunity competencies have a strong positive and statistically significant influence on the financial performance of SMEs. This finding suggests that SMEs whose owners or managers possess strong opportunity competencies such as the ability to identify, evaluate, and exploit viable business opportunities are more likely to achieve superior financial outcomes. It implies that recognizing gaps in the market, responding quickly to emerging demands, and transforming ideas into profitable ventures are critical drivers of revenue growth, profitability, and overall financial success. In the context of North-East Nigeria, where business environments are often characterized by uncertainty and limited resources, the ability to spot and leverage opportunities becomes a vital survival and growth strategy. This finding further indicates that SMEs that are opportunity-driven are more proactive in diversifying their products, entering new markets, and creating value, which ultimately enhances their financial performance.

The finding of the study also reveals that opportunity competencies have a moderate positive and statistically significant influence on the non-financial performance of SMEs in North-East Nigeria. This finding implies that opportunity competencies contribute positively to non-financial aspects of performance such as organizational

effectiveness, customer satisfaction, adaptability, innovation, and long-term sustainability, although their influence is not as strong as on financial performance. It suggests that while the ability to recognize and exploit opportunities enhances firms' responsiveness to environmental changes and improves their competitive positioning, non-financial performance is also shaped by other factors such as internal organizational processes, leadership quality, employee commitment, and external environmental conditions. The moderate influence may also indicate that opportunity competencies primarily drive outcomes that are more directly measurable in financial terms, while their effect on non-financial dimensions is often indirect or mediated through other organizational capabilities.

Conclusion

Based on the findings of the study, it can be concluded that entrepreneurial competencies play a critical and significant role in enhancing the non-financial performance of small and medium-scale enterprises (SMEs) in North-East Nigeria. Furthermore, the study concludes that entrepreneurial competencies particularly strategic and organizing competencies are essential drivers of non-financial performance of SME in North-East Nigeria, and were found to exert moderate positive influence on non-financial performance small and medium scale enterprises in north east Nigeria. This implies that the ability of SME owners and managers to think strategically, organize resources effectively, and identify and exploit business opportunities is fundamental to achieving non-financial success and sustainable organizational development.

Recommendations

Based on the findings of the study, the following recommendations are made:

1. SME operators should align strategic objectives with operational processes and performance monitoring systems, while

consultants and business advisors should provide guidance on strategy implementation and performance management.

2. SME owners should strengthen internal coordination, teamwork, and administrative efficiency, while development agencies should support SMEs with tools and systems that improve organizational effectiveness and service delivery.

References

- Adebisi, J. ., & Gbegi, D. O. (2013). Effect of multiple taxation on the performance of small and medium scale business enterprises. (A Study of West African Ceremics Ajeokuta, Kogi State). *Mediterranean Journal of Social Sciences*, 4(6), 323–334.
- Agwu, M. E. (2018). Analysis of the impact of strategic management on the business performance of SMEs in Nigeria. *Academy of Strategic Management Journal*, 17(1), 1–20.
- Aliyu, M. S. (2022). Entrepreneurial Competencies and the Performance of Small and Medium Enterprises (SMEs) in Zaria Local Government Area of Kaduna State. *Journal of Economic Cooperation & Development*, 32(2), 1-18
- Babayayi, U. A., Zubairu, M., & Badara, A. M. (2022). *Impact of Entrepreneurial Competencies on the Performance of Small and Medium Sized Enterprises in North-East Region of Nigeria*. GIJMSS Journal.
- Balunywa, W. (2020). What are Small Scale Enterprises? Entrepreneurship and Small Business Enterprise. Makerere University Business School Accessed December 2022 at

<http://evancarmicheal.com/AfricaAccount/1639/40>What are Small Scale Enterprises- Entrepreneurship-and-small-business-enterprises-growth-i

- Charles, A., & Babatunde, H. (2022). An evaluation of the challenges and prospects of micro and small scale enterprises development in Nigeria. *American International Journal of Contemporary Research*, 2(4), 174–185.
- Emele, E. A. (2024). Entrepreneurial Competencies and Performance of Small and Medium Enterprises (SMEs) in Anambra State, Nigeria. *World Journal of Entrepreneurial Development Studies (WJEDS)*. 9(7). 107-124
- Fatoki, O. (2014). The Impact of managerial competencies on the performance of immigrant owned enterprises in South Africa. *Mediterranean Journal of Social Sciences*, 5(6), 141–144.
- Fatoki, O. O. (2011). The impact of human, social and financial capital on the performance of small and medium-sized enterprises (SMEs) in South Africa. *Mediterranean Journal of Social Sciences*, 29(3), 193–204.
- Ishengoma, E. K. & Kappel, R. (2011). Business environment and growth potential of micro and small manufacturing enterprises in Uganda. *African Development Review, African Development Bank*, 23(3), 352-365.
- Julius, O. (2017). Management competencies, attitude towards accessing finance and performance of SMEs: A Case of Selected SMEs in Masindi and Hoima District. (*An Unpublished Masters Thesis*). Makerere University, Kampala, Uganda.
- Kaur, H., & Bains, A. (2013). Understanding the concept Of entrepreneur competency. *Journal of Business Management & Social Sciences Research (JBM&SSR)*, 2(11), 31–33.
- Kofi, M. E. (2014). Assessing financial reporting practices among small scale enterprises in Kumasi Metropolitan Assembly. *European Journal of Business and Social Science*, 2(10), 81–96.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607-610.
- Martina, K., Hana, U., & Jiří, F. (2022). Identification of managerial competencies. *Journal of Competitiveness*, 4(1), 129–142.
- Mitchelmore, S., & Rowley, J. (2013). *Entrepreneurial competencies: a literature review and development agenda*. *International Journal of Entrepreneurial Behavior & Research*, 19(5), 1–25.
- Ogechukwu, A. D. (2011). The role of small scale industry in national development in Nigeria. historical development and orientation of small scale industry. *Universal Journal of Management and Social Sciences*, 1(1), 23–41.
- Oo, H. M. (2007). Determinants of SMEs' performance: the Case of Kyaing Tong, Eastern Shan State, Myanmar. *Chinese Business Review*, 3(2), 22-35.

- Oyedede, F. T. (2015). Empirical Study of the Impact of Microfinance Bank on Small and Medium Growth in Nigeria. *International Journal of Academic Research in Economics and Management Sciences*, 2(6), 116-124.
- Rauch, A., & Hatak, I. (2016). A meta-analysis of different HR-enhancing practices and performance of small and medium sized firms. *Journal of Business Venturing*, 31(5), 485-504.
- Rezaei-Zadeh, M., Hogan, M., O'Reilly, J., Cleary, B., & Murphy, E. (2014). Using Interactive Management to Identify, Rank and Model Entrepreneurial Competencies as Universities' Entrepreneurship Curricula. *Journal of Entrepreneurship*, 23(1), 57– 94
- Sanda, A. (2018). Managerial Competence and Non-Performance of Small Firms in a Developing Economy. *Interdisciplinary Journal of Contemporary Business Studies*, 2(3), 6–24.
- Spencer, L. M., & Spencer, S. M. (1993). Competence at Work: Model for Superior Performance. Human Resource Development Quarterly, 5(4), 361-395.
- Talik, E., Laguna, M., Wawrzenczyk-kulik, M., Talik, W., & Wiacek, G. (2012). The Astra-Manager Tool: A Method of Measuring Competencies of Micro Firm ' s Managers. *Journal of Business Management & Social Sciences Research*, 2(3), 9–14.
- Tingko, L. & Wenyi, C. (2017). The relationship between entrepreneurial orientation and firm performance: Influence of family governance. *Journal of Family Business Strategy*, 8(1) 213 223.
- West, D., & Wood, G. (1972). Financial Management. U.S.A. Hayuton Muffin Company.
- Yazeed, M. (2022). Effect of Entrepreneurial Competencies on the Performance of Small and Medium Scale Enterprises in Kaduna State. *A Master of Science (M.Sc.) Research Thesis submitted to the department of Business Administration of Ahmadu Bello University, Zaria.*