

POLAC INTERNATIONAL JOURNAL OF ECONOMIC AND MANAGEMENT SCIENCE (PIJEMS)
 DEPARTMENT OF ECONOMICS AND MANAGEMENT SCIENCE
 NIGERIA POLICE ACADEMY, WUDIL-KANO

BIG-THREE HYPOTHESIS AND ENTREPRENEURIAL PHOBIA AMONG FEDERAL CIVIL SERVANTS IN FCT ABUJA, NIGERIA: PERCEPTION SURVEY

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Abstract

The well-being of an employee can be substantially improved when earnings are diversified. For this reason, states in Nigeria, including Rivers and Benue, institutionalized various programmes aimed at encouraging civil servants to engage in personal entrepreneurial ventures such as farming, on work days officially declared work-free for the purpose. Literature and empirical studies reviewed recognize the role of an individual's personality trait in entrepreneurial achievement. Nonetheless, there is obvious dearth of empirical studies in the nature and causes of the entrepreneurial phobia of civil servants in FCT, Abuja and the consequential diminution in well-being, due to the inadequacy of pension earnings. The objective of this study, therefore, is to bridge the gap. Using purposive random technique, a sample of 1,000 retirees in Abuja was selected and employed in a survey, supported with interviews, to examine the attitude of entrepreneurial engagement of respondents during the active service years and post-retirement periods. Underpinned by Big Three Hypothesis variant of Personality Trait Theory, the study analysed primary data obtained from retirees resident in FCT, Abuja, using simple percentage tool, in line with practices in management and social sciences procedures. Critical among the findings was a pervasive phobia for entrepreneurial engagement by civil servants in FCT, Abuja during the active service years, due to the very low desire for achievement, lack of self-confidence and excessive risk aversion, all of which characterize Trait Theory. Consequently, it was recommended, among others, that government at all tiers should institutionalize policies and programmes aimed at developing entrepreneurial appetite and impetus in civil servants, so as to propel the beneficiaries to self-confidence and risk bearing, for extra-official productivity and diversified earnings, instead of the last-ditch entrepreneurial syndrome.

Key Words: Entrepreneurial Phobia, Personality Trait, Civil Servants, Retirees, Achievement.

1. Introduction

In a paper presented at the graduation ceremony of Dennis Memorial Grammar School, Onitsha, Nigeria, Mahmud (2009) canvassed self-reliance as panacea for youth unemployment in Nigeria. The antidote was also prescribed for all Nigerians engaged in white-collar jobs, including public servants, particularly because of the diminishing employment opportunities in the public sector. Indeed, even the pink-collar jobs which hitherto accommodated junior public servants have vanished considerably.

The argument is that public servants can engage in private entrepreneurship on ad-hoc basis, without any

risk of a conflict with the official routines. Implicitly, such ad-hoc engagements can be undertaken during weekends, public holidays and vacation periods. Supplementary earnings from the sources provide invaluable augmentation for the otherwise inadequate formal compensations (Onoyo, 2020). Besides, such entrepreneurial engagements lay a solid foundation for post-retirement economic self-reliance. Economic activities prescribed in this regard are many and varied; but often, they include farming, fishing, livestock production, agro-allied processing, trading, tailoring, cyber or IT-related services, hair-barbing and photography, among others.

Studies conducted in Nigeria: Christopher (2021), Ekpeyong and Nyong (2002) Fieldman, (2009) and Lai and Arifi (2011) reported varied findings on the importance of small and medium enterprises (SMEs) to the proprietors, communities and the nation across board, in terms of employment and contribution to gross domestic product (GDP). For these reasons, it is the general view that SMEs constitute the fulcrum or pivot upon which the economic growth of Nigeria revolves.

In the same vein, Nwoye (2011) and World Bank (2005) posited that Nigeria cannot effectively pursue economic and social development without according adequate attention to the growth and development of SMEs. Mahmud (2009) enjoined graduating students to look inward for opportunities in self-reliance, even when in paid engagement, provided that such endeavours do not conflict with the terms and expectations of the formal employment contracts.

To encourage and support self-reliance among employees or personnel, government at various levels in Nigeria have developed skills acquisition programmes aimed at providing the requisite empowerment for serving and disengaging public servants. In this regard, government established the Armed Forces. Resettlement centre at Oshodi, near Lagos to prepare serving military personnel for post-retirement rehabilitation and reintegration into civil life, against the realization of inadequacy of earnings from pension sources.

Various public service organisations: Public service institute in Nigeria, administrative staff college of Nigeria, research centres, agricultural management training institute, Nigerian institute of public information, etc, often courses of study in various forms, most of which are beneficial to public servants in acquiring skills that are applicable in personal entrepreneurship.

Notwithstanding, the array of incentives and opportunities, a common observation among public servants in Nigeria, particularly among public servants in Nigeria, particularly public servants on various Federal Ministries in FCT, Abuja, is the apathy and aversion to engagement in small entrepreneurship (Nwoye, 2011).

The few who assume the risk were compelled by last-ditch or a last-gasp effort when other options had become unavailable; and when such action become inevitable, particularly upon retirement. As a result of the tardiness, the critical footage through which an intent enterprise must traverse is often breached. The resultant effect of such deficit is a high preponderance of business failure and the adverse impact on household's economic welfare.

Arising from business failure, retirees are often subjected to a various circle of poverty, due to inadequate of the meager person. This study is instituted to investigate the key issues in the observed phobia for entrepreneurship by public servants in FCT, Abuja.

Livalde earnings should put in place a veritable arrangement for residual wage is incontrovertible. Such wage will normally be earned from engagement in permissible extra-formal economic activities undertaken at "spare time" away from official trours.

Empirical literature is replete with the potentials of SMEs in transforming individuals and nations into economically viable entitles. Ireghah (2011) is of the view that in Nigeria, SMEs have performed very poorly due to a myriad of problems, critical of which include weak entrepreneurial disposition, weak financial base and poor managerial skills. As a result of the high rate of failure of start-up SMEs, many Nigerians have become apprehensive of risk taking end

Statement of the Problem

That an employee who is desirable of livable earnings should put in place a veritable arrangement for "residual wage" is incontrovertible. Such wage will normally be earned from engagement in permissible extra-formal economic activities undertaken at "spare time", away from official trours. Empirical Literature is replete with diverse positions on the potentials of SMEs in transform individuals and nations into economically viable entities. Ireghah (2011) is of the view that in Nigeria, SMEs have performed very poorly, due to a myriad of problems, critical of which include weak entrepreneurial disposition, weak financial base and poor managerial skills. As a result of the high rate of failure of start-up SMEs, many Nigerians have become apprehensive of risk

taking. The end product of such aversion can be summed up in vicious circle of poverty, characterized by unemployment and low standard of living. Other researchers: Onugu (2005) and Ihua (2009) reported the relative importance of SMEs in the economic transformation of Nigeria, supported by the position that about 97 per cent of businesses is comprised of SMEs which engage, on the average, 50 per cent of the total workforce; while also contributing about 50 per cent of the nation's industrial output. From observation, the common place appeal to researchers excludes investigation into the major factor in public servants' allergy to entrepreneurial engagement during the young and active years of service, vis-à-vis the observed astronomical growth in the interest towards the end of service years or upon retirement. This observed deficit creates a research gap; and accordingly, this study is initiated to provide the bridge.

Arising from the foregoing, the major objective of this study is to examine the nature and sources of the entrepreneurial phobia among civil servants in FCT Abuja. Other objectives include: to examine the rationale last-ditch considerable growth in the interest and engagement in entrepreneurship among civil servants in FCT, Abuja; and to proffer policy antidotes.

Research Questions

Against the backdrop of the objectives of the study, the following research questions were posed;

1. What are the major factors in the observed entrepreneurial phobia among federal civil servants in FCT, Abuja?
2. What are the economic and social effects of the aversion to entrepreneurship on the civil servants?
3. What is the panacea for overcoming the entrepreneurial phobia in order to develop the requisite impetus among federal civil servants of FCT, Abuja?

Conceptual Clarifications and Review of Previous Studies

Several concepts have been engaged in this study. A clarification of the salient concepts is therefore undertaken.

Entrepreneurial Phobia

The concept refers to the strong fear by a person to assume business undertaking and risk, due to the perception that such venture might result in failure and loss of investment. Several studies have been conducted on diverse overseas experience by David and Edward (2011) in Canada, Robbin and Judge (2009) in USA and Gupta and Muita (2013) in India regarding the factors in the performance of small entrepreneurs. Critical among the factors were confidence, determination and desire to achieve success and risk-taking appetite. Findings, by a research conducted in Malaysia by Ibrahim, Abdulaziz and Izah (2018), reported the desire to achieve and persistence or perseverance as vital ingredients for success by a willing entrepreneur.

In Nigeria, Olawoye, Namusonge and Willy (2016) examined the factors in the performance of quoted companies listed on the Nigerian Stock Exchange and found that among others, the willingness to take a risk was critical. Put succinctly therefore entrepreneurship phobia can be encapsulated in the strong abhorrence of an entrepreneur to assume risk, due to considerable aversion.

Last-Ditch Entrepreneurial Syndrome

The concept refers to the inevitable paradigm shift by civil servants from a near total abstinence from entrepreneurial venturing during the young and active years of service, to exhibition of considerable interest and commitment to entrepreneurship either towards the close of career or shortly after retirement (Onoyo, 2020). The tonic is often provided by post-career guidance and counseling given by training institutions for retiring civil servants. Pension Fund Administrators and banks seeking patronage by retirees have been instrumental in providing post-retirement enlightenment packages for candidates. Various public service training modules incorporate pre-retirement curricula to apprise employees, of post-retirement entrepreneurial opportunities.

Post-Retirement Well-Being

In a lecture delivered to retiring civil servants in Abuja in 2019, Ademola Adegroye observed that retirement is that period when a public servant withdraws from routinized and ineffective engagement to a new period of very active, self-motivating, self-directing and achievement focused engagement (Adegroye, 2019). To the lecturer, earnings from pension are grossly inadequate for the retiree and household. Retirees who engage in continuous private production and who are continually productive will therefore earn new incomes far in excess of their earning either during active service or upon retirement. To Adegroye (2019), the well-being of a retiree will therefore depend on how effectively and productively the retiree is engaged economically. Certainly, retirees who go to drink, sleep, wake and play draft or cards will live with the vagaries of pension and the meagre amounts (Iyanda, 2000). The summary of the admonition is for the retiree to secure the post retirement welfare position by engaging productively in an SME.

Personal Trait

Personal trait refers to the personality attributes or characteristics of an individual which propel such individual into action when a decision to engage in certain activities is contemplated. Cowling (2017) conducted a study on the nexus between personality, job satisfaction and performance in and reported a significant and positive relationship. Personal trait or personality may be acquired or hereditary. Either way, the role of an individual's personality trait in entrepreneurial achievement has been recognized, as noted by Krishnamurthy (2018).

Small Scale Business

Ayyagari (2007) noted the role of small-scale enterprises or businesses in developing the promoter, the promoter's family, community and country, through creation of employment opportunities and contribution to GDP. What constitutes a small business however differs across nations. Consequently, the definition varies from USA, Japan, Britain, Canada and Nigeria (Ogechukwu, 2006). For relevance however, the definition provided by the Central Bank of Nigeria (CBN) in Monetary Policy Circular No.22 1988, is adopted. The preference for the

definition is due to the cognizance of the economic conditions in Nigeria. Accordingly, a small scale enterprise is defined as one with annual turnover of N500,000.

Other criteria as noted by Ogaecukwu (2006) for delineating an SME include the number of employees, local operations, financial strength, manager and owner-autonomy and capital employed. In any case, the challenge of defining an SME is outside the purview of this review and may therefore not deserve much attention.

Review of Previous Studies

There is a dearth of empirical study on the subject matter of this study. However, several factors have been identified in literature as motivating or firing the entrepreneurial behavior of people who are desirous of engaging in private business. Ibrahim, Abdulaziz and Izah (2018) David and Edward (2011), Muh (2012), Olawoye, Namusonge and Willy (2016) among others, identified personality traits comprising achievement, control and risk. The authors conducted various empirical studies on the need for achievement, locus of control and risk complexion of small scale enterprises in Malaysia, Canada and South Sulawosi respectively and reported significant relationships among entrepreneurial performance and achievement desire and locus of control.

To the contrariwise, the studies reported a negative correlation between performance and the level of risk assumed by an entrepreneur. The conclusion was that entrepreneurs should assume cautions risks in investment decision making process.

Using a sample of 485 entrepreneurs from a population of 1,756, Robbin and Judge (2009), examined the impact of entrepreneurs' personality and trait on the performance of businesses in New York. The finding reported a direct correlation between performance and internal locus of control, with locus of control defined as self confidence in decision making against the overbearing influence of external control.

Studies in personal characteristics and strategic orientation conducted by David and Edward (2011) on

Canadian manufacturing enterprises focused on analyzing the relationship among the variables and the performance of entrepreneurs. Using descriptive research design, a sample of 420 was selected from a population of 1,234 entrepreneurs. Ordinary least squares analysis was performed. The findings reported a positive effect on firms' performance by the personal characteristics (need for achievement, locus of control and risk complexion).

Due to several limitations, which included omission of time frame of the study, narrowness of the scope to manufacturing firms and failure to disclose the sampling procedure, the general applicability of the study beyond Canada was abridged. Olawoye and Willy (2016) conducted a study on the effect of risk assumption by entrepreneurs on the performance of stocks quoted on the Nigerian Stock Exchange. Sixty out of the hundred and seventy six quoted companies were randomly selected; and the various annual financial reports as at 2014 were analysed using regression tools. The study established a negative relationship between risk level and return on assets and return on equity.

In summary, the performance of an entrepreneur can be effectively influenced in a positive direction by the entrepreneurs desire to achieve and the level of self-confidence, vis-à-vis external manipulations; while to the contrariwise, the performance can be negatively influenced by the level of risk assumed.

Theoretical Framework

Given that entrepreneurial ability or otherwise can be located within the realm of human personality, this study is underpinned by Trait Theory. The theory is orthodox with respect to the array of theories employed in the study of human personality, because of the age and pioneering status.

Trait or dispositional theory was formulated in 1936 by Gordon Allport, who provided an explanation of trait or disposition as connecting to individual personality as outgoing, quick-tempered, kind, wicked, etc. To be sure, a person's disposition can lead to the particular behavior at the time of an action or inaction (Allport, 1936).

To Allport (1936), trait can be grouped into three: cardinal, central and secondary dispositions. In all human life, the dominant influence is exacted by cardinal disposition. Other dispositions are influential but to lower degrees. Since trait varies among individuals, Allport (1936) proposed idiographic method in the study of personality, instead of nomothetic method, particularly because the former approach is more congruent with the uniqueness of trait in every individual.

Critics of trait theory argue that the theory may not be suitable in understanding human behaviour in all situations. Psychology to which purview trait belongs posit that environmental factors, rather environmental factors should be considered in predicting behaviour, has been propounded (Cattell, 1973).

The utility of trait theory to this study is the insight it provides in understanding the relationship between personality traits and the propulsion of a person to achievement. In the instant case, the theory provides an understanding of the entrepreneurial lethargy of the average civil servant in FCT Abuja.

Methodology

The study adopted descriptive design, given that the key objective is to ascertain and describe the factors in the observed entrepreneurial phobia of civil servants in FCT Abuja. The variables of the study included entrepreneurial ventures undertaken by civil servants in FCT Abuja and the three determinant components of the Big-Three traits, namely drive for achievement, locus of control and risk complexion.

Data were collected through a questionnaire administered on retirees (members of the legion) via the National Headquarters of the Nigerian Legion in Abuja. Oral interviews were subsequently conducted during a meeting of the legion at the Headquarters to clarify observed ambiguities in the responses provided.

A stratified sample of one thousand (1,000) retirees was randomly selected from a population of the estimated 10,000 Legion members resident in Abuja, using judgmental purposive sampling technique. The choice of the technique was ascribable to the homogeneity of the

population and the appropriateness of members in providing the required information (Sekaran, 2000).

Data Presentation and Analysis

Table 1: Presents a summary of the frequency distribution of the responses by retirees.

S/No	Question	Response year of residence in Abuja	Frequency	Percentage
1.	For how long have you retired from the federal civil service?			
		1-15	8	81.00
		16-20	190	19.00
		Above 20	0	0.00
2	Where (town or village) have you resided after retirement	Abuja, FCT	100	100
		Upcountry (outside Abuja)	0	0
3	What has been your major source of income or earnings and livelihood since retirement?	Pension	905	90.50
		Farming	0	0.00
		Trading	95	9.50
		Manufacturing	0	0.00
		Paid employment	0	0
		Others (please specify)	5	0.05

Source: Field Survey, 2021

It maybe discernable from a perusal of Table 1 that out of the 1,000 respondents, 810 (81%) remained resident in Abuja for up to fifteen years post retirement. The distribution also revealed that 190 retirees (19%) continued in residency in Abuja for between 16 to 20years after retirement. With age and the need to relocate away from urban life, the number of post retirement residents had dwindled further to zero after twenty years. The monetization policy which enabled civil servants to own houses in Abuja provided the opportunity to remain in Abuja, against the erstwhile

practice under which retirees relocated to the country side shortly after retirement.

On post-retirement economic engagement, 905 (90.5%) were “fulltime pension, without engagement in any economic activities. While 95(9.5%) engaged in farming, 5 (0.5%) engaged in sundry activities majorly petty 95 (9.5%) trading.

In Table 2, a specific enquiry into previous pre-retirement entrepreneurial ventures undertaken, experience, and implications for future efforts was conducted.

Table 2: Pre-Retirement Entrepreneurial Experience during Service

S/N	Question	Yes	%	No	%
1	Did you establish any business during your career as a civil servant?	75	7.50	925	92.50

2	What was the size of the business? (Note: the size or scale is as defined by CBN) a. Small Scale (family) b. Medium Scale c. Large Scale	75 0 0	7.50 0.00 0.00	925 0 0	92.50 0.00 0.00
3	Is the business thriving after retirement?	25	33.33	50	66.67
4	If the business is not thriving indicate from the list provided the major factors responsible for the failure				
	a. Inadequate capital	35	46.67	N/A	N/A
	b. Lack of preparedness to take risk due to fear of failure, either from personal experience, or experience by colleagues	36	48.00	N/A	N/A
	c. No interest in business ab initio	4	5.33	N/A	N/A
5	Do you believe that your family income from pension and therefore standard of living can substantially increase or improve by additional earnings from entrepreneurship?	1,000	100.00	0	0.00
6	Do you therefore intend to reengage or engage in a small business enterprise?	250	25.00	750	75.00
7	If the answer is 'No' indicate reason(s) from the list provided:				
		750	75.00	250	25.00
	a. Not willing to learn new things at old age	800	80.00	200	20.00
	b. Not ready to take any risk so that capital is not lost at old age				
	c. Not cut out for businesses; will therefore manage with pension	850	85.00	150	15.00
	d. Inadequate capital and external support	100	10	900	90.00

Source: Field Survey, 2021

A perusal of Table 2 indicates that only 75 civil servants or 7.50 per cent of the 1,000 undertook respondent entrepreneurial ventures during service years. The risk takers were all engaged in small scale enterprises.

Similarly, 25(33.33%) of the 75 who ventured into small scale businesses survived post retirement; while 50(66.67%) failed. Also, 35 (46.67%) out of the 1,000 respondents were constrained by capital inadequacy,

while 36 (48%) expressed lack of interest in risk-taking, although all 1,000 (100%) respondents were aware that augmenting earnings from either salaries or pension was vital to enhanced living condition. Notwithstanding the consciousness, respondents were unwilling to assume any measure of risk in order to earn additional income, over 80 per cent of the respondents also believed that entrepreneurship was not an aspect of their endowment or calling. Therefore, taking a blind risk when a priori, the

probability of failure was very high amounted to irrationality. Similarly, unsagacious post-retirement, risk loving, when age had become a militating factor, was also considered unreasonable by respondents.

Discussion of Findings

Arising from the analysis, it was found, cardinally, that over 90 per cent of civil servants in FCT Abuja did not venture into any form of entrepreneurial engagement during or post service period. The major reason was phobia or fear of failure. The phobia created considerable lethargy that culminated in near total abstinence. The situation was compounded by information on the unfavourable outcome of a few daring colleagues who suffered huge losses failure. This position is congruent with the major cardinal thesis of the Big-Three Trait theory, to the effect that the performance of an entrepreneur has a strong positive relationship with the desire to achieve and self-internal confidence. This finding corroborates the reports of studies conducted by Robbin and Judge (2009) and David and Edward (2011) USA and Canada respectively as earlier reviewed.

To the encouragement of the civil servants, who cited risk aversion as the major disincentive to entrepreneurial venture, the finding of Olawoye and Willy (2016)'s study which reported a negative correlation between risk and performance of entrepreneurs that invested in financial stocks quoted on the Nigerian Stock Market is instructive. The finding of Olawoye, et al, was aptly explained by the researchers: that many investors assume "naïve risk" based on fundamental approach to investment, instead of technical and well-informed assessment. To be sure, orthodox finance literature is replete with high prospects of high returns from carefully taken risk.

A corollary to the main finding is the inefficacy of the service training provided to civil servants, particularly with regard to attitudinal change, aimed at moderating or removing the psychological effect of entrepreneurial phobia on willingness to assume risk, notwithstanding the potential benefits. In effect, civil servants remained myopic and fixated in attitude and views about entrepreneurship. On the complicity, Government may

have been complacent with regard to effectively changing the psyche of civil servants in favour of risk loving. In the main, Government's preference had been to ensure that civil servants commit 100 per cent of time and attention to the provision of official services, irrespective of the adverse economic and social effects on economic and social well-being of the servants.

Furthermore, the finding of this study is to the contrary of the thesis of locus of control hypothesis that entrepreneurs are better positioned when they are unreceptive to external influence or control (Allport, 1936). Instead, external or environmental influence (ecology) is very effective in shaping the behaviour of entrepreneurs, and indeed actors in any interactive endeavour (Chekwa, 2019).

Conclusion

The performance of an entrepreneur, and indeed people generally, can be largely driven by the extent to which they desire to achieve, the degree of internal confidence they muster and the willingness to assume risk. For lethargic personality, the desire could be subdued by inertia, propelled by lack of confidence. These variables or attributes are encapsulated and explained in Big Three Trait theory.

The major finding of this study that federal servants in Abuja were entrepreneurial-phobic was largely explained by the dominance of the negative effect trait theory. Consequently, civil servants in Abuja, exhibited near total lack of interest in and drive for, entrepreneurial engagement in SMEs, the known benefits in augmenting the meagre earnings for improved standard of well-being associated with entrepreneurship notwithstanding.

Federal Government of Nigeria should enunciate and institutionalize entrepreneurial risk-sharing policies aimed at leapfrogging civil servants over the inertia associated with the identified trait-related attributes.

The Federal Government should to achieve this objective, institutionalize regular and consistent training in entrepreneurship, throughout the career period of civil servants, in order to inculcate positive attitude towards engagement in MSMEs. Engagements should normally be

undertaken during weekends, public holidays and annual vacations. In the same wise, Rivers State Government, under Mr Fidelis Oyakhilomen, promoted entrepreneurship among civil servants in Rivers State by making it compulsory for everyone to own a farm and to cultivate same during unofficial hours. Interestingly, the Federal Government has provided incentives in diverse sectors of the economy, to encourage and support MSMEs: Anchor-Borrower Scheme in agriculture and MSME loan and training packages, among others.

Recommendations

Arising from the analysis and findings it is recommended that the various Ministries, Departments and Agencies of the Nigerian Civil Service should design and institutionalize entrepreneurial programmes, with mandatory participation by civil servants, upon entry into the service until retirement. Such programmes will inculcate the virtue and spirit of entrepreneurship in civil servants and dispel or eliminate the phobia associated

with entrepreneurship. The policy of Benue State Government is germane in this respect. Benue State Government institutionalized Fridays as work-free to enable civil servants undertake farming or any small-scale entrepreneurship in order to boost food production and contributions in other endeavours to personal earnings of civil servants and GDP at large.

As a complementary support, government should provide the requisite input and financial support in the form of loans, in the various endeavours preferred by civil servants. Support maybe extended as soft loans, repayable over a carefully planned period, from business proceeds and from formal earnings. In this regard, specific institutional arrangements should be put in place to supervise, monitor and propel business performance. Repayment default should be recovered from the employees' pension entitlement before any balance is remitted to the Pension Fund Administrator when disengaging from service.

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