

EFFECT OF A-NOAS TRAINING ON GRADUATE'S MICRO BUSINESS SUSTAINABILITY IN OGUN STATE (2014-2018)

NWAIMO, EZENWAOKE KINGSLEY

Department of Economics

Adeleke University, Ede, Osun, Osun State

Phone No: +2347034417451

e-mail: kingsheze@yahoo.com, nwaimo.kingsley@adelekeuniversity.edu.ng

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AKOREDE, SERIFAT F. (PhD)

Institute of Education, University of Ibadan

Phone No: +2348131985396

e-mail: docserifat@yahoo.com

Abstract

Nigeria is the biggest economy in Africa with a population of about 200, million people. The nation's major source of foreign exchange is crude oil whose exploration, mining, refining and exportation do not involve a significant number of the teeming population. Hence, the Gross Domestic Product (GDP) of the nations does not represent the micro-economic situation of the country. The Structural Adjustment Programme (SAP) of late 1980s as a macroeconomic policy affected the government's capacity to maintain most public corporations leading to an unprecedented massive surge in youth unemployment rate. The National Directorate of Employment (NDE) was established in 1986 to curb the high rate of youth unemployment through a multidimensional approach including the National Open Apprenticeship Scheme training initiatives. This study therefore, investigated the extent at which small businesses established by Advanced Open Apprenticeship Scheme (A-NOAS) graduated in Ogun State have been sustained. The research design used in the study was correlational design, sixty (60) A-NOAS small businesses owners participated through purposive, snowball and simple random sampling techniques. Three research questions were raised and three instruments were used to gather information for this study. Data obtained were analyzed using descriptive statistics and Pearson product moment correlation.

Keywords: A-NOAS, Effects, Sustainability, Micro Businesses, Ogun State.

Introduction

The National Directorate of Employment (NDE) is basically established to solve the problem of youth mass unemployment in Nigeria. Under the National Open Apprenticeship Scheme (NOAS), it has two streams: Basic Open Apprenticeship Scheme (B-NOAS) and Advanced Open Apprenticeship Scheme (A-NOAS). The B-NOAS is open to all categories of youth who are without marketable skills as they are admitted by the agency and sent to master craftsmen for training in practical skills for as much as three years depending on the skill. The Advanced Open Apprenticeship Scheme (A-NOAS) is an advanced training given to a selected group of

B-NOAS graduates who excelled in their businesses as a method of enhancing their proficiency level. The training lasts for three months and might admit other trainees who were not B-NOAS graduates but possess the prerequisite knowledge.

To ensure that trained candidates do not relapse to unemployment, there is a resettlement loan that is usually less than 150,000.00 in equipment and cash with a minimal interest rate and a moratorium of six months given to qualified candidates to enable them start-up their businesses immediately after the trainings. Due to the meagre amount given as loan to these NOAS graduates, only micro businesses could be established due to the small capital requirements.

Micro business is considered the driver of economic growth and wealth creation and would continue to play a vital role in economic development of both developed and developing countries. Because of economic situation as evident on shortage of critical infrastructural facilities, high rate of unemployment, abject poverty, illiteracy and crime, micro businesses have been recognized as reliable option for the promotion of infrastructure, employment, wealth creation, poverty reduction and development of human capital. Nigerian Institute of Social and Economic Research (NISER) (2004) corroborated that, the critical role being played by micro businesses in employment generation, income redistribution and wealth creation is highly recognized. Cognizance of the aforementioned roles, the Federal Government through different policies have established agencies with the objective of stimulating the economy for the entrepreneurial development and establishment of micro, small and medium enterprises (MSMEs). According to the Central Bank of Nigeria, micro, small and medium enterprises contribute significantly to economic growth and sustainable development globally (CBN, 2004) as cited in Babajide, Olokoyo and Iweka (2016). While Mead and Liedholm (1998) maintained that the health of the economy as a whole has a strong relationship with the health and nature of micro and small enterprise sector. Unfortunately, it is the macroeconomic policies that dictate the pace for micro business survivals. Hence, Olusemore (2006) opined that, the Nigerian economy has an unfavourable feature of; high inflation rate, unstable government policy, multiple taxes and levies, government led economy, poor industrialization, aggressive fiscal operations and monetary policy shifts, high interests, often unfavourable business climate characteristics and massive youth unemployment base.

The National Directorate of Employment (NDE) which was launched in 1986 has the mandate to curb mass unemployment in Nigeria. Moreover, under the Advanced National Open Apprenticeship Scheme, the agency trains and assists those who completed the Basic Open Apprenticeship Scheme to become more proficient in their skills. This arrangement helps in establishment or expansion of micro businesses by those trained thus reducing unemployment and creating jobs. A-NOAS training is conducted by experts with proven track records and most of them are graduates of the scheme. The skills offered at this level are marketable and in high demand making it easy for the beneficiaries to be adaptable to the real world of work or competent enough to expand their businesses. The objectives of NOAS are:

Objectives of National Open Apprenticeship Scheme (NOAS)

1. To provide technical and vocational training for the unemployed youth;
2. To equip the youths with such skills that would enable them to be self-employed or gain wage employment;

3. To make youth to be self-reliant;
4. To assist Nigerian youths in acquiring marketable skills with a view to ensuring that they are gainfully employed;
5. To promote self-reliance among the youths by encouraging and assisting them to set up cottage industries and;
6. To stimulate the economy by providing employment opportunities for the Nigerian youths through training and resettlement (NDE, 1989).

The National Directorate of Employment (NDE) through Basic Open Apprenticeship Scheme and Advanced Open Apprenticeship Scheme have trained many unemployed youths and with the aid of resettlement loan, many of the trained candidates have established micro businesses with high potential of expansion.

Micro businesses are constantly faced with constraints that inhibit their survival. Kauffmann (2005) in Dansu and Yusuf (2013) highlighted some of the constraints like: insecurity, corruption and poor infrastructure. Furthermore, Suh (2010) posited that the Small and Medium Enterprises sector is worst affected by the economic environment and is the first to be hit by any external shock (currency devaluation). Hence, Mead and Liedholin (1998) in Dansu et.al (2013) reported that, as a consequence, there are more micro businesses closing up than big establishments, with approximately only 1% of micro businesses growing from having five or less employees to ten or more. In addition, Idemobi (2012) reported that over 70% of small and medium enterprises in Nigeria die within five years of establishment. Babajide et al (2016) observed that, micro or small businesses in Nigeria are beclouded with so many obstacles within the first year of operations, and statistics had it that only 15% of new businesses survive the first three years of operations in Nigeria. The International Finance Corporation (IFC) reported in 2002 that only 2 out of every 10 newly established businesses survive up to the fifth year in Nigeria. The report was corroborated by Small and Medium Enterprise Development Agency of Nigeria (SMEDAN, 2013) that only 15% of newly established businesses survive the first five years in Nigeria. Some of the specific obstacles that have held sway and inhibited the thriving of micro businesses in Nigeria include; lack of capital, poor infrastructure, lack of necessary skills to navigate the challenges of small business, government laws and regulations, high cost of production and lack of strategies for development and growth (Babajide et al, 2016).

Stressing the contribution of small businesses, Adebisi and Gbegi (2013) maintained that, small businesses uplift the welfare of the people through the provision of goods and services and also play the role of sustainable economic development in the country. However, despite the critical role played by small businesses in Nigeria through employment creation, wealth distribution and capital formation, high mortality rate among these businesses is a matter of major concern. Unlike in Nigeria, most large public firms in some countries were micro, small and medium enterprises. New firms are being established in Nigeria on daily basis, but few grow rapidly to become significant international competitors. With the closure of new businesses, unemployment rate increases and resources are lost leading to slow economic growth. There is a general consensus by researchers that a positive relationship exist between successful small scale businesses and economic development (Birch, 1981; 1987), but the incessant proliferation of small businesses in Nigeria has not translated into economic development in most developing countries (Babajide, Olokoyo and Iweka, 2013).

Business sustainability issue is one of the major concerns that need to be considered for micro and small business operations. The usual uncertain economic prospects brought the idea of business sustainability to the attention of critical stakeholders. It has been observed that, there is no universally acceptable definition for business sustainability. This is due to as noted by Wilson (2003) and cited by Căndea and Oncică-Sanislav (2016) that sustainability is a relatively new and, above all, evolving concept. However, the International Institute for Sustainable Development (IISD) in 1992 stated that, business sustainability means adopting business strategies and activities that meet the needs of the enterprise and its stakeholders today while protecting, sustaining and enhancing the human and natural resources that will be needed in the future (IISD, 1992). In a similar vein, Căndea et al (2006) defined business sustainability as a business capable to thrive, to be successful in the long term, pursuing a well-defined, energizing, compelling direction in business, combined with positive environmental and community related purposes. Hence, a sustainable business is a business thriving in the long term, with no foreseeable time limit (Werbach, 2009). The author equally asserted that, being a sustainable business means thriving in perpetuity.

However, Werbach (2009) warned that, business sustainability is a desired “end state” and cannot be “a state”. Similarly Căndea (2010) corroborated that, there is no reference point in time that, once reached, would mark the achievement of the sustainability status by a business as business sustainability is always a desired state. Thus, Ehrenfeld (2000) asserted that, it is impossible to claim at any point in time that a business has become sustainable that is, permanently thriving.

Unfortunately, most non-formal trainings like A-NOAS do not inculcate business sustainability strategies. Though impliedly, some of the best business strategies are customer relations and satisfaction and they formed part of the non-formal training programmes. The loyalty at the informal business sector is maintained by some intricate issues that include social skills, honesty, competence and accountability. Rational customers seem to frequently patronize businesses that provide services or good with the above mentioned values. Hence, Oncică and Căndea, (2009) submitted that, businesses that will manage to build proactive strategies and treating different stakeholders as indissoluble part of the business will be able to attract and maintain customer loyalty, distance themselves from competitors, thereby increasing their prospects for sustainability.

To ensure that businesses thrive, several governments’ initiatives have been geared towards stimulating growth of micro and small businesses for sustainability. The A-NOAS training programme uses experts or trainers trained by the scheme to train others. To maintain the standard, most trainers are upgrading their businesses to the level of becoming institutes so as to expand their capacity to conduct more businesses and trainings. This study therefore, considered five of the vocations being offered by A-NOAS training (hair dressing, cosmetology, confectionaries, ICT/computer and fashion design).

Statement of the Problem

The National Open Apprenticeship Scheme through the Advanced Open Apprenticeship Scheme (A-NOAS) trains candidates in different relevant and marketable skills to enable them gain paid employment or establish their businesses. When these businesses are established

through the help of resettlement loan, it is expected that they would survive to aid wealth and job creation, thus reduce unemployment rate. This has not been the case as most of these newly established micro businesses hardly survive the first five years before they are closed down leading to relapse to the already overcrowded unemployment bracket.

There have been studies to unravel the factors responsible for the non-survival of micro businesses in Nigeria. Generally, Dansu and Yusuf (2013) observed that, micro and small businesses are characterized by inability to absorb most uncertainties and risks confronting business organisations in Nigeria. Olokoyo and Iweka (2016) in a study on the dynamics of small business in an emerging market: challenges and opportunities observed that discouraged that, though micro and small businesses have great potential to stimulate the economy, their survival and growth is dependent on the ability to overcome the prevailing challenges in their immediate business environment. Similarly, Dansu et al (2013) stated in a study on SMES, business risks and sustainability in Nigeria that, the real contribution of micro and small businesses is relatively low because the sector is characterized with poor funding and as a result, finds it difficult to invest in risk management programme. In the same vein, Gumel (2019) in a study on mitigating the challenges of small and medium enterprises in Nigeria, identified inadequate infrastructure, double taxation, inability to secure extra loans due to small size, leadership and ownership challenges constitute a challenge for the survival of micro and small businesses in Nigeria.

However, it seems that there are few studies on the sustainability of the micro and small businesses in Nigeria and none on micro businesses established by A-NOAS graduates and the factors contributing to high mortality rate of these businesses. Hence, cognisance of these gaps in literature has been taken and formed the focus of this study which tends to investigate the A-NOAS graduates' micro business sustainability in Ogun State between 2014-2018.

Research Questions

- i. What is the situation of A-NOAS graduates' micro businesses in Ogun State with respect to its sustainability?
- ii. What are the challenges that are inhibiting A-NOAS micro business sustainability in Ogun State?
- iii. What is the contribution of personality and associational factors to the sustainability level of micro businesses of A-NOAS graduates in Ogun State?

Methodology

The research design for this study is correlational design. According to Amin (2005), correlation method involves collecting data in order to determine the extent of relationship that exists between two or more variables. This is most suitable because the criterion variable has taken place and need not to be manipulated again.

Population

The population for this study comprised of all A-NOAS trained graduates in Ogun State between 2014-2018 who have established businesses in five vocations.

Sampling Techniques and Sample

This study adopted two sampling techniques. Firstly, the purposive sampling technique was used to select five vocational skills (Hair dressing, fashion dressing, confectionary, Computer and Information, Communication Technology and cosmetology). Also, purposive sampling was used to determine A-NOAS trained graduates who have established businesses that have existed up to five years or more. Purposive sampling was used to select 60 respondents who were drawn from three Local governments drawn from the senatorial zones in Ogun State. Simple random sampling was used to administer the questionnaire to the selected respondents.

Table 1. Sample Summary

S/N	LGA	Senatorial Zone	No. of Participation
1.	Ado Ode/Ota	West	20
2.	Sagamu	East	20
3.	Abeokuta South	Central	20

Instruments

Micro Businesses Situation Questionnaire (MBSQ)

Micro Business Challenges Rating Scale (MBCRS)

Micro Business Sustainability Enhancement Factors Questionnaire (MBSEFQ)

Data Collection Procedure

Data collection was done by the researcher within a period of six weeks. It involved visitation to the respondents to acquaint them of the essence of the study and to solicit for their corporation through the provision of required information. This therefore aided the administration of research instruments which was done by the researcher and two research assistants.

Method of data analysis

Descriptive data analysis was used for research questions one and three, whereas multiple regression analysis was used for research question two. The researcher was assisted by three research assistants.

Presentation of Results

Research Question 1: What is the situation of A-NOAS graduates' micro businesses in Ogun State with respect to its sustainability?

The demographic data of the respondent showed that, 80% (48) of the respondents have operated their businesses for more than five years. The age of the respondents reveals that respondents with 30 years above has the highest number of 63% (38) and female respondents had the highest number of 75% (45) while the male had 25% (15). Majority of the respondents 58% (35) has B.Sc or HND while OND/NCE had 33% (20).

The descriptive analysis of the research question one reveals that, economic and social factors both described the situation of micro businesses in Ogun State. Under the economic factors, 50% (30) of the respondents reported that they were able to pay off their NDE loan within the first five years of commencing their business. In the same vein, 61% (37) of the respondents

stated that they did not borrow additional capital to fund their business except the initial resettlement loan given by NDE. Similarly, 50% (30) stated that, their businesses were solely supported by the profits from their businesses. It was also observed that, 46.6% (28) of the respondents stated that they did not take deliveries from suppliers on credit. However, few respondents 25% (15) reported that their business did not lack the facilities that would enhance their ability to make more profit. In a similarly vein, 47% (29) of the respondents reported that their monthly turnover between 2014-2018 oscillated between 10,000-50,000 naira. This is corroborated by a survey by FATE Foundation (2018) which stated that, micro businesses in Nigeria have been negatively impacted particularly in the area of cashflow, sales, revenue, salaries and wages.

Certain social factors indicated the situation of micro businesses in Ogun State. Majority of the respondents 80% (48) reported that, their businesses operated on rented apartments within the time covered in this study (2014-2018). Similarly, 50% (30) of the respondents stated that, their businesses have been located in the same location since their establishment. Majority of the respondents 83% (50) reported that they were not located near to any business supporting facility like banks and major markets. Meanwhile, 55% (33) of the respondents stated that they have not increased their turnover as a result of their business located near any social or economic facility. However, 30% (18) of the respondents reported that they trained more than 50 trainees between 2014-2018. However, there were more positive reports from economic factors than social factors.

Discussion

The descriptive analysis of the research question revealed that, economic and social factors both described the situation of micro businesses in Ogun State.

Research Question 2: What are the challenges that are inhibiting A-NOAS micro business sustainability in Ogun State?

Descriptive analysis of research question three reveals the experience of respondents vis-a vis the challenges affecting their business sustainability. The frequency count of the ranked variables revealed that, poor initial capital was the topmost challenge inhibiting micro business sustainability with 96% (58) of the respondents ranking it 5. The second identified topmost challenge was increased running cost with 56 (93%) of the respondents ranking it five. The third identified challenge was constant devaluation of naira which had 53 (88%) of the respondents ranking it five. Low purchasing power of customers due to inflation was fourth identified challenge with 52 (86%) of the respondents ranking it five. Furthermore, multiple taxes was the fifth identified most challenging factor and 50 (83%) of the respondents ranked it five. In the same vein, unfavourable access to capital and lack of market linkages and support were identified as sixth and seventh most challenging factors with 47 (78%) and 44 (73%) of the respondents ranking the five respectively. It was observed that, high level of competition with 43 (78%) respondents ranking it five was the eight most challenging factor, whereas, frequent power interruption with 38 (63%) of the respondents ranking it five was 9th challenging factor. Finally, limited access to working space (small shops) with 35 (58%) of the respondents ranking it five, was the 10th most challenging factor inhibiting the sustainability of micro businesses in Ogun State.

Discussion:

From the results above, it was observed that, the lowest ranked challenge, limited access to working space (small rented shops) had more than 58% (35) of the respondents. This was a clear indication that, even the lowest ranked challenge affected more than half of the respondents. On the other hand, the topmost challenge in the survey was, poor initial capital which is a loan given by National Open Apprenticeship Scheme for successful graduates of the scheme. Majority 58 (96%) of the respondents indicated that poor initial capital was a topmost challenge. This clearly suggests that, the resettlement loan given by NDE to A-NOAS graduates is very insufficient and cannot support and sustain any business except some form of financial assistants are procured to augment the loan. The second and third topmost challenges, increased running cost and constant devaluation of naira are perennial macroeconomic problems. This was corroborated by Olusemore (2006) that, the Nigerian economy has an unfavourable features of; high inflation rate, unstable government policy, multiple taxes and levies, government led economy, poor industrialization, aggressive fiscal operations and monetary policy shifts, high interests, often unfavourable business climate characteristics and massive youth employment base.

Research Question 3: What is the contribution of personality and associational factors to the sustainability level of micro businesses of A-NOAS graduates in Ogun State?

The demographic data of the respondent showed that, 80% (48) of the respondents have operated their businesses for more than five years. The age of the respondents reveals that respondents with 30 years above has the highest number of 63% (38) and female respondents had the highest number of 75% (45) while the male had 25% (15). Majority of the respondents 58% (35) has B.Sc or HND while OND/NCE had 33% (20).

Table 2.1a: Model summary and ANOVA of the association between independent variables (Personality factors and Associational factors) and independent variable rate of business sustainability in Ogun State.

Table 2.1a

R = .925 R square = .872 Adjusted R square = .835 Standard error of the estimate = 4.873						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	174.458	2	87.229	3.673	.028 ^a
	Residual	3846.851	162	23.746		
	Total	4021.309	164			

Significant at 0.05.

Table 2.1b

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	64.025	3.154		20.297	.000
	Associational factors	-.640	.253	-.348	-2.532	.012
	Personality factors	.526	.199	.362	2.640	.009
a. Dependent Variable: Sustainability						

Result

Table (2.1a) reveals the result of two independents variables, personal factors and associational factors with their predictive powers. Personal factors and associational factors jointly related with business sustainability with positive high correlation at $R = .925$, a multiple R square of .872. The multiple correlation of .925 indicates a high relationship between the two independent variables (personal factors and associational factors) and business sustainability. Furthermore, as shown in table 2.1 the combination of the two independents variables explains 87.2% of the variance observed in micro business sustainability in Ogun State. The observed R value was statistically significant at $F (df = 2, 162) = 3.673, P(.028) < 0.05$.

From table (2.1b), it was evident that, one variable contributed significantly in the prediction of micro business sustainability in Ogun State between 2014-2018. Personality factors with this feature ($\beta = .526, t = 2.640, p = .009 (< 0.05)$). However, associational factors with this feature ($\beta = -.223, t = -1.243, p = .012 (> 0.05)$) was significant with a negative coefficient.

Discussion

This is an indication that personality factors predicted better the level of micro business sustainability in Ogun state between 2014-2018. However, associational factors with $\beta = -.223$ and $p = .012 (> 0.05)$ implies that, the greater the proportion of associational factors, the lower the micro business sustainability.

Conclusion

The conclusion of this study reveals that, majority had operated their businesses more than five years, and majority of the businesses were owned by females with HND and B.Sc degrees. The study also showed that economic situation of micro businesses in Ogun state is good and sustaining the businesses. It would also be concluded that, all the business challenges affected majority (more than 50%) of the population in this study. And there was a positive and significant relationship between personality factors and business sustainability. Hence, when personality factors are increased, they will impact business sustainability more than associational factors.

Recommendations

Based on the findings from this research, the following recommendations were made.

- ❖ NDE through A-NOAS training should encourage people with other qualifications to attend their skill acquisition trainings;
- ❖ Resettlement loan given to graduates after their training should be reviewed to provide substantial loan to trained graduates;
- ❖ A-NOAS trainings should inculcate soft skills that are relevant and capable of enhancing the sustainability of micro businesses in Ogun State;
- ❖ Government through policy reviews should control the unfavourable macroeconomic realities that hinder the sustainability of micro businesses in the country;

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Appendix 1

International Centre for Educational Evaluation (ICEE)
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Micro Businesses Situation Questionnaire (MBSQ)

Preamble: There is an on-going research to evaluate the sustainability of A-NOAS graduates' businesses in Southwest Nigeria. This questionnaire is designed to obtain information on the situation of micro businesses established by A-NOAS graduates in Ogun State. You are required to complete this questionnaire as sincerely as you can. This exercise is purely for academic purpose and your response will be treated with utmost confidentiality.

Section A

Instruction: Kindly choose as it is applicable to you.

- i. Age range (a) 20-30 [] (b) 30 above []
- ii. Gender: (a) Male [] (b) Female []
- iii. Highest Level of Education: (a) Secondary School [] (b) OND/NCE [] (c) B.Sc/HND []
- iv. How long have you been in this business?.....

Section B

Instruction: Kindly tick (✓) any of the options provided after each statement as it represent the situation of the businesses you established by resettlement loan given to A-NOAS in Ogun State.

	Economic Factors	Completely	Partly	Not at all
1.	Have your business been able to liquidate all the debts incurred during its start-up?			
2.	Have you been managing your business with the initial start-up fund by NDE?			
3.	Does your mark-ups (gains) support the business operations?			
4.	This business does not take deliveries on credit			
5.	This business does not lack any facility that would make more profitable.			
6.	What is the rate of turnover in this business within six months?			
	Social Factors			
1.	Who is the owner of the house where the business is located?	Rented	Govern ment	Private

2.	How many people have you trained in this business within the past five years?	50 and above	29-49	1-28
3.	Has the business been located in this business district since inception?	All through	Just of recent	Not at all
4.	Is your business located near any supporting facility? (1= Bank, 2= Major market and 1= None).	3	2	1
5.	Are there basic amenities like electricity, public water, road and security in the area where your business is located?	Yes	No	

Appendix 2

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Micro Business Challenges Rating Scale (MBCRS)

Preamble: There is an on-going research to evaluate the sustainability of A-NOAS graduates' businesses in Ogun State. This scale is designed to obtain information on the challenges facing micro businesses established by A-NOAS graduates in Ogun State. You are required to complete this scale as sincerely as you can. This exercise is purely for academic purpose and your response will be treated with utmost confidentiality.

Section A

Instruction: Kindly choose as it is applicable to you.

- i. Age range (a) 20-30 [] (b) 30 above []
- ii. Gender: (a) Male [] (b) Female []
- iii. Highest Level of Education: (a) Secondary School [] (b) OND/NCE [] (c) B.Sc/HND []

Section B

Instruction: Kindly use the 1,2,3,4, and 5 to express how you have experienced the listed challenges in your business since you established it.....years ago in Ogun State.

Note: 5 is the highest level of challenge while 1 is the lowest.

S/N	Items	Rating
1.	High level of competition due to many people providing similar products and services.	
2.	Low purchasing power of customers due to high inflation	
3.	Poor initial capital which does not allow for big start-up.	
4.	Unfavourable access to capital	
5.	Limited access to working space (small shops)	
6.	Lack of market linkages and supports	
7.	Frequent power interruption and low voltage supply	
8.	Constant devaluation of naira	

9.	Multiple taxes rates and levies	
10.	Increased transport cost and other running expenses	

Appendix 3

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Micro Business Sustainability Enhancement Factors Questionnaire (MBSEFQ)

Preamble: There is an on-going research to evaluate the sustainability of A-NOAS graduates' businesses in Ogun State. This questionnaire is designed to obtain information on the factors which are enhancing the sustainability of micro business established by A-NOAS graduates in Ogun State. You are required to complete this questionnaire as sincerely as you can. This exercise is purely for academic purpose and your response will be treated with utmost confidentiality.

Section A

Instruction: Kindly choose as it is applicable to you.

- i. Age range (a) 20-30 [] (b) 30 above []
- ii. Gender: (a) Male [] (b) Female []
- iii. Highest Level of Education: (a) Secondary School [] (b) OND/NCE [] (c) B.Sc/HND []

Section B

Instruction: Kindly list the factors based on your experiences while doing your business.

S/N	ITEMS
	Personality Factors
1.	Did these personality factors enhanced your business sustainability during the 2014-2018 period? 1..... 2..... 3..... 4..... 5.....
	Associational Factors
2.	Did these relational strategies helped in sustaining your business beyond 5 years from the time it was established? 1..... 2..... 3..... 4..... 5.....