Entrepreneurial Culture and the Performance of Agro-Allied Smes in North Central Nigeria

Peter Elaigwu Oteh[1], Olanrenwaju Akeem Salami[2], Adeyeye Mercy Modupe[3], Jacob Abu Alabi[4]

[1,3,4]Department of Entrepreneurial Studies, National Open University of Nigeria, Abuja Nigeria

[2]Department of Business Administration, Osun State University, Nigeria

[*]Corresponding Author

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ABSTRACT

This paper is a part of my thesis titled "Entrepreneurial Ecosystem Components and the Performance of Agroallied SMEs in North Central, Nigeria. It investigates the effect of entrepreneurial culture on the performance of agro-allied small and medium enterprises (SMEs) in North Central Nigeria, a region central to the country's agricultural value chain. Using a quantitative research approach, primary data were collected through structured questionnaires administered to agro-allied SME operators and employees across seven states and the Federal Capital Territory. A descriptive cross-sectional design was adopted, with simple random sampling applied to a population of 1,492 registered SMEs, yielding 713 valid responses for analysis. Entrepreneurial culture was measured through societal attitudes toward entrepreneurship, risk-taking, innovation, role modelling, fear of failure, and community support, while SME performance was proxied by competitive advantage. Data were analysed using descriptive statistics, regression analysis. The results reveal a highly supportive entrepreneurial culture within the study area and demonstrate a strong, positive, and statistically significant relationship between culture and SME performance ($\beta = 0.766$, $p < .001$). The structural model indicates that entrepreneurial culture explains 68.2% of the variance in SME performance, highlighting its substantial explanatory power. These findings suggest that shared values, norms, and social support systems play a critical role in enhancing innovation, resilience, and competitiveness among agro-allied SMEs. The study concludes that strengthening pro-entrepreneurial cultural norms and community support mechanisms can significantly improve SME performance and sustainability, providing important policy and practical insights for fostering enterprise growth in Nigeria's agrarian regions.

Keywords: Entrepreneurial Culture, Entrepreneurial Ecosystem, Nigeria, SME Performance, Social Norms

INTRODUCTION

Small and medium-sized enterprises (SMEs) are central to economic development, employment creation, and innovation in both developed and developing economies (World Bank, 2022). In Nigeria, SMEs constitute a significant share of business establishments and are critical to regional economic development. Despite their importance, the performance of SMEs remains uneven across regions, often influenced by non-economic factors such as social norms, cultural values, and societal attitudes toward entrepreneurship.

Entrepreneurial culture refers to shared values, beliefs, and norms that shape individuals' attitudes toward entrepreneurship, risk-taking, innovation, and business ownership (Hofstede, 2001). In contexts where formal institutional support is limited, entrepreneurial culture can either stimulate or constrain entrepreneurial activity. Societies that value innovation, tolerate failure, and celebrate entrepreneurial success tend to exhibit stronger entrepreneurial outcomes (Isenberg, 2010).

Within the entrepreneurial ecosystem framework, culture is considered a foundational pillar that influences how entrepreneurs perceive opportunities, mobilise resources, and respond to challenges (Stam, 2015). In Nigeria,

cultural perceptions of business failure, risk aversion, and preference for salaried employment may limit entrepreneurial ambition and growth, particularly among SMEs operating outside major urban centres.

Although several studies have examined entrepreneurship in Nigeria, empirical evidence on the specific role of entrepreneurial culture in shaping SME performance at the regional level remains limited. This study addresses this gap by examining the effect of entrepreneurial culture on SME performance in North Central Nigeria.

Hypothesis

Based on the stated objective, the following hypothesis is proposed:

H1: Entrepreneurial culture has a positive and significant effect on the performance of SMEs in North Central Nigeria.

LITERATURE REVIEW

This review harmonised existing scholarly resources on the subject matter. It includes, conceptual, empirical and theoretical review.

Concept of Entrepreneurial Culture

Entrepreneurial culture encompasses the norms, values, and beliefs that influence entrepreneurial behaviour within a society. It includes attitudes toward risk-taking, innovation, independence, and business failure (Hofstede, 2001). Entrepreneurial culture is shaped by historical experiences, education systems, social institutions, and role models.

In developing economies, entrepreneurial culture often plays a compensatory role where formal institutional support is weak. Positive cultural attitudes toward entrepreneurship encourage business formation, experimentation, and resilience, while negative cultural perceptions can discourage entrepreneurial engagement (Isenberg, 2010).

Empirical Review

Empirical research suggests that entrepreneurial culture positively influences SME performance by fostering innovation, proactive behaviour, and strategic risk-taking. Firms operating in supportive cultural environments are more likely to pursue growth opportunities, adopt new technologies, and compete effectively in dynamic markets (Stam, 2015).

Studies in emerging economies indicate that cultural acceptance of failure and societal recognition of entrepreneurs enhance firm learning and long-term performance (World Bank, 2022). Conversely, cultures characterised by high uncertainty avoidance and stigma attached to failure may inhibit entrepreneurial experimentation and performance improvement.

THEORETICAL FRAMEWORK

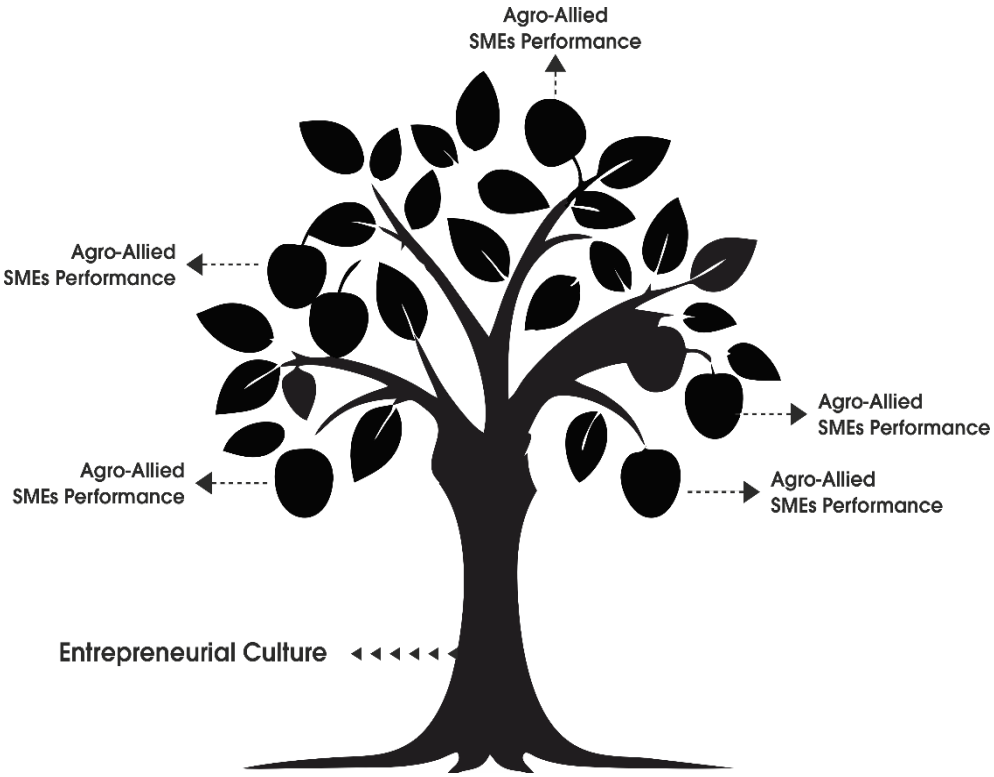
This study is anchored in Cultural Theory and Institutional Theory to explain the influence of entrepreneurial culture on the performance of agro-allied SMEs in North Central Nigeria. Both theories emphasise that entrepreneurial behaviour and firm outcomes are socially embedded and shaped by shared values, norms, and informal rules rather than purely economic considerations.

Cultural Theory, as articulated by Hofstede (2001), Schwartz (1999), and Inglehart (2000), posits that culturally embedded values such as risk tolerance, achievement orientation, innovativeness, and long-term orientation influence entrepreneurial motivation, opportunity recognition, and strategic behaviour. In agro-allied SMEs, these cultural attributes shape decisions regarding technology adoption, value addition, collaboration, and market expansion. In the North Central Nigerian context, where communal norms and traditional value systems strongly

influence economic activities, entrepreneurial culture can either stimulate growth-oriented behaviour or reinforce subsistence-level operations, thereby affecting firm performance.

Institutional Theory, advanced by North (1990) and Scott (2008), complements this view by highlighting the role of informal institutions such as culture, social norms, and trust based relationships in shaping firm behaviour, particularly in environments with weak formal institutions. Entrepreneurial culture functions as an informal institutional mechanism that conditions resource mobilisation, compliance with formal rules, and strategic choices among agro-allied SMEs. Embedded within the entrepreneurial ecosystem framework, culture is a foundational element that influences how effectively other ecosystem components, including finance, human capital, and markets, translate into performance outcomes (Isenberg, 2010; Stam, 2015). Together, these theories provide a coherent framework for analysing how entrepreneurial culture shapes productivity, innovation, and sustainability of agro-allied SMEs in North Central Nigeria.

Figure 2.1 Conceptual Framework



Source: Author (2026)

METHODOLOGY

This research utilised a quantitative research methodology to study the relationship between Entrepreneurial culture and the performance of agro-allied small and medium scale enterprises (SMEs) in North Central Nigeria. Primary data were collected through a structured survey administered to agro-allied SME operators and employees, providing firsthand quantitative data into how entrepreneurial culture affect the performance of agroallied SME.

The study area is North Central Nigeria, covering Benue, Kogi, Kwara, Nasarawa, Plateau, Niger States, and the Federal Capital Territory (FCT). The region is agriculturally rich and plays a strategic role in Nigeria's food production, with agro-allied SMEs forming a significant part of the agricultural value chain. A descriptive crosssectional research design was engaged, using survey methods to collect data at a single point in time. This design enabled the use of descriptive and inferential statistics to analyse relationships between entrepreneurial culture and agro-allied SME performance. Structured questionnaires were used as the primary data collection instrument, ensuring objectivity, reliability, generalisability, and cost-effectiveness.

Primary data were sourced through online questionnaires (Google Forms) administered to agro-allied SME operators and employees across both urban and rural areas. Data collection was facilitated in collaboration with state managers of the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) across the study area, which improved accessibility and response rates. The unit of analysis comprised individual SME operators and employees, selected because of their direct involvement and firsthand knowledge of enterprise operations and performance.

The study population consisted of 1,492 registered agro-allied SMEs in North Central Nigeria, as reported by the NBS/SMEDAN National Survey (2021). Using Cochran's (1977) sample size determination formula at a 95% confidence level and 5% margin of error, a total sample size of 956 respondents was derived and proportionately distributed across the six States and the FCT. Simple random sampling was employed to ensure equal selection probability, minimise bias, and enhance the representativeness of the sample.

Data were collected using a self-developed structured questionnaire divided into two sections. Section A captured respondents' socio-demographic characteristics, while Section B comprised (7) Likert-scale items grouped into eight clusters measuring entrepreneurial culture and agro-allied SME performance. Competitive advantage was adopted as a key non-financial indicator of SME performance. Reactions were measured on a five-point Likert scale ranging from "strongly disagree" to "strongly agree."

Ethical considerations were strictly observed. Contribution was deliberate, respondents were informed of the study's purpose, confidentiality was assured, and no inducements were offered.

RESULTS

Result of the study is stated below both in descriptive and inferential statistics.

Descriptive Statistics

This reveals the distinctive characteristics of the study in frequency and percentage for meaningful assimilation of the data used in the study.

Demographic Analysis

The demographic analysis provides critical background information on respondents, offering context for interpreting the study's findings on agro-allied SMEs in North Central Nigeria. The analysis covers key characteristics, including state of business operation, respondent status within enterprises, years of business experience, age, and educational qualifications. These variables, while not part of the study's control objectives, help contextualize patterns that may influence SME performance.

Table 4.1 Demographic Analysis

Variable	Category	Frequency	Percentage
State of Business Operation	Federal Capital Territory (FCT)	114	16.0
	Nasarawa State	106	14.9
	Niger State	85	11.9
	Benue State	116	16.3
	Kogi State	103	14.4
	Kwara State	94	13.2

	Plateau State	95	13.3
	Total	**713**	**100.0**
Status of Respondents	Farm Operator	544	76.3
	Farm Employee	169	23.7
	Total	**713**	**100.0**
Years of Business Operation	Less than 1 year	126	17.7
	1–5 years	141	19.8
	5–10 years	133	18.7
	10–15 years	212	29.7
	15 years and above	101	14.2
	Total	**713**	**100.0**
Age of Respondents	Less than 20 years	9	1.3
	20–30 years	162	22.7
	30–40 years	199	27.9
	40–50 years	197	27.6
	50–60 years	119	16.7
	60 years and above	27	3.8
	Total	**713**	**100.0**
Education Qualification	First School Leaving Certificate	12	1.7
	WASC/GCE/NECO Certificate	211	29.6
	OND/NCE/Diploma Certificate	313	43.9
	HND/BSc/BA Certificate	171	24.0
	PGD/MSc/MA/PhD Certificate	6	0.8
Variable	**Category**	**Frequency**	**Percentage**
	Total	**713**	**100.0**

Source: Author's Computation (2025).

The distribution of agro-allied SMEs in North Central Nigeria and the Federal Capital Territory (FCT) shows a fairly balanced geographical spread, with Benue State (16.3%) and the FCT (16.0%) having the highest concentrations, while Niger State (11.9%) recorded the lowest. Most respondents are farm operators (76.3%), with employees making up 23.7%, indicating that the dataset primarily reflects insights from decision-makers

responsible for strategic and operational management. The years of business operation vary, with 29.7% of SMEs having operated for 10-15 years, demonstrating resilience, and 37.5% in operation for less than five years, reflecting active entry of new ventures. This combination of experienced and emerging enterprises provides a balanced view of the challenges and opportunities across different growth stages.

The age distribution reveals that the majority of respondents are within the productive age brackets of 30-40 years (27.9%) and 40-50 years (27.6%), highlighting the dominance of middle-aged entrepreneurs in driving SME performance, with limited involvement from younger (<20 years) or older (60+ years) individuals. Educational qualifications indicate a relatively well educated workforce, with 43.9% holding OND/NCE/Diploma certificates and 24% possessing university degrees, while only 1.7% have primary education. This profile suggests that agro-allied SMEs benefit from skilled and knowledgeable operators and employees, which can enhance innovation, adoption of modern farming practices, and overall enterprise performance.

Construct Analysis

The construct analysis focuses on examining the key variables of the study as measured by the survey instrument. It presents respondents' perceptions and evaluations of entrepreneurial culture ant its relationship to performance of agro-allied SMEs in North Central Nigeria. Using descriptive statistics such as frequencies, percentages, means, and standard deviations, this section highlights the distribution of responses across each construct. The analysis provides insight into how the respondents view the enabling environment for agro-allied SME operations and establishes the basis for subsequent inferential testing of the hypothesised relationships between entrepreneurial culture and agro-allied SME performance.

Table 4.5 Construct Data

Statement	**Response**	**Frequency**	**Percentage**
(1) Entrepreneurship is widely accepted and respected in my community.	Strongly Disagree	64	9.0
	Disagree	20	2.8
	Neutral	4	0.6
	Agree	371	52.0
	Strongly Agree	254	35.6
	Total	**713**	**100.0**
(2) Society encourages individuals to take risks and start new businesses.	Strongly Disagree	64	9.0
	Disagree	24	3.4
Statement	**Response**	**Frequency**	**Percentage**
	Neutral	11	1.5
	Agree	293	41.1

	Strongly Agree	321	45.0
	Total	**713**	**100.0**
(3) Cultural norms in my environment support business innovation.	Strongly Disagree	64	9.0
	Disagree	21	2.9
	Neutral	2	0.3
	Agree	224	31.4
	Strongly Agree	402	56.4
	Total	**713**	**100.0**
(4) Successful entrepreneurs are seen as role models in my community.	Strongly Disagree	64	9.0
	Disagree	20	2.8
	Neutral	3	0.4
	Agree	336	47.1
	Strongly Agree	290	40.7
	Total	**713**	**100.0**
(5) Fear of business failure is a major barrier in our culture.	Strongly Disagree	267	37.4
	Disagree	402	56.4
	Neutral	3	0.4
	Agree	5	0.7
	Strongly Agree	36	5.0
	Total	**713**	**100.0**
(6) There is a strong cultural support system for small business owners.	Strongly Disagree	64	9.0
	Disagree	23	3.2

	Neutral	70	9.8
	Agree	224	31.4
	Strongly Agree	332	46.6
Statement	**Response**	**Frequency**	**Percentage**
	Total	**713**	**100.0**
(7) People in my community believe entrepreneurship leads to economic progress.	Strongly Disagree	126	17.7
	Disagree	71	10.0
	Neutral	65	9.1
	Agree	287	40.3
	Strongly Agree	164	23.0
	Total	**713**	**100.0**

Source: Author's Computation (2025)

The results in Table 4.5 indicate a highly supportive cultural environment for entrepreneurship among agroallied SMEs, which plays a critical role in shaping entrepreneurial behaviour and performance. A large majority of respondents affirmed that entrepreneurship is widely accepted and respected (87.6%) and that society encourages risk-taking and new venture creation (86.1%), suggesting strong normative support that enhances entrepreneurial motivation and resilience, consistent with evidence that cultural legitimacy and risk-tolerant norms stimulate business formation and growth in emerging economies (Aparicio et al., 2016; Urbano et al., 2020). Similarly, 87.8% of respondents perceived that cultural norms support business innovation, reflecting an environment conducive to experimentation and adaptive strategies, which empirical studies have linked to improved SME innovation capability and competitiveness (Anning-Dorson, 2021; Karikari et al., 2023). The widespread perception of successful entrepreneurs as community role models (87.8%) further reinforces entrepreneurial intentions by reducing perceived risks and providing aspirational benchmarks, a dynamic well documented in entrepreneurship literature (Bosma et al., 2012; Nowiński & Haddoud, 2019). Notably, 93.8% of respondents rejected the notion that fear of business failure constitutes a major cultural barrier, indicating a lowstigma, learning-oriented cultural context that supports persistence and innovation, in line with recent findings that reduced fear of failure enhances entrepreneurial dynamism and SME sustainability (Cacciotti et al., 2020; Amankwah-Amoah et al., 2021). In addition, 78% of respondents acknowledged the presence of strong cultural support systems for small business owners, highlighting the importance of social embeddedness, informal networks, and community-based encouragement in mitigating institutional weaknesses and enhancing SME resilience (Nguyen et al., 2021). Finally, the belief held by 63.3% of respondents that entrepreneurship drives economic progress underscores a generally positive societal perception of SMEs as engines of development, which is crucial for sustaining pro-entrepreneurial attitudes and reinforcing the contribution of small businesses to employment generation and economic growth in developing economies (Ayyagari et al., 2021; Wasiu et al., 2023).

Inferential Statistics

Hypothesis Testing

Table 4.3 Regression Coefficient

Predictor	B	SE B	B	T	p	95% CI for B
Constant	1.311	0.093	-	14.054	< .001	[1.128, 1.495]
Culture	0.782	0.025	0.766	31.754	< .001	[0.733, 0.830]

Source: Author's Computation (2026)

The regression results indicate that culture has a strong and statistically significant positive effect on SME performance (β = 0 .782, $p < .001$). Specifically, a one-unit increase in culture is associated with a 0.782-unit increase in SME performance, holding other factors constant. The narrow confidence interval further suggests high precision of the estimate. The large *t*-value underscores the robustness of the relationship, while the tolerance value of 1.000 confirms the absence of multicollinearity issues. Overall, the findings demonstrate that culture is a critical determinant of agro-allied SME performance.

Decision on Hypothesis

In line with the structural model results, the alternate hypothesis that entrepreneurial culture has a positive and significant effect on the performance of SMEs in North Central Nigeria is not rejected**.** The path coefficient from entrepreneurial culture to SMEs' performance (β = 0.782) indicates a strong positive relationship, while the coefficient of determination ($R^2 = 0.682$) shows that entrepreneurial culture accounts for 68.2% of the variance in SMEs' performance. This level of explanatory power is substantial, confirming the relevance of entrepreneurial culture as a key determinant of SME performance. Consequently, the null hypothesis is rejected, and the study concludes that entrepreneurial culture significantly enhances the performance of SMEs in North Central Nigeria.

DISCUSSION OF FINDINGS

The results demonstrate that entrepreneurial culture has a strong, positive, and statistically significant effect on the performance of agro-allied SMEs in North Central Nigeria, as indicated by the high path coefficient (β = 0.782) and substantial explanatory power ($R^2 = 0.682$). This suggests that cultural attributes such as innovativeness, proactiveness, shared entrepreneurial values, and tolerance for calculated risk significantly enhance SMEs' ability to improve productivity, competitiveness, and long-term sustainability. The robustness of the relationship supported by a large t-value, narrow confidence interval, and absence of multicollinearity confirms entrepreneurial culture as a critical strategic resource rather than a peripheral organisational factor. These findings are consistent with prior studies which show that strong entrepreneurial cultures foster opportunity recognition, adaptability, and superior firm performance, particularly in emerging and agrarianbased economies (Acs et al., 2018; Urbano et al., 2019).

Policy Implications

The findings indicate that entrepreneurial culture should be treated as a core policy instrument rather than a byproduct of financial or infrastructural interventions. Governments and SME-support institutions should integrate entrepreneurship education, innovation-oriented training, and structured mentorship into agro-allied SME programmes. Embedding these initiatives within cooperatives, extension services, and local enterprise hubs can strengthen growth-oriented values and enhance the effectiveness of existing SME support policies.

Policymakers should also promote community based entrepreneurial networks and peer learning platforms that leverage local norms and role models to legitimise innovation and calculated risk-taking. Aligning cultural

interventions with finance, technology, and market access policies can improve ecosystem coherence and support inclusive growth in the agro-allied sector.

Practical Implications

At the firm level, agro-allied SME owners and managers should deliberately cultivate organisational cultures that encourage innovation, learning, and strategic risk-taking. Leadership practices, reward systems, and daily operations should reinforce initiative, collaboration, and adaptability to translate cultural values into performance gains.

Embedding entrepreneurial values through continuous training, teamwork, and knowledge sharing can enhance firms' resilience to market uncertainty and environmental shocks. By strengthening trust-based relationships with employees and partners, agro-allied SMEs can better mobilise resources and sustain competitive performance.

Limitation of the Study

The study has some limitations. First, the cross-sectional research design confines the ability to infer fundamental relationships over time. Second, only competitive advantage was used as performance indicator in the study, because financial indicators would require time series therefore it's not feasible considering the time involved. Future studies could employ longitudinal data to capture dynamic effects and strengthen causal inference. Also, other key performance indicators, particularly financial indicators could be explored using time series in a longitudinal method. Additionally, extending the analysis to other regions of Nigeria would improve the generalizability of the findings. Finally, further research could focus on operators as unit of analysis to avoid observation and perception misunderstanding.

CONCLUSION

The study provides strong empirical evidence that entrepreneurial culture is a key determinant of agro-allied SME performance in North Central Nigeria. The rejection of the null hypothesis confirms that entrepreneurial culture substantially explains variations in agro-allied SME performance, accounting for over two-thirds of observed outcomes. Consequently, fostering a strong entrepreneurial culture should be regarded as a strategic priority for policymakers and SME practitioners seeking to enhance the growth and sustainability of agro-allied SMEs in the region.

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