

ENVIRONMENTAL INNOVATIVENESS AND ENTREPRENEURIAL ORIENTATION OF SMES PERFORMANCE IN NIGERIA

ONU, Abara¹ & ODUBO, Angonimi²

^{1,2} Department of Business Administration and Management, Federal Polytechnic, Ekowe, Bayelsa State

Email: abaraonu@gmail.com

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ABSTRACT

A major indicator of economic development in every country is growth in business and entrepreneurship activities. SMEs in Nigeria face mammoth burdens as the nation participates more into the world economy. Influences, impacting as both external and internal factors, can be found in business environment, such as globalization, technological innovation and demographic and social change, as well as the level of technology deployed, innovative ability, financial support and entrepreneurship. The study assessed Impact of innovativeness and environment on performance of SMEs in north Central Nigeria. Using the triangulative method via multiage sampling 282 study participant were selected. Data obtained were analysed quantitatively and qualitative. The paper argued that; innovativeness for brand loyalty shows that the enterprises support creative ideas apart from the existing process and procedure with an average mean of 2.73. the enterprise is maintaining the leading position in the industry by providing technology to satisfy both expressed and latent needs of the customers. This was accepted on the average mean of 3.05. findings from the hypothesis shows significant impact of environment on performance of SMEs ($F=8.410$; $P<0.05$) and significant impact of innovativeness on performance of SMEs ($F=4.983$; $P<0.05$). The study concludes that entrepreneurial orientation has a significant effect on performance of SMEs in Benue, Kogi and the Federal Capital Territory. From the findings, the following recommendations were made for policy makers as well Small and Medium enterprises. Entrepreneurship orientation and practical training which has been integrated into capacity building should be improved and promoted further to elicit the resilience in pro-activeness, risk-taking propensity and innovativeness needed by the entrepreneurs to survive the turbulent socio-economic environment for improved productivity.

INTRODUCTION

Small and medium enterprises (SMEs) role in any economy cannot be a gainsaid. Nkuah, Tanyeh & Gaeten (2013) argued that SMEs are architect to employment generation, innovation and poverty reduction thereby backing economic vitality in capitalistic economies.

As such, SMEs have been identified to possess the unique strength of innovation and have served as an abode for new technologies and practices. Ajose, (2010) asserts that small and medium enterprises (SMEs) are pivot of economic growth and the first point of contact for the business world. Due to the significant roles SMEs play in the growth and development of various economies, it has been referred to as the engine of growth and catalyst for social and economic transformation of any country, (Inegbenebor, 2006). Ogbojafor & Ifekwem (2012), citing Inegbenebor, (2006), stated that small and medium scale enterprise's (SMEs) are heterogeneous group of businesses usually operating in the service, trade, agri-business, and manufacturing sectors. Abor & Quartey (2010) argued that SMEs not only contribute to wealth generation but also to overall national development. The challenges of performance of SMEs are propelled by many factors which includes, access to financing, political, legal environment and the Entrepreneurial orientation (EO) of the entrepreneur.

The relationship between EO and small and medium scale performance has been explored by previous studies such as Innocent, Paul and Amaka, (2018), Rauch, Rauch, Wiklund, Lumpkin & Frese (2004), Muhammed, Azelin and Siti (2017) and Laddawan, Christopher and Chadana, (2017). These studies found that entrepreneurial orientation has positive effects on performance of SMEs. This can be so if the internal and external environmental factors are aligned appropriately with the firm being part of the growth market (Wiklund & Shepherd, 2005). Each of the entrepreneurial orientation constructs has been shown not only interfere but also influence performance independently. Proactivity assists firms to exploit entrepreneurial opportunities (Zhao, 2005). Risk taking as a construct of entrepreneurial orientation assists entrepreneurs to have the courage, ability and the zeal to exploit entrepreneurial opportunities by taking calculated risks that could reward them with superior performance (Covin, Green, & Slevin, 2006). Kiraka, Kobia & Katwalo (2013) opined that innovation not only enhances financial performance but also helps in the attainment of competitive advantage of the firm. Despite the acknowledge importance of SMEs, they operate under an environment of harsh credit constraints due to perceived higher credit risk and the resulting unwillingness of financial providers to offer credit. Lumpkin & Dess's 2001, researcher widely agrees that SMEs business should be taken to comprise multiple domains rather merely financial considerations.

Statement of the Problem

Several studies have been conducted in relation to entrepreneurial orientation and SMEs performance with mixed and inconsistent results because Amin (2015), Baker, Mahmood & Ismail (2015), Brownhilder & Johan (2017), Civelek, Rahman and Kozubikova (2016), showed positive effect while Fairoz, Hirobumi & Tanaka, (2010), Rauchi, Wilkhund, Lumpkin and Freese (2009) showed negative result, hence the need for the study on entrepreneurial orientation with focus on innovativeness and environment. The furniture factories today is facing new and pressing challenges ranging from globalization, individualization, and digitalization and increasing competition (Tijani, 2019). Furniture factories create enormous opportunities for jobs creation through value additions which reflect training of youth, job opportunities, showroom business, and after- sale service for customers. However, despite the enormous role in the economy, this industry is faced with numerous challenges that affect their performance. These include competition, lack of skills in management and regulatory framework. Other such as lack of customer satisfaction, low growth and profits rate and finally, lack of information technology and training still constricts entrepreneurs from contributing maximally to the performance of the small and medium scale enterprises in this sector. In another study by Agadah & Anuoaha, (2018), Effect of entrepreneurial orientation and business growth of SMEs in Port Harcourt found that

managing entrepreneurial orientation determinants are attainable remedies to accomplish organizational growth. However, none of this study captures entrepreneurial orientation on furniture factories in the North Central, Nigeria with focus on innovativeness and environment as the study gap.

Research Questions

1. To what extent does innovativeness affect brand loyalty of small and medium scale enterprises in Nigeria?
2. How does environment of business effect growth of small and medium scale enterprises in Nigeria?

Theoretical Review

Dimensions of Entrepreneurship Orientation

Innovativeness

Innovativeness is defined as an organisation's "tendency to engage in and support new ideas, novelty, experimentation, and creative processes that may result in new products, services, or technological processes" (Lumpkin & Dess, 1996, p.142). Covin et al. (2006) suggested that innovation characterised a company's eagerness to shift from current practices, expand in research and develop new ideas or products or services. Drucker (2014) stated that innovation was the primary activity of entrepreneurship while Schumpeter (2013) stressed that innovation was the key engine of economic growth. Innovation is considered to be the most important component of an organisation's strategy as it contributes to business performance and wealth creation (Hamel, 2000; Lumpkin & Dess, 1996). Innovation in organisations can be displayed in many different forms, and innovativeness is one of the factors over which management has considerable control (Hult, Hurley, & Knight, 2004; Baden-Fuller et al., 2013). Innovativeness contributes to the organisation's success by improving the chances of developing new products or services, developing new processes or applying new technologies, resulting in first mover advantages (Richard, Wu, & Chadwick, 2009; Wiklund, 1999). This enables organisations to renew their market offerings, which is required for sustainability and growth in a highly competitive and rapidly changing business environment (Damanpour & Wischnevsky, 2006). Innovativeness therefore, enables businesses to succeed in solving business problems and challenges (Hult et al., 2004; Iakovleva, 2013). Moreover, effective innovativeness helps to create a sustainable competitive advantage by creating new value for customers (Mizik & Jacobson, 2003; Weerawardena & Mavondo, 2011). Greater levels of entrepreneurship orientation are thus, required for greater innovativeness (Boso, Story, & Cadogan, 2013).

Small and Medium Scale Enterprises (SMEs)

Study Small and Medium Enterprises are firms or business which is small and medium in sizes. They are firms or businesses arising as a result of entrepreneurial activities of individuals. Several definitions of SMEs exist. This is due to their global diversity and characteristics Tijani (2019) affirmed that a single universally accepted definition of SMEs has not been easy as different countries have different criteria for defining SMEs. Aiding that many countries have defined it in terms of manpower, management structure and capital investment limit. He further noted that experts in this field have also contributed to the diversity in SMEs definitions. One crucial thing to note about SMEs definition is that certain

criteria have been used to define what SMEs stands for most especially according to countries, size and sectors.

SMEs usually operate in the informal sector of the economy and employ mainly wage-earning workers. SMEs are often classified by the number of employees and/or by the value of their assets. The size classification varies within region and across countries relative to the size of the economy and its endowments. It is important to note that there is a minimum as well as maximum sizes for SMEs. The medium businesses as the name suggests are bigger than both micro and small businesses in terms of operations, manpower capacity or number of employee's structure, capital investment and size. Due to the significant roles SMEs play in the growth and development of various economies, it has been referred to as the engine of growth and catalyst for social and economic transformation of any country (Inegbenebor, 2006). Oghojafor and Ifekwem (2012), citing Inegbenebor (2006), stated that small and medium sized enterprises (SMEs) are heterogeneous group of businesses usually operating in the service, trade, agribusiness, and manufacturing sectors.

They include wide varieties of firms such as handcraft makers, small machine shops, and computer software firms that possess a wide range of sophistication and skills. Some are dynamic, innovative, and growth-oriented while others are contented to remain small and perhaps family owned. SMEs usually operate in the informal sector of the economy and employ mainly wage-earning workers. SMEs are often classified by the number of employees and/or by the value of their assets. The size classification varies within region and across countries relative to the size of the economy and its endowments. It is important to note that there is a minimum as well as maximum sizes for SMEs. Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) 2019 defined MSMEs as follows:

1. Micro Enterprises are those business ventures that employ between 1 - 9 persons with assets base of Ten million naira, excluding land and buildings.
2. Small Enterprises employ between 10 - 49 persons and with assets base of Ten less than one hundred million naira excluding land and buildings.
3. Medium Enterprises employ between 50 – 199 persons. Assets base one hundred million less than one billion naira excluding land and buildings.

This is the current classifications and working definition of SMEs in Nigeria today.

Table 1: Classification adopted by National Policy on MSMEs

S/N	Size category	Employment	ASSETS (Naira, million) (excluding land and building)
1.	Micro enterprises	Less than 10	Less than 10
2.	Small enterprises	10-49	10-less than 100
3.	Medium enterprises	50-199	100 – less than 1,000

Source: SMEDAN Survey Report, 2026

Innovativeness and its Effect on Brand Loyalty of SMEs Nigeria

Schumpeter was among the first to emphasize the role of innovation in the entrepreneurial process (Peters and Waterman, 2002). opined that an economic process of "creative destruction" by which wealth was created when existing market structures were disrupted by the introduction of new goods or services that shifted resources away from existing firms and caused new firms to grow. The key to this cycle of creativity was entrepreneurship. The competitive entry of innovative "new combinations" that propelled the dynamic evolution of the economy. Thus "innovativeness" became an important factor used to characterize entrepreneurship. Innovativeness reflects a firm's tendency to engage in and support new ideas, novelty, experimentation, and creative processes that may result in new products, services, new way of doing things or new technological processes. Although innovations can vary in their degree of "radicalness", innovativeness represent a basic willingness to depart from existing technologies or practices and venture beyond the current state of the art, but perhaps the most useful distinction is between product–market innovation and technological innovation. Until recently, most research has focused on technological innovativeness, which consists primarily of product and process development, engineering, research, and an emphasis on technical expertise and industry knowledge.

Product – branding innovativeness suggests an emphasis on product design, market research, and advertising and promotion. Even this broad categorization may be difficult to distinguish, however, because innovativeness frequently represents considerable overlap and blending of product-market and technological innovation, as in the case of technologically sophisticated new products designed to meet specific market demand. In either case, innovativeness is an important component of an EO, because it reflects an important means by which firms pursue new opportunities, evidence of innovation may take several forms. In the broadest sense, innovativeness may occur along a continuum from a simple willingness to either try a new product line or experiment with a now advertising venue, to passionate commitment to master the latest in new products or technological advances.

Regarding technological innovativeness, the emphasis shifts to achieving competencies in the latest technologies and production methods and the development of advanced manufacturing processes. This important aspect of innovativeness is lacking in most of the studies based on Miller's (1983) concept of innovativeness, which focused exclusively on the product-market aspect of innovation activities. Subsequent researchers have endeavored to capture this additional aspect of innovativeness, for example, Zahra and Covin (2003), who focused on "technology policy." That is the firm's commitment to "acquiring, developing and deploying technology." In this context, firms were asked to rate the extent to which they emphasize technological development and seek to build a reputation for trying new methods and technologies. In the World Bank report 2009, innovation has been viewed as vital in ensuring competitive advantage by organization and long-term loyalty. The importance of innovation as a key factor of economic growth and development was also highlighted by Joseph Schumpeter in his theory of economic development (1934) who considers the entrepreneur's task and capacity to realize new combinations of the production factors, and thus innovation, as the basis of his theory.

Environment of Business and its Effect on Growth of SMEs in Nigeria

In the conceptual framework, Lumpkin and Dess 1996 argued that the characteristic of the environment might have a strong effect on the strength and direction of the relationship between entrepreneurial orientation and firm performance. Empirical research has found support for this view, proposing that the relationship of EO and firm performance is

contingent upon the firm's external environment (e.g Covina and Slevin 1989, Naman and Slevin 1993, Zahra 1993, Zahra and Covin, 1995).

The environment also plays a role determining the growth of SMEs, competitive conditions, the use of technology, and diversity of products produced will determine the growth of SMEs. Business competition cannot be avoided by businesses; therefore, the organization must be effective, need to utilize technology in order to be a more efficient activity, so as to produce a variety of items that are able to compete. The findings are relevant to previous research that the environmental factor are the determinants of growth of a company (Lindholm.; (2005), Zhou and Wit, (2002), So environmental factor is a key factor in achieving growth of SMEs, where the business actors who already have business experience or management capable of managing the organization become more effective in order to compete, so they can anticipate the ever-changing business environment. The owner / manager must have a high motivation, and not easily give up, in order utilizing the existing resources for the creation of business growth.

Uncertainty is one of the main characteristics of environmental and market turbulence. Miller (1988), stated that the dimension of dynamism and unpredictability are "the key component of the overarching construct of uncertainty" therefore, "unpredictability" and "dynamism" would be used and incorporated in an overall scale typically called market turbulence (Miller and Friesen, 1982). Dynamic environment are described as market in which product have short life cycle, the level of industry innovation is high and customer demand are as well as competitors actions are highly unpredictable (Zahra, 1993; Wiklund and Shepherd, 2005). Firm that invests in EO could be expected to maintain and even improve business performance under condition of high market turbulence, market condition because these firms tend to possess an ability to react to the constant shift taking place in the environment by exploring and exploiting new opportunities.

Firm without an entrepreneurship orientation risk strategy paralyze when faced with change. The logic for this belief stems from the argument that entrepreneurship orientation drive exploration within the firm and allows the reconfiguration of resources and knowledge into better product market solution to meet anticipated change. Firms that have not invested in entrepreneurship orientation strategy may not be able to profit from changing condition since they are unable to reconfigure their resources and knowledge. It is likely that the product of these firms moves out of market demand resulting in lower business performance (Wiklund, and Shepherd, 2005) or lose competitiveness within the changing market.

In the face of complex market turbulence, the skills associated with an entrepreneurship orientation, such as the ability to manage uncertainty, the ability to innovate to meet emerging opportunity and threat, the ability to anticipate direction and nature of market change, the ability to tolerate risk, will likely lead the manager of a firm to reframe and interpret event that result from market turbulence as opportunities for further business model change, growth and innovation, as opposed to threats that can only undermined the business. Given that the skills engendered an embedded by an entrepreneurship orientation would be expected to shape a firm entrepreneurship capability in time (Wiklund and Shepherd, 2003), for treatment of entrepreneurship orientation as a firm rear resources or capability), such a capability should enable a firm to better manage market turbulence such that the firm ought to be able to capitalize when market turbulence is acute. As such, business performance will be expected to improve.

A contingency theory perspective of this kind suggests that the direction and strength of the entrepreneurship orientation-performance relationship might be influence by market

turbulence (Luthans and Stewart 1977, Miller 1981). We suggest that; beside the direct effect on entrepreneurship orientation on business performance, innovativeness, risk-taking and proactiveness will be positive related to the business performance of SMEs in environments where the uncertainty caused by acute market turbulence is high. This expectation is consistent with prior research that are associated entrepreneurship orientation with superior business performance in hostile environment as oppose to benign environments. For example, Covin and Slevin (1989), found that entrepreneurship orientation was not directly related to firm performance but only the interaction term with environment: Miller (1988) found that in an uncertain environment, innovation was positively related to business performance; and Zhara's empirical research found a strong positive relationship between business performance and entrepreneurship in firms operating in dynamic growth environments.

Result and Discussion of Findings

Socio-Demographic Characteristics

The socio-demographic characteristics is detailed in this section. Variables such as sex, age and educational qualification of respondents were put into consideration.

Table 1: Sex Distribution of Respondents

State	Benue		Kogi		FCT			
Age	Small	Medium	Small	Medium	Small	Medium	Small	Medium
Male	47	2	19	1	40	2	111	39.4
Female	56	1	43	0	68	3	171	60.6
Total	103	3	62	1	108	5	282	100

Source: Field Survey, 2026

The distribution of respondents by sex was shown in table 2, majority of the respondents were female with 60.6% of the respondents were female, 39.4% of the respondents were male.

This shows that majority of the respondents from small scale enterprise were female.

Innovativeness for Brand loyalty

Table 3: The enterprise support creative ideas apart from the existing process and procedure

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	29	-	47	1	7	-	2	-	3	-	2.912	1.6127
Kogi	62	1	12	-	31	1	6	-	9	-	4	-	2.711	1.7122
FCT	108	5	32	-	49	3	4	-	17	2	6	-	2.567	1.8110
Total	-	-									-	-		
Average Mean = 2.73														

Source: Field Survey, 2026

Table 3 aimed to provide answer to the question on if enterprise support creative idea from the existing process and procedure. From the finding, we accepted that the enterprise support creative ideas apart from the existing process with an average mean of 2.73. This was also peculiar to the three-study area i.e. Benue, Kogi and the Federal capital territory with mean score of 2.912, 2.711 and 2.567 respectively.

Table 4: Would you agree (personally) to getting of new process in product and services in the organisation when the time due for brand heritage

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	19	-	57	-	2	-	7	-	3	-	3.115	0.6121
Kogi	62	1	9	-	34	1	4	-	11	-	4	-	3.122	0.9134
FCT	108	5	47	-	42	3	2	1	11	1	6	-	3.457	0.4412
Total	273	9									-	-		
Average Mean = 3.231														

Source: Field Survey, 2026

Table 4 revealed that majority of the respondents agreed that getting new process in Product and services in the organization when the time is due with an average mean of 3.231. This was also typical of the three-state adopted in this study area with Benue, Kogi and the Federal Capital Territory having an average mean above 2.5. We therefore concluded by saying getting new process in product and services in the organization when the time is due is needed for brand heritage.

Table 5: The enterprise is a platform with wide appeal that can deliver great customer value

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	22	-	50	2	5	-	18	1	7	-	3.512	0.512
Kogi	62	1	8	-	26	-	9	1	15	-	4	-	2.572	1.341
FCT	108	5	47	-	40	2	5	1	10	2	6	-	3.132	0.811
Total	273	9									-	-		
Average Mean = 3.072														

Source: Field Survey, 2026

Table 5 revealed that the enterprise is a platform with wide appeal that can deliver great customer value. This was accepted based on the average mean of 3.072. This is also reflected in the mean score of the three states i.e. Benue, Kogi and the Federal Capital Territory with an average mean of 3.512, 2.572 and 3.132 respectively. It can therefore be stated that the enterprise is a platform with wide appeal that can deliver great customer value.

Table 6: Product innovation is normal routine of the organisations to give the customers new product, service and the best satisfactions by the use of technology for new brand name

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	22	-	50	2	8	-	15	1	7	-	3.112	0.935
Kogi	62	1	17	-	27	1	1	-	15	-	3	-	3.671	1.000
FCT	108	5	50	-	39	4	4	-	9	1	6	-	3.441	0.712
Total	273	9									-	-		
Average Mean = 3.411														

Source: Field Survey, 2026

Table 6 detailed information gotten on product innovation as normal routine of the organizations to give the customers new product, service and the best satisfactions by the use of technology for new brand name. We accepted that the organizations give customers new product, service and the best satisfaction by the use of technology for new brand name with an average mean of 3.411. From the table it was noticed that this was matching with the three-state involved in this study. Benue, Kogi and the Federal Capital Territory with a mean score of 3112, 3.671 and 3.441, the organizations in the states give customers new product, service and the best satisfaction by the use of technology for new brand name.

Table 6: The enterprise maintaining the leading position in the industry by providing new technology to satisfy both expressed and latent needs of the customers.

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	27	-	49	2	3	-	7	1	2	-	2.931	1.348
Kogi	62	1	13	-	29	1	6	-	10	-	4	-	3.412	0.872
FCT	108	5	40	1	40	2	9	1	13	1	6	-	2.810	1.611
Total	273	9									-	-		
Average Mean = 3.051														

Source: Field Survey, 2026

Table 6 detailed information on the enterprises maintaining the leading position in the industry by providing new technology to satisfy both expresses and latent needs of the customers. With an average mean of 3.051, we accepted that the enterprise maintains the leading position in the industry by providing new technology to satisfy both expresses and latent needs of the customers. This is also applicable to the three states with a mean score of 2.931, 3.412 and 2.810 in Benue, Kogi and the Federal Capital Territory Respectively. We can then conclude that the enterprises maintain the leading position in the industry by providing new technology to satisfy both expresses and latent needs of the customers.

The bulk of the participants tend to be creative. Most respondents show a high degree of creativity in order to compete and differ from their rivals.

I think you have to be creative to succeed as we talk about innovation as small and medium-sized businesses. It's just like that. If you're not creative, just like any other company, sell products and services, then what makes you different. How will you stand out?

Business Owner 1

It seems that creativity is shown by making some improvements that the organisation's considered fresh. Nevertheless, these developments may not be new for the industry. In addition, creativity does not seem to relate to the willingness to invest and develop new goods, technologies and technological processes of particular workers (such as the research and development team) or financial resources. Innovation is shown instead through (1) adaptable product innovation and (2) process innovation. Innovation is shown by the participants.

a. Adaptive Product Innovation

Adaptive product innovation involves those questioned seemingly modifying current products in the market to boost consumer satisfaction and changing them minorly. There is thus no connection between the understanding of progress between many of the people interviewed. "Media." Rather, most people interviewed seem creative by modifying and customizing their competitors' existing or new creations.

You must be creative yet innovative in terms of SMEs if you want to succeed in the market in Nigeria. Innovative in SME terms, what do you mean? This means you are responding; you are adjusting products and services according to what your customers want. Your range of services and products. You change these to be creative in offering the customers better services.

Business Owner 2

No, certainly we're not the first to be on the market. We don't rely on R&D (R&D) and that. But we respond really quickly so that we don't lag behind. Being new on the market, we get into that and look at how we can improvise as our rivals develop new goods. We have no super R&D budget so we can do everything we can.

Business Owner 3

Many respondents say that, as they are small, they are near the market and continuously analyze market trends and gather input from customers. This enables them to deliver precise custom products which meet specific and rapidly changing consumer needs. Apparently, this allows people to vary from larger companies, which usually produce a single product range. Good ties with customers are also apparently established by adaptive product innovation.

We need to constantly improve our service delivery to meet individual needs and therefore it is another part of our business that is reactive.

Business Owner 4

I say, generally we are traders for stone businesses like ourselves. The challenge for us is therefore always to fine-tune our goods, to separate ourselves from our competition.

Business Owner 5**b. Process Innovation**

Another way of demonstrating creativity is through process innovation for many of the interviewed people. The interviewees, as discussed in the previous section, do not seem to concentrate again on developing new goods. Rather, the participants seem to be creative in modifying their organizations' procedures to maximize the interest of the customer. The common ways process improvement occurs among interviewees include delivering quicker facilities, better customer satisfaction, mass production and greater inventory to offer cheaper alternatives.

I assume it is very constructive to include our customers. I assume that we can always give added value to business issues.

Business Owner 6

I assume that there is nobody in this business who does it very consistently right now, and that we're delivering very quickly. We also deliver very quickly, which is extremely pleasant to our customers and customers.

Business Owner 7

In the traditional sense of creating newness products and services, some of those interviewed seem to match their lesser focus on creativity with the lack of typical financial resources available to SMEs from Nigeria. It appears that there are continuous strains on long-term sustainability in the absence of financial resources, which means that many SMEs tend to focus more on sales than conventional developments.

That is how the company is run, as it is a SME. We must be small, versatile etc., so it's not a privilege to think, you know, like a visionary, special, and so on. We have to be small. I want to suggest that listening to what the customer wants makes our services more effective and this have want the customers to wants and try our products. On the other hands this innovativeness has made our products cheaper.

Business Owner 8**Environment of Business and Growth of SMEs Performance.****Table 7. Reactive and aggressively competitive to the other firms with close substitutes**

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	23	-	49	1	8	1	15	1	7	-	3.141	0.871
Kogi	62	1	13	-	22	1	13	-	9	-	6	-	2.880	1.572
FCT	108	5	39	-	50	4	3	-	10	1	6	-	2.784	1.441
Total	273	9									-	-		
Average Mean = 2.935														

Source: Field Survey, 2026

Table 7 revealed that the organizations are reactive and are aggressively competitive to the other firms with close substitutes with an average mean score of 2.935. This was arrived at with a mean score of 3.141, 2.880 and 2.784 in Benue, Kogi and the Federal Capital territory respectively. It can therefore be stated that the organizations are reactive and aggressively competitive to other firms with close substitute products.

Table 8: The firm undo and out –man over competitors in the business environment

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	23	-	49	2	8	-	15	1	7	-	3.104	0.671
Kogi	62	1	12	-	22	-	11	1	12	-	5	-	2.831	1.133
FCT	108	5	47	-	42	2	3	1	10	2	6	-	3.912	0.781
Total	273	9									-	-		
Average Mean = 3.282														

Source: Field Survey, 2026

On the pursuit to find out if the organizations undo and out do- man over competitors in the business environment, it was revealed that the firms undo and out man over competitors in the business environment with an average mean of 3.282. Also, from the findings it can be deduced that the firm in all the states i.e. Benue, Kogi and the Federal Capital Territory with a mean score of 3.104, 2.831 and 3.912 respectively, undo and out man over competitors in the business environment.

Table 9: Step taken by the firm in research and development as a competitive strategy.

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	22	-	54	3	2	-	7	-	3	-	2.816	1.466
Kogi	62	1	10	-	33	1	6	-	9	-	4	-	3.014	0.781
FCT	108	5	33	-	48	3	5	1	15	1	7	-	3.099	0.965
Total	273	9									-	-		
Average Mean = 2.976														

Source: Field Survey, 2026

Table 9 revealed that the firm takes bold step in research and development as a competitive strategy with an average mean of 2.976. It was noticed that the mean for the three states was high with 2.816, 3.014 and 3.009 in Benue, Kogi and Federal Capital Territory respectively. We can now state that the firms have taken significant steps through firm research and development as a competitive strategy.

Table 10: That the firm always combat posture towards rivals firms.

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	25	-	47	2	8	-	15	1	7	-	3.144	0.873
Kogi	62	1	19	-	23	1	3	-	11	-	5	-	2.910	1.153
FCT	108	5	35	-	50	4	4	-	13	1	6	-	2.714	1.871
Total	273	9									-	-		
Average Mean = 2.922														

Source: Field Survey, 2026

Table 10 revealed that the firm always combat posture towards rival firm with an average mean of 2.922. It was accepted because the average mean was above 2.5. Likewise, the mean score for the three states was high with a mean score of 3.144, 2.910 and 2.714 in Benue, Kogi and Federal Capital Territory respectively.

Table 10: That the caution competitive orientation keeps the firms surviving for a long time.

State	Small	Medium	SA		A		U		D		SD		($\bar{x}$)	SD
Benue	103	3	28		48	2	6	-	4	1	2	-	3.366	0.5122
Kogi	62	1	14	-	29	1	5	-	10	-	4	-	2.712	1.6120
FCT	108	5	40	41	3	10	1	11	1	6	-		2.714	1.871
Total	273	9									-	-		
Average Mean = 2.922														

Source: Field Survey, 2026

Table 10 answered question on if the organizations caution competitive orientation to keep the firm surviving for a long time. The finding revealed that the organizations caution competitive orientation to keep the firm surviving for a long time with an average mean of 3.040. This was also related to the three states with mean score of 3.366, 2.712 and 3.041. It can be stated that the enterprises in the three states caution competitive orientation to keep the firm surviving for a long time.

a. Instability

The interviews have shown the effect on the operations of the interviewees on different dimensions of the environment: uncertainty, complexity and munificence. Most interviewees seem to view the world as having a significant effect on their activities and address the individual aspects of the environment.

Market Dynamics

Many interviewees identified several environmental factors that highly dynamic market conditions. Outbreaks of diseases like Lassa Fever and Ebola, as well in the advent of foreign businesses in the region, in both the national economies and the foreign market and the increasing local market rivalry among other small businesses and bigger corporations as well as rapid and large companies tend to be among the main environmental factors.

The sector per se. Sure, so long as our clients stay where we are, our services will be needed. The survival of the industry is necessary for our survival or as it is in our survival. If the day comes when this sector does not implode entirely, but you know, it slows down and then yes, maybe if you see rivals get far harder than we are now.

Business Owner 10

Nigeria, structurally, is very safe. I'm not denying that. The government is the core of this structure but there is no denying that we're dependent on a lot of the countries in this region and in fact the globe. Crisis hits, Ebola disease, you know---I went through the SARS period and I tell you that was bad. We are obviously in the F&B industry and we can't afford any one of these because you know when it goes down, you get hit.

Business Owner 11

Many respondents reported that changes to any of the above environmental factors have important implications for their companies as a result of impacts on production, supply and resulting supply costs, consumer demand for the products and services of SMEs, pricing and revenue generation. a. Opportunities and Threats Many interviewees suggest that the dynamic nature of the environment serves either as an opportunity or threat on different occasions. When identified as opportunities, it appears that strategic actions would be undertaken to tap into such opportunities so as to achieve increased growth and revenue streams. Similarly, during instances where environmental factors are identified as threats, actions are seemingly undertaken by the interviewees to counter those threats so as to mitigate negative pressures on overall organisational performance.

We - a lot of companies in Nigeria, or at least how they've been encouraged to grow by the government is to undertake a holding stake in something physical overseas, simply because it presents an opportunity in terms of cheap labour or cheap land and then marketed as a Nigerian product.

Business Owner 12

OK, it's based on the current market. We see what the latest trend is. Since i am in the food manufacturing industry, we see what the latest trend is, what are customers looking for and so we kind of change our products according to that.

Business Owner 13**b. Complexity**

The environmental complexity in this study refers both to the variety of environmental elements which small and medium-sized companies may deal with and to the sophistication of information and knowledge required for their operations. The interviewees appeared to show this ambiguity with respect to the mixed approach of government SME initiatives.

Mixed View of SME Government Initiatives

Most respondents indicate that the Nigerian Government's policies and activities have a high impact on the Nigerian SMEs' strategic actions. Many of the respondents seem to favor a stable and business-friendly Nigerian government. The interviewees acknowledge that the policies of the government of Nigeria have played a significant role in the establishment, development and growth of small and medium-sized enterprises in Nigeria, with a strong focus on the formation of a competitive SME market.

The political situation is very critical. Any changes in government, might have new regulations coming in place then It wouldn't just impact us but impact the whole industry. In fact, it will impact the whole country.

Business Owner 14

Environment, like say the government, government ruling on manpower, people, business licensing and so on will definitely affect how we can react to clients. Government saying that, certain things should not be outsourced, for example, we're doing things for banks, if tomorrow because of privacy issue, data control issue, government through Monetary policy in Nigeria says, hey you cannot, banks you cannot outsource, then it's a big threat to us.

Business Owner 15

Key to this initiative to build a vibrant SME sector in Nigeria appears to be the policies aimed at making funding readily and easily available to Nigeria SMEs, providing and educating Nigeria SMEs on opportunities both locally and abroad, providing subsidies, grants and initiatives to purchase and upgrade equipment and technologies as well as to train and develop staff.

Training is a very big thing and the government is very supportive in terms of this. They give us a lot of grants such as the PIC (Productivity and Incentives Credit). You could claim a lot of these stuff during the last financial crisis. They had a lot of rebates and stuff so of course with the government's support, a lot of agencies offer these training programmes.

Business Owner 16

Despite the active involvement of the Nigeria government in the building of a vibrant SME sector, some of the interviewees appear to express concern that the Nigeria government less

supportive of the smaller and less established Nigeria SMEs. For example, some of the interviewees indicate that many of the initiatives and subsidies provided by the Nigeria government are only accessible to the bigger and the more established of Nigeria SMEs as opposed to the smaller Nigeria SMEs. There also appears to be the indication by some of the interviewees that the Nigeria government, has not done enough to protect local SMEs from overseas competition entering the Nigeria market. In addition, some of the interviewees indicated that by venturing into a lot of the industries themselves through the creation of government linked bodies and companies, the Government is eating into the market share and providing stiff and unfair competition to the Nigeria SMEs.

We have a very, very liberal policy. The government is so flexible that any foreigner can come in here pay a token and set up a company ... So that is a big threat. The other threat that we have is that the government interferes too much in this field as well.

Criteria, you know, to get those grants - it is very difficult for these micro SMEs. But those SME's who do obtain the grants, some of them are large enough to have their own internal resources.

There thus appears to be a mixed view of the role of the Nigeria government in the development of the local SME sector. On the one hand, there appears to be an appreciation for the SME-centered policies and grants that are aimed at assisting Nigeria SMEs in their growth. In contrast, there is an indication that these SME centered schemes are out of reach for the typical Nigeria SME and are instead more accessible to the already better performing Nigeria SMEs. The presence of Nigeria government linked companies in many industries seemingly present further obstacles for some of the interviewees.

c. Munificence

Munificence, in this study, refers to the extent to which the environment can provide the resources SMEs need to perform in such environments. This appears to be displayed amongst the interviewees in relation to a labor issue.

Labor Issues

The majority of the interviewees suggest that labor related issues represent one of the key obstacles in their growth and development. Firstly, the scarcity of labor in appears to have severely impacted on the operations of the interviewees. With the increase in demand for labor brought on by a robust economy and reduced supply of labor given the small population of the country, many of the interviewees appear to struggle to find adequate labor to fill up positions in their respective organisations, which has ultimately stifled growth.

Key challenges, we'll say, I'll take it as, like right now for example we have problem getting people, but it's a national issue. Labour costs, yes, because it's very expensive in. Right now, the biggest problem that we face is labour costs.

In instances where the interviewees are able to fill positions with staff, it appears that attracting talented staff to work in Nigeria SMEs is difficult as most of the talented staff are seemingly more interested in working for the bigger and more established organisations. Even when the interviewees are able to attract talented staff, it appears that such staff use the experience gained in working in such SMEs as a stepping-stone to an eventual desire to establish careers in the bigger corporations. In addition, many of the interviewees appear to

suggest that increasing wage demands and a tendency to job-hop amongst employees have seemingly created a high staff turnover rate in their respective organisations.

But it is really, really very difficult to find a very good dedicated staff and for everyone to uphold the same high standards because all you need is one person to put in a job that is slipshod and that is it, everything is up for us. I don't even know if half my staff are going to be with me for the next five years and it's a very competitive market here. Talent you know is very difficult to retain, a lot of these guys you know once big companies come calling, they will leave naturally and I can't stop them.

One of the ways in which Nigeria SMEs appear to have overcome this staff shortage is to seemingly use more foreign staff. However, this appears to have been affected by recent amendments to the Nigeria government's policy aimed at reducing the number of foreign staff in companies. Many of the interviewees suggest that the increased levies now charged on hiring foreign labor and government led focus on hiring Nigerians ahead of foreigners has resulted in a general staff shortage that has fundamentally affected their operations, increased expenses and hindered growth.

d. Performance

Organisational performance was measured using the interviewees' subjective statements or perceptual measures. When the interviewees were asked how they measured their organisational performance, their answers varied based on performance being (1) profit oriented and (1) customer-satisfaction oriented.

Profit Orientation

Many of the interviewees indicate that profits are one of the key determinants in measuring overall organisational performance. It appears that the use of profits to measure overall organisational performance is important amongst Nigeria SMEs as it ensures the sustainability of the business.

Sales figures that's it, at this point it is just that. Sales, I mean income versus expenditure that is all right now. At the end of the day, I think we just look at profits. Revenue has got to go up. Cost has to be kept stable or minimised, but revenue has to go up. That's the bread and butter. Profitability is everything to my company. In terms of staff, we do not really have KPIs. Punctuality, attendance and productivity is of course important but apart from that, not really. Our indicator for performance has always been overall profitability.

Many of the interviewees indicate that in the absence of attractive profits, the respective SMEs risk closure as they typically do not possess sizable financial reserves to cover expenses such as overheads incurred in the day to day running of business for an extended duration. It further appears that when interviewees make losses, closing the business represents the most likely option as the owners seemingly want to cut their losses as opposed to continued funding in the business and undertaking further risks.

I personally do it myself at the end of every month and I give it to the management for us to see how we're running. Because we're running a business for profit, if I don't see it, then I have to decide whether I want to prolong, or if I want to stop.

Customer Satisfaction

Besides the seemingly profit-oriented nature of measuring performance amongst Nigeria SMEs, it further appears that many of the interviewees place a lot of emphasis on ensuring strong customer satisfaction. Customer satisfaction appears to be a key element in measuring performance as it is seemingly seen as a catalyst for repeat purchases and therefore higher revenues. Many of the interviewees appear to indicate that ensuring high customer satisfaction is paramount to organisational performance as it garners increased sales via positive word of mouth, increased numbers of repeat purchases, more frequent purchases as well as helping to build strong customer relationships.

At the end of the day, if the customer is not satisfied then it impacts on the revenue of course. So, the two go hand in hand, its together. SMEs, I think to us, customers are more important than to Multinational Corporations. We give customers what they want. They are king you know. If not, you are irrelevant. There are many other players from so many other places, you really have no choice.

The way in which the interviewees appear to attain this customer satisfaction is seemingly by ensuring shorter on-time delivery of ordered products and services, specifically providing products and services that are tailored to the requirements of their customers, building strong and personal relationships with their customers by knowing the names of their customers and offering personalised services as well as focusing on providing excellent customer service. Most of the interviewees appeared to express pride in the fact that they have not received many complaints in the previous few years of operations, which is seemingly a testimony to their focus on customer satisfaction.

We differentiate ourselves in a manner whereby most competitors find it very difficult to achieve because they go through a middle man, middlemen upon middle men. ... For us, it is all quick you know. All our stocks are in the warehouse, a phone call or an e-mail, the whole thing will start moving, so that sets us apart. I think it's the trust, the example is trust. Let's say they go overseas, they leave their car, half a million-dollar car to you, just leave. They let you do whatever things they asked you to do, then you have to really do and everything done nicely and make sure that when they get back, they will get what they had wanted.

Evaluations on customer satisfaction are seemingly not done via the collection and evaluation of formal feedback from customers. Instead, it appears that many of the interviewees base higher levels of customer satisfaction on the number of repeat customers that they have. Alternatively, in instances where customers do not return, it is seemingly deemed that they were lost due to low levels of customer satisfactions. There appears to be no mechanisms in place to collect feedback and complaints from customers. Likewise, there appears to be little attention paid on the development and use of formalised mechanisms such as Key Performance Indicators amongst the interviewees.

Yes, it's all there. The channels are all there, you know. We sit down with a client, oh do you have this? yes, we have this. Do you really have this? yes, we really have this. OK, do you send it out? yes, every year we send it out. Do you look at it and do you have KPIs (Key Performance Indicators)? Yes, we do, but frankly we don't really. I mean this is as honest as it gets.

Test of Hypothesis

H₀₁: Innovativeness has no significant impact on performance of small and medium enterprises (SMEs) in Nigeria.

H₀₂: Environmental factors has no significant impact on performance of small and medium scale enterprises (SMEs) in Nigeria

The summary table showing significant impact of innovativeness on performance of SMEs in Nigeria

	Sum of Square	Df	Mean Square	F	Sig.
Between Groups	4256.698	2	2128.349	4.983	.008
Within Groups	84989.381	199	427.082		
Total	89246.079	201			

The table 11 above shows the ANOVA table of the impact of innovativeness on performance of SMEs in Nigeria. There was significant impact of innovativeness on performance of SMEs (F= 4.983; P<0.05). This shows that innovativeness has significant impact on performance of SMEs in Nigeria.

Table 12: The summary table showing significant impact of environment on performance of SMEs

	Sum of Square	Df	Mean Square	F	Sig.
Between Groups	585.948	2	292.974	8.410	.000
Within Groups	10346.998	297	34.838		
Total	10932.947	299			

Result from Table 11 above shows the significant impact of environment. There was significant impact of environment on performance of SMEs (F= 8.410; P<0.05). This shows that environment have significant impact on performance of SMEs. Therefore, the null hypothesis was rejected.

Discussion of Findings

Looking at innovativeness for brand loyalty, it was discovered that the enterprises support creative ideas apart from the existing process and procedure with an average mean of 2.73. New process in product and services in the organization when it is due time for brand heritage was also identified as a form of innovativeness. This was accepted based on the mean score of 3.231. Also, the enterprise was seen as a platform with wide appeal that can deliver great customer value. This was accepted based on the average mean of 3.072. Findings revealed that product innovation is normal routine of the organizations to give the customers new product, service and best satisfactions by the use of technology for new brand name. Also, the enterprise are maintaining the leading position in the industry by providing technology to satisfy both expressed and latent needs of the customers. This was accepted on the average mean of 3.05. It can therefore be stated that innovation of enterprises is key to

brand loyalty of SMEs. This is further buttressed by Richard, Wu, & Chadwick, (2009), who stated that innovativeness contributes to the organisation's success by improving the chances of developing new products/services, developing new processes or applying new technologies, resulting in first mover advantages. The second research question was based on evaluating environment of business and growth of SMEs performance. It was discovered that the enterprises are reactive and aggressively competitive to the other firms with close substation. It was also discovered that mean of 2.98, it was chosen that the enterprises take a bold step in research and development as a competitive strategy. This makes them combat posture towards rivals' firms and with an average mean of 3.040. It was discovered that the caution competitive orientation keeps the firms surviving for a long time. According to Lumpkin & Dess, (1996), an organisation's aggressiveness can be implemented through responsive or reactive behaviour. Responsiveness may take the form of head-to-head competition or a direct attack on competitors, such as when an organisation enters a market where a competitor is already present. In contrast, reactivity involves a direct reaction to a competitor's action. For example, an organisation might decrease prices and sacrifice profitability to maintain its market share when a competitor introduces a new product to the chosen market. The perception of innovativeness amongst many of the interviewees thus does not appear to be related to 'novelty'. Instead, most interviewees appear to be innovative by adapting and customizing existing or novel creations of their competitors. If you want survive in Nigeria market, you have to be innovative, but innovative in SME terms. You change these so that you are innovative in terms of offering better services to your customers.

Some of the key environmental factors seemingly include both the local and respective economies of the countries that the SMEs deal with, outbreaks of diseases such as Lassa Fever and Ebola, and also insurgency in the country emergence of foreign businesses both in local and foreign markets, rising competition in the local market presented by other SMEs and bigger corporations as well as rapid and constant changes in technology and consumer trends. All right, so as long as our customers remain where we are – there will be a need for our services. Nigeria, structurally, is very safe. The government is the core of this structure but there is no denying that we're dependent on a lot of the countries in this region and in fact the globe.

Conclusion

The research work concluded that entrepreneurial orientation has a significant effect on performance of SMEs in Benue, Kogi and the Federal Capital Territory. However, innovativeness and environmental factors have significant effect on profitability. Based on the finding of this study, it is concluded that entrepreneurial competencies, such as opportunity, conceptual, strategic and commitment competencies, significantly influences the performance of SMEs in Nigeria. More so, the moderating role of entrepreneurial orientation on entrepreneurial competencies and performance was statistically established. Therefore, the research concludes that managers should focus keenly on adopting innovative, proactive and autonomy orientations because they are significant of enhancing the influence of entrepreneurial competencies on firms' performance.

Recommendations

From the findings, the following recommendations were made for policy makers as well as Small and Medium enterprises.

- i. From the study, it has been established that entrepreneurial innovativeness should be encouraged and enhanced by improving the domestic and foreign technological networking for competitive innovations in the foreign markets.
- ii. It was also discovered that EO works better when all the features are put to use as a whole than as individual, for the contributions to have greater impact on the performance of the firms. Therefore, Nigeria Export Promotion Council (NEPC) should promote value added concept on non-oil export with requisite improved technical skills and modern technology; trade and business information should be made readily available for exporters and potential exporters for identification of buyers requirements, market access requirements, prices on which to plan business operations and to negotiate transactions, product related information, technology, equipment and raw material inputs sources.
- iii. Entrepreneurship orientation and practical training which has been integrated into capacity building should be improved and promoted further to elicit the resilience in pro-activeness, risk-taking propensity and innovativeness needed by the entrepreneurs to survive the turbulent socio-economic environment for improved productivity.
- iv. Also, Government needs to put adequate infrastructure in place to reform the current downward slope of the non-oil export. Significantly, at the firm's level, the resource-based capability should be enhanced by training and re-training of human capital, engagement in R&D, and networking to increase efficiency and effectiveness.

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