USE OF SMALL AND MEDIUM ENTERPRISES RESOURCES TO MITIGATE UNEMPLOYMENT IN BAUCHI STATE OF NIGERIA

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DECLARATION

I declare that this research is my original work and has not been submitted for award of degree in any other University for examination/academic purposes.

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DEDICATION

To my dear mother Alhakatu and my lovely wife Badariyyah for all your unfailing love, support, patience and encouragement throughout the study period. Finally, my two little children:

Shaheed Umar Dutse

&

Shaheedah Umar Dutse

For motivation and prayer words always "*Abba, Allah Ya bada Sa, a.*"

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ABBREVIATIONS

HRM: Human Resource Management

IFC: International Finance Commission

NEPA: Nigerian   Electric Power Authority

NGO: Non Government Organizations

PEST: Political, Economical, Social and Technological

RBV: Resource Based View

SEEDS: State Empowerment and Employment Development Strategy

SMEDAN: Small and Medium Enterprise Development Agency of Nigeria

ABSTRACT

Resources to SMEs are the important variables to transform the unemployed citizenry in Bauchi of Nigeria into enabling environment of employed people. Unfortunately, the abundance resources at hand in the state are facing huge challenges. Therefore, the study was set to investigate the "Use of SMEs Resources to mitigating unemployment challenges in Bauchi State of Nigeria." it aligned with the study objectives, the study was underpinned by Resources Base View (RBV) and contingency theory perspectives its demonstrates the facilitating variables impacts specifically these were Finance, ICT, Infrastructure ,Skill and experience. Across sectional survey was used across the three (3) Geo- political regions of the state which are: Bauchi south, central and north. The study targeted a sample size of 354 respondents using random sampling techniques, a structured questionnaires were administered to the respondents in which 208 business owners/ managers responded and 146 questionnaires were not returned back. A descriptive statistical tools SPSS guides and help the researcher to describe the data gathered also a correlation analysis was used to analyses the relationship between the key variables, the study established a premise in Use SMEs resources in relation to mitigating unemployment in Bauchi state of Nigeria. The results of the findings were presented in tables, charts and explained categorically in percentages. The findings of the study found that 77% are male and 23% were female across the state. Further, the study found out that SMEs is an effective way to employed more with a reasonable mean of 3.487 and .823 standard deviation. The use SMEs resources has impact SMEs to employed more with a mean of 3.734 also the resources profile finding indicated that infrastructures (Electricity) in particular can play a significant role to mitigate unemployment in Bauchi state. Conclusively, the study found most SMEs are in service than manufacturing this result matched with the above finding on infrastructure (electricity supply) and a strategic investment in ICT can make significant impact to SMEs in Bauchi state to grow and lead to more employment. Finance, experience and skills provide reasonable scale base on SMEs owner's efforts in contrast to insufficient external support by the government and other agencies .The study recommends institutional framework to be formulate on the process, access and utilization of use SMEs resources to mitigate unemployment in Bauchi state of Nigeria. Finally, the study suggested a further investigation on the use SMEs resources monitoring and evaluation impact in relation to employment in the state and Nigeria at large.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

SMEs resources has been regarded as building blocks for growth and development, quite a number of researchers have approached their study topics by identifying a set of factors or variables in which constitutes SMEs resources, the environment for entrepreneurship as well as small enterprises resources requirements. Burr et al., (2003) found that resources for small business can be physical capital, capital resources, managerial team, financial resources and human capital these are largely responsible for the success of many new Small and Medium businesses. Adelaja, (2012) identifies similar factors like infrastructure, capital/funding, technical knowhow and raw material constitutes drawbacks to SMEs to generate more employment in Nigeria.

Therefore, there is need for intervention in this lucrative sector of the economy. Bauchi State has abundance of natural resources from gold, cassiterite, columbine, wolfram, coal, lignite, iron-ore and off shore petroleum deposits under exploration also agricultural practices, animals rearing and tourism attraction destination the Yankari Game Reserve. Unfortunately these natural resources and agricultural practices pointed above are in negligence positions transforming them to beneficiary resources that require the use finance, infrastructure, ICT level and finally skill endowments to utilize the resources in an effective and efficient ways. SMEs around the state are paving way to do more in generating more employment which is not reality along the way something has been missing.

The study adopt two theoretical foundation which the Resources based view (RBV) is the key theory that reflects each of the use resources utilizes by the study. The RBV is dynamic in approach and it can be characterized by the system at hand to address the require needs of this study in general coverage of three segmented areas which are: resources, authority (Government Support) and the outcome of the resources impact of competitive advantage that the SMEs will get at the end. Contingency theory has dwell in on this study for urgent needs to rescues SMEs as to channel the require resources possible in effective and efficient ways for strategic formulation possible to achieved target results of mitigating unemployment in Bauchi.

The key concerned of the study indicates a key essential and prospective future of SMEs as the catalyst employment generation and development in Bauchi state and Nigeria at large. Indeed use SMEs resources are in varying degrees where in very short supply or inadequacy this resulted in less development and growths within SMEs can they cannot be able to creates employment that what this study content examined. Therefore, it study focus upon these resources like a basic human needs of SMEs essentially for enhancing their wellbeing, building more opportunities and employing more unemployed citizens.

1.1.1 SMEs Resources

SMEs cannot survive effectively and efficiently without available resources around among the key SMEs resources variables is finance. Many studies pointed out that finance provides central support to SMEs activities. But unfortunately, the policies and formalities make that unable SMEs to do more effectively, despite generating more

employment especially in Nigeria, in which 80% of SMEs were surrounded by financial problems (Eweti, 2011). It was been stress out by many study as Levy, (1993). Study found out that there is huge gap in access funding to SMEs in comparison to bigger organization. Therefore, smaller SMEs will not be able to provide room to employ more due to insufficient funds.

ICT facilitates activities in efficient and effective ways. SMEs has to adapts the vague phenomenon, ICT has provides a huge benefits to SMEs in develop countries like EU and America in particular. Kenya for example takes the lead with it M-pesa mobile money across the region and drastically changes the old way SMEs does business (Ndemo, 2017). ICT in Nigeria context is very sluggish and not fully taking off due to constraints of vandals and lack of maintenance Ndemo, (2017).Pointed out simply poor ICT standards. ICT platforms are not available to all are more inclined to big cities not rural areas were the local SMEs, farmers and huge number of unemployed youths based (Bogoro,2015). Also Kabir, (2014) Stated, that technical and ICT education in Bauchi State is associated with problems of insufficiencies conclusively lack utilization and material resources.

SMEs require sound skills and training to run. EU for example put out a slogan " skills for new job" trying to marched up existing labor with developing skills of unemployed youths (Horizon, 2020). In African context in particular Nigeria skills reflects other side of the coin is more focused on theoretical aspect of a job than practical (Bogoro, 2015).

By that how can SMEs develop skills and training to run their activities and to put others into same line?

Infrastructures like roads, water supplies, sewage system and electricity supplies are major constraints facing SMEs in Africa and Nigeria in particular specifically electricity to be specific. Mohammed, (2009). Found out that more than 60% of SMEs in the last two decades across Kaduna, Kano and Lagos were closed due insufficient electricity supplies in which resulted loss of thousands jobs across those areas. The electric power supply company of Nigeria was called Nigeria Electrical Power Authority (NEPA) was being tag with a slogan "Never Expect Power Always" by Nigerians. In which up to now the situation is not stable despite being privatized a few years ago the story remains the same.

1.1.2   Unemployment

Unemployment rate is a measure of the prevalence of unemployment and it is calculated as a percentage by dividing the number of unemployed individuals by all individuals currently in the labor force (ILO, 2013).These definition indicates and covers person of age between 15 – 65 who during the reference period (within administered period) which also were available for work, activity seeking work and were not able to secure job. The economic changes have caused an additional increase in world unemployment within the years. Which increases in the number of jobseekers in 2015 occurred mainly in emerging and developing countries like Kenya, South Africa and Nigeria resulting to a rise of about 2.3 million in 2016 and by a further 1.1 million in 2017 the rising economies are

anticipated to experience larger unemployment of 2.4 million by the end of 2017 (ILO, 2016).

Unemployment in Nigeria has no distinction taken from common definition of the concept unemployment by ILO widely used for justification, the Nigerian population is growing in geometrical level as the current projection of the population indices is over 170 million people and with above 65% are below the age of 35 there is need for policy formulations. No single nation with huge frequency of land, resources, and population density can accommodates such volume of citizens with a single reliance on oil (Smedan, 2013). The increase in decline in support and welfare level to the citizenry over the years was between 6 to 8% since half a decade ago. But the main principle indicator is the current increases in the unemployment levels that the overall unemployment rate has clock 38% for rural and urban areas of Nigeria (NBS, 2011).

The recent dimension is shocking as the north- Eastern part of Nigeria have witnessed the social impact of Boko Haram (Group against western system of education) conflicts since 2009, almost 15 million people where displaced resulted in military operations, by 2014 the conflicts. Consequently, it creates human, social and infrastructure losses to the region in which this study region Bauchi impacted. The 2006 population census estimate was 4,653,066 ranks 7th of 36 states. The year 2010 estimation clocked around 5,318,893 million people male of 51.89% and female 48.12% predominantly youth (0-19 years).

The Bauchi state is called a civil servant states with subsistence farming practices on the rural areas of the state. In 2007 it has around 50,000 civil servants at state level and federal workers amounted to 1,172 persons. Nevertheless, the current civil servants statistics in the states is not yet finalized due continual verification excises to whisk out the ghost workers. The state for years has been recognized as hub for unemployment and gangsters life styles due to political revelries in which the unemployed youths were used as machineries instrumentality called Sara Suka (cut and kill) Maisamari, (2013) Noted, that in Bauchi State reality indicates high level of unemployed youths and massive unskilled elements among youth these are the dominant factors. Salami, (2013). Stated that Bauchi state has 37.2% which was recorded highest across North/Eastern states of Nigeria in unemployment population. Therefore, on the line of supportive evidences indicated SMEs resources has a role to perform.

1.1.3 Small and Medium Enterprises

The concept SMEs there has various definitions the concepts accommodates certain variables and parameters like capital base, number of employment and assets to mention but a few. For example the European Union define Medium enterprise as an entity that poses about 250 employees and small enterprise has about less than 50 and the lesser one that called micro has a maximum of 10 employees with around 40 million or less turnover or it has a balance sheet value of not above 27 million euro. United State and Canada has almost similar criteria with less than 50 employees which indicates large business and less 100 employees in product – based and less than 50 employees in service –based business (Industry Canada, 2005).

In Eastern African countries for example Tanzania Micro indicates 1-4 employees and capital base of up to 5 million Tanzanian shillings, small business accounts for 5- 49 employees and capital of above 5-200 million Tanzanian shillings, medium business clock about 50- 99 employees with capital of above 200 to 800 million Tanzanian shelling (URT,2002). In same East Africa Kenya category differs by far more due the higher value of its shillings around the region. Nigeria has introduced a National policy on MSMEs few years which has iron-out the definition as what indicates small and medium enterprises (SMEs) reflecting develop the economy in which the concept adopts and classified base on two criteria, employment and asset which excludes land and buildings.

Table 1.1: Category and Capacity of SMEs in Nigeria

S/N	Size category	Employment	Asset (#Million) (excl. land and building)
1	Micro enterprise	Less than 10	Less than 5
2	Small enterprise	10 to 49	5 to less than 50
3	Medium enterprises	50 to 199	50 to less than 60

Source; SMEDAN and NBS Survey, 2013.

The capacity and criteria of defining SMEs in Nigeria by SMEDAN is uniform across Nigerian States SMEDAN (2013). Indicated that Bauchi state has about 2,120 across the state from simple manufacturing, processing and service oriented business. Pointed by State Empowerment, Employment and Development Strategy (SEEDs). The framework on Bauchi state showed main priorities areas this includes youths empowerment and

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promotion of SMEs especially in mainstreaming it with agricultural sector in which still is not coming into reality due to insufficient funding to rural farmers poor proper access to finance. The state SMEs were characterized by insufficient power supply, poor roads network to get to the rural areas for raw materials and insufficient incubation centers to acquire skills and training.

1.2 Research Problem

The unique potentiality of resources to SMEs is vital to all its activities, Kotler et al,(2000) hold the view that business start ups begins with resources necessary they have " at hand " in which assist them to build competitive advantage and sustainability. A times it might cause slow economic growth, development and few employments if not committed extensively to SMEs in long time basis. Strategically to SMEs the final end of the road will cause disastrous effects, unemployment has become a threats to the economic development especially to the under developing economy like Nigeria. Therefore, government support and attention is needed to address these key lingering problem for years.

Several studies have been conducted on similar concepts and context but many key segment outline of importance were missing. Study conducted by Bouzza, (2015) on the Effectiveness of SMEs sector on Development and Employment Generation in Algeria. Kanwar (2012) studied on Straitening Small and Medium Enterprises in Jordan that captured 46 business and 24 stakeholders based organizations. Also, Fagge and Zubairu, (2014) study on private sector and Youth Unemployment in Nigeria. In addition to

resources perspective. Abiodum, (2014) studied on SMEs firms' performance in Nigeria: Competitive advantages and impacts. In which identified need for internal and external organizational resources. This raises a question of where and how? And Kanwar, (2012) study focused conclusively, on manufacturing, agriculture and tourism to creates employment through government policy framework in contrast SMEs require basic resources and the study methodology indicates secondary findings in which cannot be fully justifiable now.

Fagge and Zubairu,(2014) study focus solidly on unpredictable power supply as a catalyst for employment while SMEs in Nigeria needs differs despite that variable being a key component to SMEs for now some are even going for global alternatives the solar energy.

Therefore, these studies highlighted were not able to established ground on use of SMEs resources as key components and this study is urge to fill these gaps through examining these facilitating resources and unemployment. SMEs can be able to open- up on their needed priority profile preference within available resources that will trigger more employment when access in effective and efficient process that will allow them to generate more employment. However, these previous findings have no bond relationship to examine the preference of SMEs required resources to mitigate unemployment. Therefore, it was imperative that this study responded answered research question; what explains the Use SMEs resources to mitigate Unemployment in Bauchi state of Nigeria?

1.3 Objectives of the Research

The main objective of the study was to determine the Use of Small and Medium Enterprises Resources to mitigate unemployment in Bauchi State.

1.4 Value of the Study

The study creates valuable to managers and business owners in such a way that they will be able to creates, make preference, channels and formulate strategic framework on resources needed through proper utilization that will attract more unemployed to employment opportunities. SMEs owners also will able to realize the value of each these resources tools them to in which can help avoid unnecessary exploitations and waste. Government can use the study to benefits its subsidiaries agencies through creating values, influence on decision making and strategic policy framework in relation to SMEs use resources needed by SMEs. It will assist to enhance more growth and development across small business that will generate more employment. And the government can monitor and evaluates on the performance of those SMEs supported over time, also to develop capacity for examining the impact of employment generated through the process in prospective.

The study urge provides a knowledge and open-up basis for future study, the findings can be resourceful to academic and scholar in the field resources concepts for small businesses through forming a paradigm shift to further studies in related area and policy development base on the outlines explained and pointed in the study that will be useful to formulate more knowledge that will benefits the society at large.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reflects the main objective of the study presented a clear selection and subsections of the study base of SMEs background, its impacts in Nigeria and other geographical areas of the world, with clear selective outline theories of resources based-theory and contingency theory as they are suited to give out clear picture of the study scope contexts and content. Also the study captures empirical evidence on the key SMEs Resources (Finance, ICT, Infrastructure, skill and experience).Finally, the chapter will clocked by summarizing the reviews as well as pointing at the study gap found.

2.2 Theoretical Foundation

Resources base view (RBV) and contingency theories, these two very important theories will be captured to addresses organizational and business issues on situational context for this very study type as they provides, guide, insight and clear-cut the importance of resources to small business needs and speedy response upon the situation via contingency approaches through establishing a logical reasoning and assessment on the relationship of the variables attached with other relevant factors to solve triggering problem of unemployment.

2.2.1 Resource Based Theory

The genesis of Resource based-view were mostly found in the work of researchers and the early pioneers. Penrose,(1959). Pointed RBV as "productive opportunities" in which

resources are being characterizes as basic element to create appropriates values to SMEs. Further, developed by Wernerfelt, (1984) which heighted the theory as the bases of competitive advantage to firm application of its tangible, non-tangible and processes available to benefits in a long run. Barney, (1986).Have proposed that RBV reflects both physical and its opposite's resources of SMEs. Carmeli, (2001) has established that RBV includes technology (ICT), financial asset, human skill and knowledge, this match clearly with the variable that the study is willing to examine. RBV for long has occupied the championship for business strategy based view theory and also the key for small business decision making tools.

According to (Kay, 2005) states that RBV main goal depends on the general notion of competitive advantage in which business envision on the bundle of resources in line with dominance theory perspective stress out in relation to SMEs performance (Barney and Arikan, 2001).The classical Resource based-view (RBV) perspective focuses on the distributive resource profile of heterogonous angle as why one firm has competency against another? This reflect that SMEs are not static but always ever ready to source, creates, and provides whatever necessary as the business performance relay on specific resources and capabilities in which it enslave performance Roberts, (1990).Noted, on the fact that resources endowment to be uses can improve SMEs performance. Saffu and Manu, (2009). Found that resources availability to women SMEs in Ghana can make them perform and generate more employment. Banney, (1986) found that availability of resources is a key to strategies formulations. Posses and Dollin (1999) Observed on how these resources and capabilities can be acquire by small business.

This posed question of concern that our undeveloped countries SMEs do lack these resources at hand? It is suggested that these SMEs resources needed has to be gathered internally (Dierickx & Cool, 1989). Lippan and Rumelt, (2003) stated that SMEs has to focus its energy on the development of its own very resources for example Knowledge base, social capital and other valuable.

The Resource dependency theory perspective indicates how external resources of firms do affects its behavior over time and these resources are scope around the organizational environment. Resources are gateways to get power but current dynamic environment and economic system requires adaptation and changes continuously. (Kiel and Elliot, 1996). A church based organization perspective has shared a vision with RBV on formulating relationship with stakeholders for example Government and NGOs. Resource based theory was being scholarly challenged by researcher on bases of their perspective thinking and prejudice. Madsen and Hoopes (2008) stated that RVB lack evidence of how SMEs differs in their resources needs.

2.2.2 Contingency Theory

The main goal of contingency theory is its best practice over time. Relating the contingency situation as for example SMEs has issues of acquiring resources, formulating strategies and analyzing situation in this best way practice context there is needed to explore contingency theory for support. Contingency theory is often referred or called by many scholars as " it's all depends" theory type but many a times the main decisions workability can be so simple to say or complex in phenomena, contingency theory tries to

identified and measure the present situation under which there is possibility of that thing or something to occur. Since our human services interaction, intervention and dynamics differs a lot, contingency theory provides a vital approach for models and also predict suggested outcomes. The concept is very similar to the one normally uses in direct practice aspect in management and other areas of knowledge as well as direct services for example military or disaster interventions for displaced people. A contingency simply reflects a joint relationship (union) between phenomena or situational activity at hand if one exist then the condition can be concluded or altered into different phenomenon favorable or the opposite.

Contingency theory indicates a transitional level between variables, but times contingency reflects "condition". Contingency theory assisted in trying to attempt centralized decisions making units by strategizing and implementing to analyze, Contingency theory set goals or objectives in non favorable situation or anticipation of such related needs. The theory indicates a clear open relationship bond and it can be incorporate with many theories to create meaning like resources based-view (RBV). By the mid 1980s RBV perspective has become paramount theories of strategic management (Barney, 1984). Contingency studies has explicit outlook it reflects certain variable or factors to demonstrate its workability for example strategy, organizational and structure implementing contingency model and strategy implementation which is suited for this study. It's simply a plan of action aim at attaining goal and objectives. (Ullwick, 1990). Hofer, (1975) indicates that when a change occurs in a given scope of dynamic environment there is need for strategies implementation to be adopted.

The strategy has to go along assessing the risk factors to avoid through measurement and corrections. (Chen et. al., 2005). Therefore, Strategic process will require utilizing certain measures or variable i.e. PEST strategy (political, economic, social and technology) to test the validity of the factor.

2.3 SMEs Resources and Mitigating Unemployment

Lekhanya, (2015). Examined the issue of SMEs being a strategic way for economic growth and job formation in South Africa. The study formally investigate the public opinion on non- performance of SMEs that leads to its failures in which the findings conclusively indicates lack of financial assistance and formal training to employees are the basic factors. The study was not able to capture the required policies required for implementing those issues heighted for example most SMEs owners lack adequate skills.

Mba and Emiti, (2014). Conducted a study "The challenges and prospects of Small businesses in Port-Harcourt Rivers State of Nigeria." In which the study focused precisely the unemployment rate and poor performance of SMEs in generating employment to unemployed youths in the state, it was conducted between 2012, October to 2013, November. Using 120 randomly selected SMEs within the state were analyzed and found out that infrastructures, finance, poor managerial skills and double taxation are the major constraints creating hurdles to SMEs to create more jobs and the study conclusively, recommends the government to do more to the sector by providing access those constraints.

However, the study was not able to captures those SMEs resources requirement as in resources profile ranking or hierarchy of needs for those SMEs differs within those captured by the study i.e. finance whereas for some while others might require skill support to employ more. Umaru and Nzelibe, (2014).Study on The Entrepreneur skill and profitability of SMEs: Resources acquisitions strategic for new venture in Nigeria Focuses on require acquisitions, strategic and challenges militating SMEs prosperity, the study area were conducted at Kano, Lagos and Ibadan. It uses simple T -Test survey through questionnaires, 250 owners of SMEs across those mention states were survey. They finding failed to formulate the required strategic that SMEs will take and the criteria specifically to acquire those strategic resources in other to grow and generate more employment.

2.3.1 Access to Finance and Mitigating Unemployment

According to Resource based-view perspective resources underpinned SMEs performance (Grant, 1991 and Peteraf 1993). Access to finance is one of the difficult task facing SMEs in Nigeria as well as other African countries, this was being reflected by LDCs that access to finance use to be a major constraints to their growth and development. Countries with middle income are 30% and 15% to high income countries (IFC report, 2011). It is suggested that finance has been regarded as the most sensitive tool of SMEs resource many empirical evidence shown that it provides 25% to the overall success of SMEs that result in other factor possible to follow (Onugu,2005) stated that access to finance can lead to more performance of SMEs.

Argwew, (2003). Suggested, that Firm (SMEs) cannot survived business environment without money (Finance) (Fittawon, 2011, Fitoki, 2011, Ahmad et. al., 2012; Olugbenga, 2012; Mbugua, 2013: Kinyua, 2014; Ojukwu, 2014) Argue further that financial and non financial element should be blended (Knight, 2000; Wiklund & Shepard, 2005). Contrast to these needs meanwhile, most SMEs owners do not provides comprehensive details of their financial stand overtime (Watson,2007) this creates difficulties to measure over time the impact of the financial support provided to SMEs as a guide for creating and controlling policy framework. Many pointed at different angle of the picture as Onugu (2005) started that the citizens a times argue that lack of long term loans to SMEs instead of short term lead to poor performers of SMEs as well as failure.

According to many survey most SMEs faces financial gap because the sources of funding are not available to suits their needs and employ more (Industry Canada, 2016). Report on availability of credit information index across some African countries Kenya 2%, UK 6%, USA 6% Zambia 0%, China 4% and Nigeria 0% (Financial System strategy 2020 Report) The SMEs failed to recognized the impact of external capital sources to expand and creates employment opportunities across (Chukwuemeka,2006). The problem arises from poor financing triggered to less employment capacity to SMEs.

2.3.2 ICT and Mitigating Unemployment

The evolution and realization of information and communication technology (ICT) reflects any form of technology uses to support the flow of information, gathering and disseminating Beckinsale and Ram, (2006) Furthermore, others view ICT as digital

platforms such as computer internet, intranet and extranets a social wireless network, broadband with specialized application devices such as satellite system components (porter and Miller 1985;Brady el al 2002, Nicol 2003). ICT ranging from business to business model (B2B), e-commerce as a new unique process and reengineering project (Maloff, 1996).

According to Slywotzky (2000), ICT has huge benefits to the survival of SMEs. In most European countries Denmark has clock 85% in its ICT platform compared to it member countries. OEDC, (2002). Found out that 13 of its member countries use ICT in their SMEs business more frequent. 9 out of 10 SMEs were very equipped with computer network systems around the year 2000/2001. Utilization rate is huge it clock about 60%. By this, one can see how it generates employment to SMEs. USA has sophisticated ICT platform set up reason why their SMEs are effective and efficient (Mousavion, 2011). Also the Horizon 2020 is an EU framework for European member countries in which budgeted 80b Euro for research and ICT platforms for SMEs as many jobs will be created.

In Kenya for example I-Hub, CD4 and proposed Konza city will generates about 100,000 jobs these are arenas ICT projects that other African countries should copy from. SMEs business for example M-PESA Mobile money totally changed SMEs ways of doing business in more better and efficient ways. Ndemo, (2017) stated also that there is a huge dynamic process in Kenya in which latest innovations are destroying obsolete ways of doing business, Mathirajan and Krishnaswany, (2010). Identified that SMEs

with ICT network will have a very higher growth in sales, investment profile and can accommodates employee's job better.

Carmen et al., (2016) demonstrated that too on the impact of social entrepreneurship in Kenya as how small business can creates shared value in utilizing technology and innovative ICT, despite the above mention blessing ICT provides the bad and the ugly side, for example power failure especially in Nigeria not like Kenya the supplies is not up to three to four hours daily which resulted lost and inefficiency in carrying out effective task required by Small and medium enterprises owners. Power failure, computer break and other insecurity elements due make users of uncertainty (itsecurity.com 2007) More so, (Ndemo 2017) stress out that this transformation of ICT along African countries has matched up with countless drawbacks among is the poor ICT levels. Kapura and Lawson,(2006) reported that lack of ICT platforms as one of the key problem that hinders SMEs adaptation of ICT in developing countries like Nigeria, South Africa and Tanzania etc. The EU countries do face challenges too but not massively like Africa countries and Nigeria in particular as Duan, (2002). Believed, that deficiency in ICT familiarity is a huge challenged to SMEs in European countries like Poland and Portugal.

 A study was conducted in Nigeria while ago by Lal, (2007).Tag Globalization and ICT in Nigeria SMEs. Highlighted that infrastructure is the major constraints affecting ICT diffusion. Okwunu, (2013).Clocked that poor ICT infrastructure lead to higher cost and vice versa does not support SMEs activities that can lead to employing more. Adebayo, Balogun and Karen, (2013). Found out that infrastructure, skill and training and funding

are the key drawbacks that affect ICT utilization in Nigeria by SMEs, supporting same vein Sayuyibge and Alabi, (2012). Study noted same with the addition of lack of government support. Finally, Bogoro, (2015) States that the internet's and ICT in Nigeria are more inclined to cities than the rural areas were larger number of unemployed youths resides there which agricultural practices and hand made products predominately produce there.

2.3.3   Experience and Skills Mitigating Unemployment

SMEs sector function effectively and efficiently if there is experience and skills to run-out Vesper, (1980). Argue that indeed SMEs can lead to good performance. Based on the RBV perspectives experience and skill variables are vital resources to SMEs. The outlook on global dimension European Union has been keen in SMEs employment more loyal to developing skills and training (Shipton, 2006). EU provides comprehensive training and education to SMEs with a tag new "skills for new job" marching its labor market with skills need. (Brussel.com, 2008). Pauuwe (1998) Stated that a framework that combines element from resource- based of the HRM by implement such unique approach to skill, experience, education and to develop those skills and experience within SMEs that can lead to higher performance and to generate more employment.

Unfortunately, adaptation to skill orientation by many SMEs in some part of Nigeria is still an issue because, Bogoro, (2015) State that in the beginning Nigerians are more focus on theoretical aspect than practical approaches. Almeida and Aterido, (2010).

Noted that SMEs in developing economies are very behind when it comes to investment in skills development and training.

Therefore, this affects SMEs in Nigeria to adopt skills oriented framework that can lead to more growth and development of the economy (Oluwatopmipe et.al 2016). Finally, UN economic commissioning call for enhancing business in Africa to embrace training and development programs to SMEs.

2.3.4   Infrastructures and Mitigating Unemployment

Torrisi, (2009) stated that the key economic perspective of one's is its infrastructure for economic development and sustainability. Beyene, (2002) revealed that availability and sound infrastructures facilities around SMEs will provides a conducive atmosphere for them to practices. Ogummola, (2012).Noted the role infrastructure plays to the development of SMEs especially   roads, water supply and communication system. SMEs around Nigeria are faced with electricity supplies schedules problem so how can SMEs function properly?

Mimillen, (1999). Stated that SMEs are more productive in capacity with good outcome in Performance if infrastructures are present and functioning. Similarly, Okoye,el al.
(2014) and found that SMEs performance is incline to availability of infrastructures. Many SMEs across Nigeria were close especially in the major cities like Kano, Lagos and Kaduna due to shortages of power supplies (Electricity) that lead to tens of thousands

employees lost their jobs this is obvious situation in Nigeria. Kenya for example is prospecting to achieve Kenya Vision, (2030).

Indeed they have achieved the main concern infrastructure which is electricity supply as far as one can see there is huge gap with a country like Nigeria in which has been managing to perform over two decades now as characterizes by power shutdown, scheduling and destructions on electricity supply and one of the variable SMEs tool to mitigate unemployment.

2.4 Empirical Studies and Research Gaps

There is no surprise that various studies existed on the ways that SMEs address issue of unemployment across Nigeria and other countries across the world. Previous studies carried out heighted similar issues (Ngek and Smit 2013, Makinde 2013, Fagge and Zubairu 2014, Abiodum 2014, Lekya 2015, Bouzza 2015).These studies focus more on policies and specific variables to address unemployment in Nigeria the other two studies were conducted in different regional context.

For instance Fagge and Zubairu (2014) did a study on Private sector youth unemployment in Nigeria. The findings indicates ethics clashes and Boko Haram result into the reason why private sector do not employed more and suggested that government should do more to supply power to sector as to address the issue. The study lack basic foundation due to basic issues heighted by several studies that lead into crises in Nigeria more are pointing finger at lack of resources available or need to acquire those resources

which finally triggered socio-economic problem like unemployment then resulted to crisis (Dioke and Ikeije, 2016) Makinde, (2013) study on curbing the unemployment problem in Nigeria through entrepreneurship. In which the findings heighted needs for skills development centers across. The study indicate only one component of resources while other resources factors were silent and some SMEs already poses that skills resources their need might be something different to employ more.

Ngek and Smit (2013) study on Will Promoting typical SMEs start-up increases job creation in South Africa. Similarly, Bouzza (2015) study on Effectiveness of SMEs sector in economy and employment generation in Algeria. Conclusively, the two above studies put more emphasis on the strategic formulation by the government (independent variable) without looking at the key SMEs (dependent variables) needs these studies were contrast to this prospective study and there no doubt it was a different country approach issues.

In spite of all these studies and issues highlighted so far, none has pointed out the central area of these key variable resources needed, the resources profile needs and strategic implementation by the authority concern toward SMEs to mitigate unemployment on same juncture these studies were not able to establish a correlation existing between use of SMEs resource tools and employment possibilities. Therefore, this study highlighted three (3) fundamental gaps from conceptual, methodological and contextual. Also little has been conducted specifically on study of this nature in Nigeria which is a concern of this study to focus and highlight, the next chapter presents the research methodology.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter represents the methodology that was utilized to carry out the study. It included the study design, targeted population of the study, sampling methods, data collection methods, analysis of the data and finally the presentation. The research method utilized assisted in obtaining reliable data and on the outline process in effective and efficient way.

3.2 Research Design

According to Hair et al. (2007) states that proper research design has to reflect valuable information that was able to address the very research questions of the study in effective and efficient way. Therefore, this study is seeking to examine the use of SMEs resources tool in mitigating unemployment in Bauchi State.

In line with the above the study used cross-sectional survey designs, a data was collected as a representative of the population (representative subset) specific at a point in time (Cooper, 2016) the methods provides a quantitative data from the responses of the respondents of the study area. The study collected data through the stated profile heighted in the questionnaire base on tabulation, frequencies based on the research variables presented concerning the present status of context and content of the study. And deem to present the objectives through the findings. Burns and Grove, (2003) data to be transform into valuable information.

3.3 Population of Study

Bauchi state has 2,120 SMEs according SMEDAN an agency that oversee the SMEs activities and National Bureau of Statistic (2013), Therefore, the study targeted 354 SMEs across the state due to their diversity and exposure. The target population was a representative of 2,120 SMEs across the state presented on table six (6) of SMEADAN and NBC report, (2013).

3.4 Sample Size

The sample size consisted of a total of 354 respondents across the three geo-political region of the state. Sampling method was utilized using random sample techniques because it provides viable and advantages of the sub-population that the study used out for accuracy of findings.

The study used a single proportion technique for the sample size determination that estimated to have a high degree of precision. The formula for the determination of sample size calculation according to Fischers, (2003) is:

Where:

n= sample size

Z=standard deviation at 95% confidence level (1.96

d= precision level 0.05

Using;

p=50%, q=50%, z=1.96 (95% certain) e= 5% (within plus or minus 5% of the true percentage, the margin of error that can be tolerated), N=2120

$$n. = 50 \text{x} 50 \text{x} \ [1.96/5]^2$$

$$= 2500 \text{x} \ 0.153664$$

$$= 384$$

Adjusted sample size

$$n.' = 384/ \ [1+ (384/2120)]$$

$$= 384/2.92$$

$$= 354$$

$$\text{Approx} = 354$$

3.4.1 Sample Frame

The study used a list frame of Small business registered operating in Bauchi state. These small business were selected using random stratified sampling techniques, the target population selection was in base category/ nature of business as in manufacturing, trading and services within the three (3) geographical areas or senatorial districts of the study (Bauch south, north and central).The list frame guided the data collectors team in coverage and accuracy. These SMEs covered are provided by Bauchi state ministry of commerce, Industry and Cooperatives based on their current operational status during the study period (See appendix III).

3.5 Data Collection

The study utilized primary data in which questionnaires were administered across the targeted respondents in the state SMEs owners/ managers guided by the researcher. The questionnaire has three (3) sections with open ended questions of 5 point likert scale of

strongly agreed, agree, disagree, and undecided. Similarly, a dichotomous form of questions in the form of Yes/No was used. Finally, a box was provided to state the socio-demographic status of the respondents.

The questionnaires distributed broadly across. Ngechu (2004) structured questionnaire are less expensive and can be widely distributed in a schedule period in a process of drop off and pick were some business owners filled within the period of the exercise. Therefore, the study adhered to standards especially it involving ministry of commerce staffs at each regional offices to guides the team around the study areas. Finally, examining the response in effective and efficient way as to avoid mistakes that will affect the validity of the study.

3.6 Data Analysis

Data collection was in a the form of categorical variables, summarize as frequencies and percentages while numerical variable with known normal distribution were summarize as mean, median, mode, standard deviation. Quantitative data was generated. The data collected was refined, coded and systematically presented and organized in a mode that facilitated analysis using the Statistical Package for Social Sciences (SPSS). Quantitative analysis was analysed through descriptive statistics such as percentages and frequency counts. Finally, a regression method was used and final result was presented based on charts, graphs and tables presented for appropriate understanding.

The multiple linear regressions formed were of:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Whereby Y is the employment creation; β_0 is model's intercept; β_1 to β_4 are regression coefficient marked the slope of the independent variables; X_1 is finance; X_2 is ICT; X_3 is Infrastructure; X_4 is Experience and Skills; and, ε is model error term.

CHAPTER FOUR

DATA ANALYSIS RESULTS AND DISCUSSION

4.1 Introduction

This chapter covered the details on research results and analysis. Included in the chapter data processing and coding. In addition, it outlines results and analysis presented as part of the chapter.

4.2 Response Rate

The targeted sample size was 354 participants. Those filled and returned questionnaires were 208 respondents making a response rate of 59%. According to Kathori, (2004) a response rate of 10% to 30% is adequate for representative, analysis and information; while of 60% is good and a response value of 70% and above is excellent (Mugenda,1999). This indicates response rate proportion of 59% established for the study was adequate for analysis and interpretation.

Table 4.1: Response rate

Questionnaires	Frequency	Percent (%)
Response	208	59%
Non-response	146	41%
Total	**354**	**100.00%**

Source: Author, 2017

4.3 General Information

The study sought to determine the general information on use of small and medium enterprises resources to mitigate unemployment. The presentation of the information indicated below.

4.3.1 Gender

The researcher formed the respondents by gender. The figure 4.1 below indicates the results.

Figure 4.1: Gender
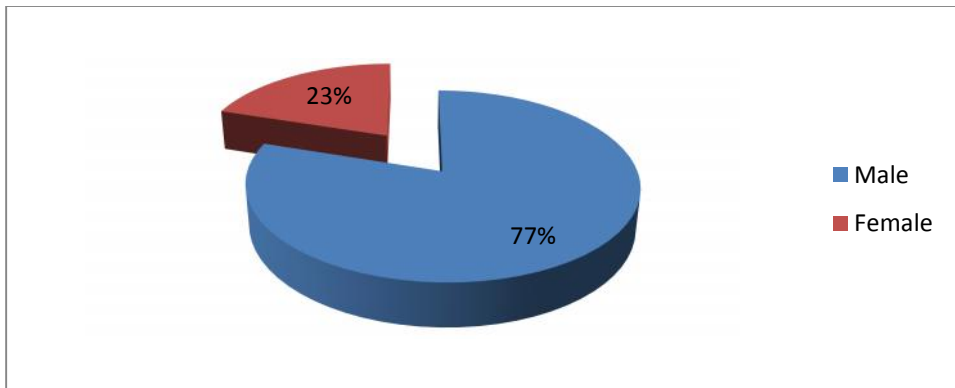
The study result above indicates respondents of 77% male while 23% were female. However, this presents both genders were adequately represented to carry out the study.

4.3.2 Age Bracket

The graph below shown in figure 4.2 indicates ages in brackets of the respondents carry out in the study.

Figure 4.2: Age bracket
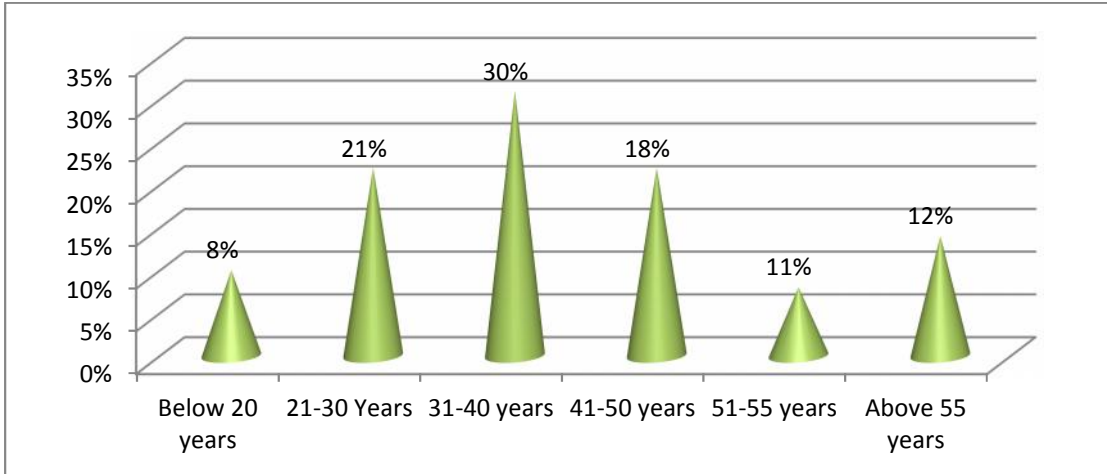
The study shows above in the diagram that 8% of the respondents were below 20 years, 21% were of age bracket 21 to 30 years, 30% of aged between 31 to 40 years, 41 to 50 years of aged indicates 18% , 11% and 51 to 55 years were 11%, aged of 55 years above were 12%. The age brackets reflected above were clearly represented in the study.

4.3.3 Marital Status

The researcher sought to find out the marital status of the respondents. Figure 4.3 indicted below.

Figure 4.3: Marital Status
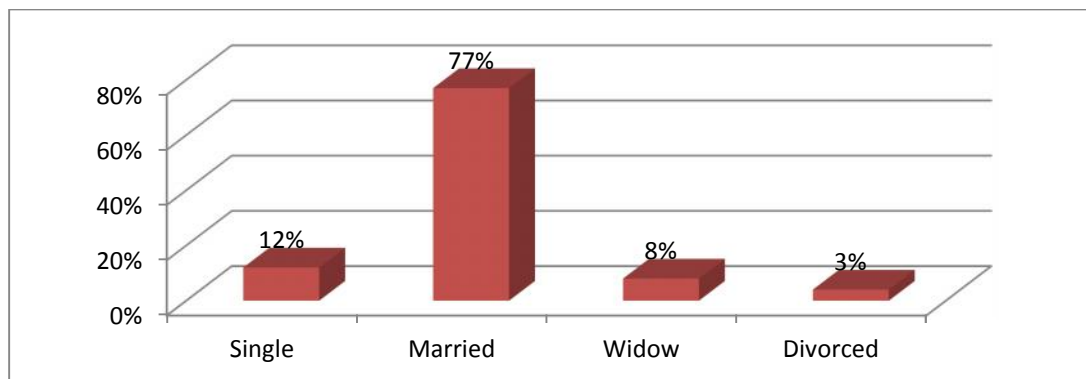
The study above indicates that 12% of the respondents were single, 77% were married, 8% were widow while 3% were divorced.

4.3.4 Level of Education

The educational level of the respondents the researcher sought out were presented in Figure 4.4 below.

Figure 4.4: Levels of Education
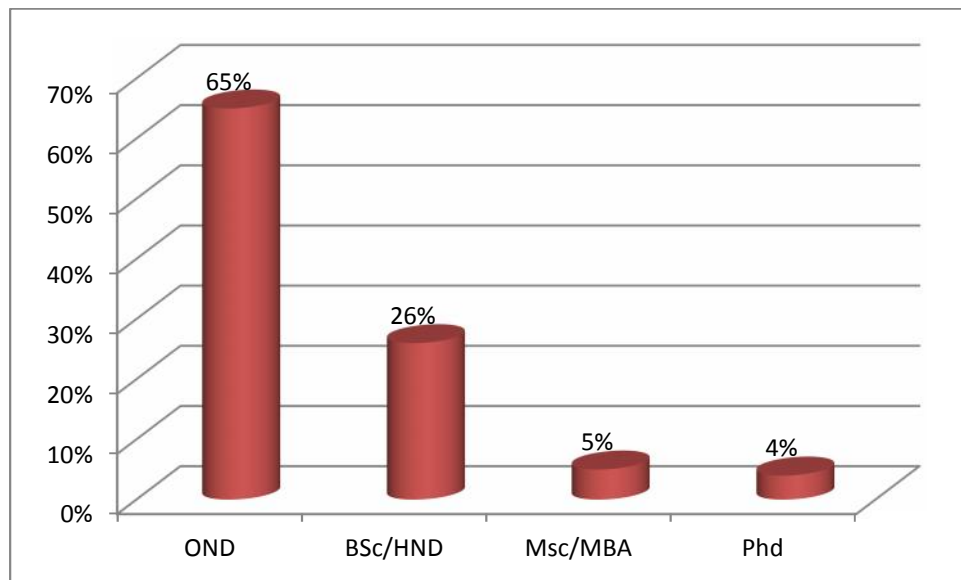
The study indicates that 65% of the respondents had OND, 26% had BSc/HND, and 5% had Msc/MBA while 4% had Phd. The respondents presented were both well educated to answer the questions in the questionnaire appropriately.

4.3.5 Place of Residence

The place of residence of the respondents sought out by the researcher. It shown in Figure

4.5 below.

Figure 4.5: Place of Residence
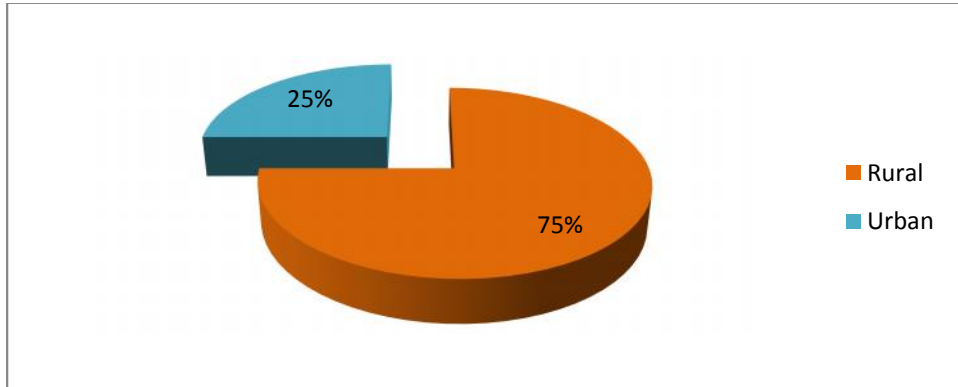
The study shows that majority 75% were staying in the urban areas while 25% were

living in the rural setting.

4.4 Firm Data

The preceding section entails the response on firm data.

4.4.1 Nature of SMEs

Figure 4.6: Nature of SMEs
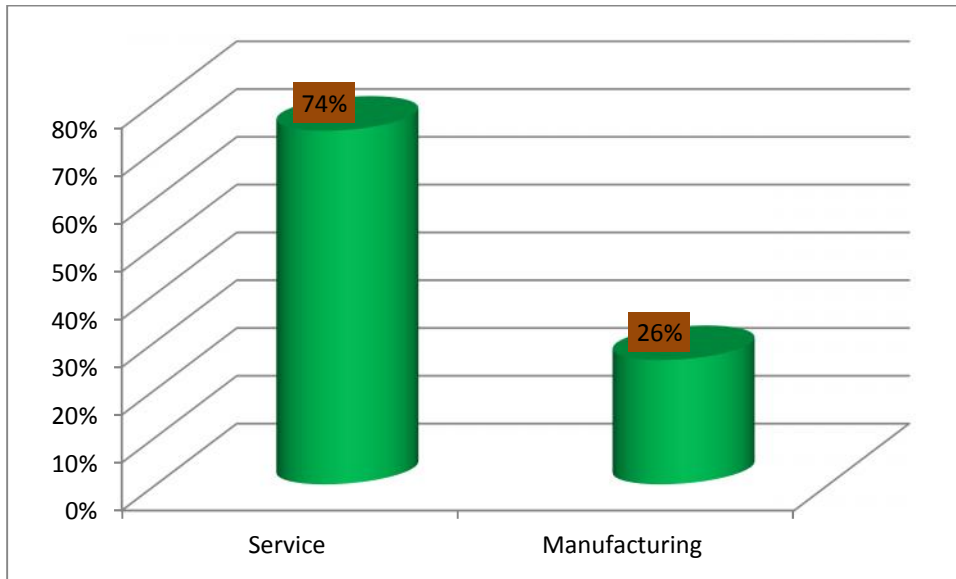
The study shows that the majority 74% were in service business while only 26% were in manufacturing business.

4.4.2 Age of SMEs in Operations

The researcher sought to establish the age of SMEs in operations. The results were recorded in Figure 4.7 below.

Figure 4.7: Age of SMEs in operations
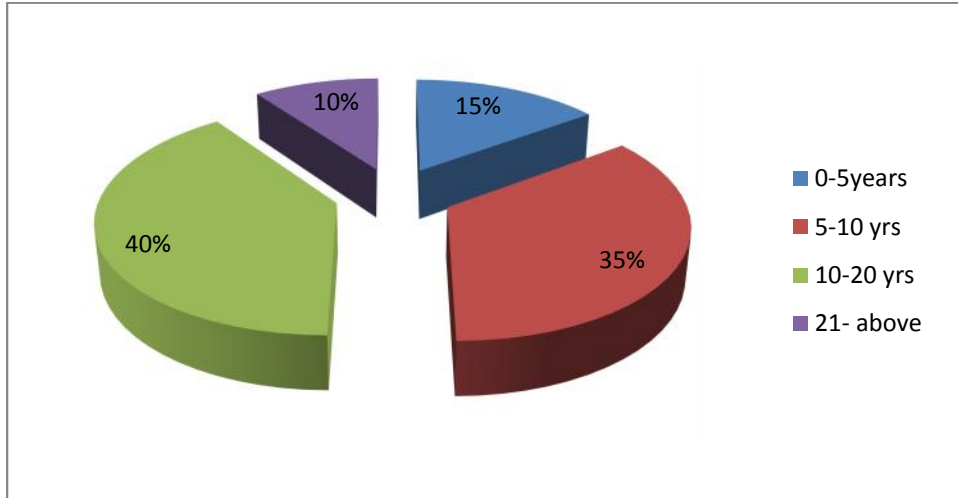
The study from Figure 4.7 indicates that 10% of the respondents were in business for 21 years and above, 15% were for between 0 and 5 years, 35% were for 5 and 10 years while the majority 40% were in business for between 10 and 20 years.

4.4.3 Legal Registration with Relevant Authorities

The researcher sought to establish the whether the firms were Legal registration with relevant authorities age of SMEs in operations. The results were recorded in Figure 4.8 below.

Figure 4.8: Legal registration with relevant authorities
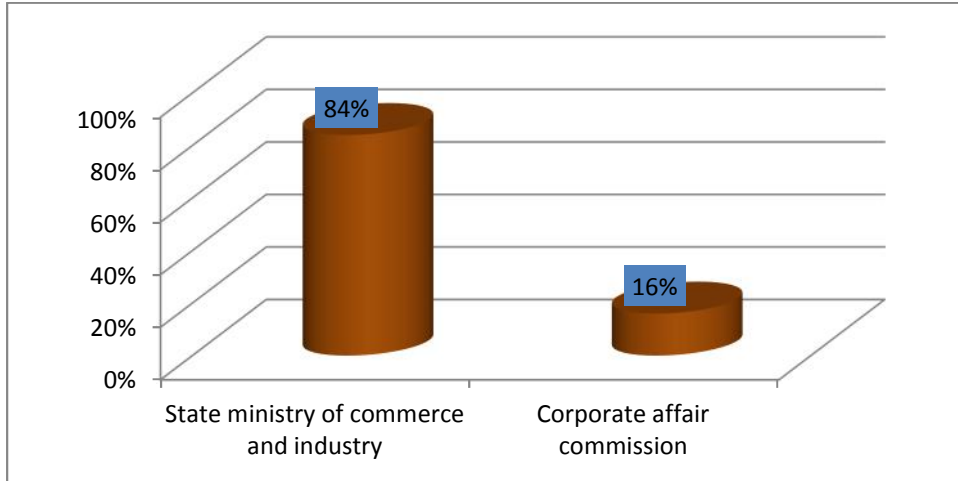
The study indicates that the majority 84% were registered with state ministry of commerce and industry while only 16% were registered with corporate affair commission.

4.4.4 Form of SMEs Operating

The researcher sought to establish the Form of SMEs operating. The results were recorded in Table 4.2 below.

Table 4.2: Form of SMEs operating

Form of SMEs operating	Frequency	Percentage
Sole proprietorship	102	49%
Partnership	56	29%
Limited Liability	43	19%
Corporate business	7	3%
Total	**208**	**100**

The study from Table 4.2 shows that 49% of the respondents were sole proprietors, 29% were in partnership, 19% of the businesses were registered under limited liability while only 3% were in corporate business.

4.4.5 Status in the SMEs

The researcher sought to establish the status in the SMEs. The results were recorded in Table 4.3 below.

Table 4.3: Status in the SMEs

Form of SMEs operating	Frequency	Percentage
Owner manager	138	66%
Employee manager	70	34%
Total	**208**	**100**

The study shows that 66% of the respondents were owner managers of the business while 34% were employee managers.

4.4.6 Size of SMEs According to Number of Employees

The researcher sought to establish SMEs size according to number of employees. The results were recorded below: Table 4.4.

Table 4.4: Size of SMEs according to number of employees

Form of SMEs operating	Frequency	Percentage
0-5 Employees	98	47%
5- 10 Employees	55	26%
10-20 Employees	49	23%
20 and above	6	4%
Total	**208**	**100**

The study from Table 4.4 shown 47% of respondents had 0 to 5 employees, 26% had 5 to 10 employees, 23% had 10 to 20 employees while 3% had 20 and above employees. The study indicates that majority of the SMEs had 0 to 5 employees.

4.4.7 Rate of Employed

The researcher sought to establish whether the time you started your SMEs, the rate of employed has increased overtime. The results were recorded in table 4.5 below.

Table 4.5: Rate of Employed

	Frequency	Percentage
10- 20%	54	25%
20- 30%	69	33%
30- 40%	45	21%
40- 50%	28	13%
50% and above	12	8%
Total	208	100

The study shows that 25% of the respondents indicated employment rate of between 10 to 20%, 33% indicated 20-30%, on the other hand, 21% indicated a rate of between 30 to 40%, further, 13% indicated a rate of between 40 to 50% while 8% indicated a rate of 50% and above.

4.4.8 Years of Experience as SMEs Manager/Owner

The researcher sought to establish years of experience as SMEs manager/owner. The results were indicted in Table 4.6 below.

Table 4.6: Years of experience as SMEs manager/owner

	Frequency	Percentage
0-5 yrs	41	20%
5- 10 yrs	77	37%
10- 15 yrs	50	24%
15-20 yrs	19	9%
20 and above	21	10%
Total	208	100

The study indicates that 20% of the respondents had a working experience of 0 to 5 years, 37% had an experience of between 5 to 10 years, 24% had an experience of between 10 to 15 years, 9% had an experience of between 15 to 20 years while 10% had an experience of 20 and above years.

4.4.9 Firm Performance

The researcher sought to establish the level the firm has been performing over these years. The results were recorded in Table 4.7 below.

Table 4.7: Firm performance

	Frequency	Percentage
Great level	87	42%
Low level	36	18%
Moderate level	85	40%
Total	208	100

The study shows that 42% of the respondents indicated the firm has been performing at a great level over these years, on the other hand, 17% indicated low level while 40% were for moderate level.

4.4.10 Enterprise Initially Financed

The researcher sought to establish how business/ enterprise initially financed. The results were recorded in Table 4.8 below.

Table 4.8: Enterprise initially financed

	Frequency	Percentage
Personnel saving	76	36%
Relations and friends	46	22%
Bank loan	36	17%
Trade creditors	32	15%
Government small scale business loan	18	10%
Total	**208**	**100**

The study on table 4.8 indicates that 36% of the respondents initially financed their business through personal savings, 22% through relations and friends, 17% through bank loan, 15% through trade creditors while 10% through government small scale business loan.

4.5 Policies/ Resources/ Practice

Table 4.9: Policies/ Resources/ practice

Statements	Mean	Std. Dev.
Taxation act policies has help me to employed more	4.253	.874
Government raw material policies have help to employed more Bauchi state.	4.045	.541
Do you support Strategic investment in SMEs resources will boast SMEs to do more in employment generation?	3.985	.461
Do you consider having Use SMEs in effective and efficient way will make you employed more?	3.487	.823
Does Government small scale business loan scheme has help me to employ more labor.?	4.254	.451
Does Government apprenticeship training program has helped me to employed more labor.	4.124	.652
If government would provide infrastructures to SMEs location, SMEs will employ more labour.	3.846	.354
If resources are fully engage to SMEs will employ more labor?	3.641	.658
If government will provide ICT facilities to SMEs more will be employed.	4.354	.641
Do you think entrepreneurship and management skill acquisitions programs will help SMEs to employ more labor.?	3.841	.218
Do you agree that use of more use SMEs resources can make your firm create more employment?	3.734	.524
Do you agree that among Use SMEs resources one has priority over the other?	4.165	.244

The study shows that taxation act policies have help the respondents to employ more shows 4.253 mean and .874 of standard deviation. Also, government raw material policies have help to employed more Bauchi state indicates 4.045 mean with standard deviation reached up to .541 readings. Base to whether the respondents supported Strategic investment in SMEs resources will boast SMEs to do more in employment generation had a mean of 3.985 and a standard deviation of .461. On whether the respondents consider having Use SMEs in effective and efficient way will make you employed more had a mean of 3.487 and a standard deviation of .823. On whether the government small scale business loan scheme has help me to employ more labor had a mean of 4.254 and a standard deviation of .451. On whether the Government apprenticeship training program has helped the respondents to employed more labor had a mean of 4.124 and a standard deviation of .652. On whether the government would provide infrastructures to SMEs location, SMEs will employ more labor had a mean of 3.846 and a standard deviation of .354. On whether the resources are fully engage to SMEs will employ more labor had a mean of 3.641 and a standard deviation of .658. On whether the government will provide ICT facilities to SMEs more will be employed had a mean of 4.354 and a standard deviation of .641. On whether the respondents thought entrepreneurship and management skill acquisitions programs will help SMEs to employ more labor had a mean of 3.734 and a standard deviation of .524. On whether the respondents agreed that use of more use SMEs resources can make your firm create more employment had a mean of 3.734 and a standard deviation of .524. Finally, on whether the respondents agreed that among Use SMEs resources one has priority over the other with a mean of 4.165 and a standard deviation of .244.

4.6 SMEs Use Resources Ranking

The researcher sought to establish SMEs resources which the respondents prefer most categorically (Ranking) in Percentages (1-100%) that can do more in mitigating unemployment. The results were recorded in Table 4.10 below.

Table 4.10: SMEs Use Resources Ranking

	Frequency	Percentage
Finance	36	19%
ICT	68	32%
Infrastructure	94	45%
Experience and Skills	10	4%
Total	**208**	**100**

The study shows that 19% of the respondents indicated finance, 32% were for ICT, 45% were for infrastructure while only 4% indicated experience and skills were SMEs resources which the respondents prefer most categorically (Ranking) in Percentages (1-100%) that can do more in mitigating   unemployment in Bauchi state of Nigeria.

4.7 Regression Analysis

The study sought to establish the use of small and medium enterprises resources to mitigate unemployment in Bauchi state of Nigeria. These resources include; X_1 is finance; X_2 is ICT; X_3 is Infrastructure; X_4 is Experience and Skills.

The regression model was:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

The β_0 indicates the model's constant, and $\beta_1 - \beta_4$ represents the regression coefficients and ε is the model's significance from f-significance results obtained from analysis of variance (ANOVA).

Table 4.11: Model's Goodness of Fit Statistics

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.734[a]	.539	.503	.1752	1.421

a. Predictors: (Constant), finance; ICT; Infrastructure and Experience and Skills.

Table 4.11 above shows a reasonable linear relationship between the dependent and independent variables utilized in the study. Presented by a correlation (R) coefficient of 0.734. The coefficient determinant as measured by the adjusted R-square indicates a moderately strong association between dependent and independent variables with a value of 0.503. This reflects that the model accounts for 50.3% of the total observations while the 49.7% remains unexplained by the regression model.

Durbin Watson test was used as one of the preliminary test for regression which to test whether there is any autocorrelation within the model's residuals. Given that the Durbin Watson value was close to 2 (1.421), there was no autocorrelation in the model's residuals.

Table 4.12: Analysis of Variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.164	4	.541	11.657	.039[a]
	Residual	9.775	115	.085		
	Total	11.939	119			

a. Predictors: (Constant), finance; ICT; Infrastructure and Experience and Skills
b. Dependent Variable: Mitigating unemployment

The table above presented indicates ANOVA statistics used to for the regression model of significance. An F-significance value of p = 0.039 was established indicating the presents of a   probability of 3.9% of the regression model showing a false information. Thus, the model is significant.

Table 4.13: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	3.544	.425		8.545	.045
Finance	.541	.154	.656	5.574	.035
ICT	.644	.874	.241	2.486	.049
Infrastructure	.148	.441	.282	1.031	.038
Experience and skills	.504	.685	.257	2.412	.043

a. Dependent Variable: Mitigating unemployment

The following regression result was obtained:

$$Y = 3.544 + 0.541X_1 + 0.644X_2 + 0.148X_3 + 0.504X_4 \qquad P = 0.039^a$$

The model above indicates level of other factors (finance, ICT, Infrastructure and Experience and Skills) are at zero, the mitigation of unemployment will be 3.544. Holding other factors constant, a unit increase in finance would lead to 0.541 (p=.035) increase in mitigation of unemployment.

4.8 Discussion of the Findings

The study established that use of SMEs resources to mitigate unemployment in Bauchi state of Nigeria can be determined by the level of these variables resources available to SMEs. Most of the respondents had a positive notion with a mean of 3.641 and .654 standard deviation that resources were not fully engaged to SMEs to do more on mitigating unemployment. Table 4.13 on the facilitating variables the regression coefficient indicates a clear relationship between the variables and mitigation of unemployment be at 3.544 in relation to other factors constant.

However, the study has show there is still no improvement on infrastructure, ICT, and skill development the study aligned with Bogoro, (2015) and Ekwem, (2011) states that SMEs suffers from knowledge and resources in Nigeria. Many SMEs were not fully supported when it comes to funding. Table 4.8 indicates clearly that government support shows only 10% and loan availability 17% this shown that SMEs do not have access to fund or grant from government to SMEs. Chukwuemeka, (2006) stated that there exist poor or no finances to SMEs to creates employment. It is interesting to know that despite

all these variables to SMEs the SMEs infrastructure is the worst problem as it was not fully engaged base on practice and policy see: Table 4.9 and Table 4.10 indicated clearly that infrastructure has 45% preferences by the respondents than other variables that necessitate to do more in mitigating unemployment is narrative to Ogummola,(2012) noted that electricity supply to SMEs can play a huge role on employment generation in Nigeria.

In conclusion the study indicates a rational support to Resources based-view (RBV) and contingency theory. The study analysis explained the needs for resources to these SMEs. Penrose, (1959) stated that SMEs require productive opportunities to more. Therefore, RBV perspective set a function to such opportunities in terms of uses resources by SMEs to mitigate unemployment in Bauchi in which pointed-out the key objective of the study. Nevertheless, resources are required (Poses and Dollin, 1999) whatever necessary to SMEs to address the reality of unemployment in the state. The findings presented shown that SMEs can mitigate unemployment in Bauchi state of Nigeria. The theory presented a key requirement for urgent framework base on best practice in relation to the contextual scenario. Therefore, contingency theory intersected vividly to the study for establishing the workability require in a strategic ways. Wernerfelt, (1984) states that contingency require variables (Resources) to demonstrate it impact. Ullwick, (1990) asserted, that especially in accomplishing objectives of the study.

CHAPTER FIVE

SUMMARY, RECOMMDATIONS AND CONCLUSION

5.1 Introduction

On the basis of the research results and analysis, discussions have been made which contained in this chapter. It outlines answers to the research questions of the study based on the study objectives. Finally, present the study conclusion and recommendations drawn by the researcher.

5.2 Summary of the Findings

The study sought to evaluate the use of small and medium enterprises resources to mitigate unemployment in Bauchi state of Nigeria. The study indicates that male respondents of 77% while 23% were female. However, both genders were fully represented to carry out the study. The study further shows that majority of the respondents (31%) were aged between 51 and 55. The study indicates that 65% of the respondents had OND, 26% had BSc/HND, 5% had Msc/MBA while 4% had Phd. Both respondents presented were well educated to respond to the questionnaire more appropriately. The study shows that majority 75% were staying in the urban areas while 25% were living in the rural setting. The study shows that the majority 74% were in service business while only 26% were in manufacturing business.

The study shows that taxation act policies have help the respondents to employ more has mean 4.253 and a standard deviation of .874 of standard deviation. However, 4.045 mean indicted for government raw material policies that help to employed more in Bauchi state

and .541 standard deviation. Also, whether specified respondents supported Strategic investment in SMEs resources will boast SMEs to do more in employment generation had a mean of 3.985 and a standard deviation of .461. On whether the respondents consider having Use SMEs in effective and efficient way will make you employed more had a mean of 3.487 and a standard deviation of .823. On whether the government small scale business loan scheme has help me to employ more labor had a mean of 4.254 and a standard deviation of .451.

On whether the Government apprenticeship training program has helped the respondents to employ more labor had a mean of 4.124 and a standard deviation of .652. On whether the government would provide infrastructures to SMEs location, SMEs will employ more labor had a mean of 3.846 and a standard deviation of .354. On whether the resources are fully engage to SMEs will employ more labor had a mean of 3.641 and a standard deviation of .658. On whether the government will provide ICT facilities to SMEs more will be employed had a mean of 4.354 and a standard deviation of .641. The results were in line with Slywotzky (2000), ICT has huge benefits to the survival of SMEs. In most European countries Denmark has clock 85% in its ICT platform compared to it member countries, OEDC, (2002). Found out that 13 of its member countries use ICT in their SMEs business more frequent. 9 out of 10 SMEs were very equipped with computer network systems around the year 2000/2001. Utilization rate is huge it clock about 60%. By this, one can see how it generates employment to SMEs. The study Identified that SMEs with ICT network will have a very higher growth in sales, investment profile and can accommodates employees' job better.

On whether the respondents thought entrepreneurship and management skill acquisitions programs will help SMEs to employ more labor had a mean of 3.734 and a standard deviation of .524. The study was in line with Bogoro, (2015) adaptation to skill orientation by many SMEs in some part of Nigeria is still an issues because, in the beginning Nigerians are more focus on theoretical aspect than practical approaches. Almeida and Aterido, (2010). Noted that SMEs in developing economies are very behind when it comes to investment in skills development and training. Therefore, this affects SMEs in Nigeria to adopt skills oriented framework that can lead to more growth and development of the economy (Oluwatopmipe et.al 2016). UN economic commissioning call for enhancing business in Africa to embrace training and development programs to SMEs.

On whether the respondents agreed that use of more use SMEs resources can make your firm create more employment had a mean of 3.734 and a standard deviation of .524. Finally, on whether the respondents agreed that among Use SMEs resources one has priority over the other with a mean of 4.165 and a standard deviation of .244. The findings resonates with Ogummola, (2012) who noted the role infrastructure plays to the development of SMEs especially electricity supply. SMEs around Nigeria are faced with electricity supplies schedules problem so how can SMEs function properly?

5.3 Conclusion

On the basis of the study findings, it is concluded that the majority were in service business while very few were in manufacturing business. The researcher further

concludes that strategic investment in SMEs resources will boast SMEs to do more in employment generation. Use SMEs in effective and efficient way will make you.

The study Identified that SMEs with ICT network will have a very higher growth in sales, investment profile and can accommodates employees' job better. On whether the government will provide ICT facilities to SMEs more will be employed. ICT has huge benefits to the survival of SMEs.

Entrepreneurship and management skill acquisitions programs will help SMEs to employ more labor. Adaptation to skill orientation by many SMEs in some part of Nigeria is still an issue because; in the beginning Nigerians are more focus on theoretical aspect than practical approaches. More use of SMEs resources can make firm create more employment. The role infrastructure plays to the development of SMEs especially roads, water supply and electricity the most vital to all.

5.4 Recommendations

The study recommends that to the government should encourage use of small and medium enterprises resources to mitigate unemployment in Bauchi state of Nigeria. Further recommendations are made that policy makers and ministries should make use of the results as the reference in formulating policies or support programs to help SMEs gain better access global opportunities in market, technology , infrastructure and finance these can improve their managerial capabilities.

There is need to establish collaborative efforts on allocation of these resources to industrial areas and SMEs for proper economic growth and development that can transform into valuable economic of scale to abreast with new technology for example solar supply technology and skills developments.

5.5 Limitation of the Study

The study confronts several limitations from the start of time and resources to carry out the study. It was unexpectedly, the study take more time, resources and formalities experienced from correspondents for information to carry out the study. The study heavily depends upon primary data to carry out the study. Previous studies carried out in Nigeria specifically focused on one or two resources of SMEs.

The target population of the study boundaries is vast, the data collection applied using questionnaire as the only means makes the study to huge in comparison to the target population of study. Voluntary disclosure of information by responded from the beginning it was hard with the support of officers of ministry of commerce and industry the process went smoothly. Finally, the communication between the teams and researcher was order of the day during the study that cost a lot.

5.6 Suggestion for Further Study

The study focused on use of SMEs resources to mitigate unemployment in Bauchi of Nigeria. However, the study strongly recommends a similar study on similar facilitating resources to SMEs for determining growths and development. Because SMEs differs in

needs across region and countries also the variant degrees of resources already at take distinct.

The study further understands that these use resources of SMEs can be examine, measure and realizing the effect on short or long term basis. This would provide the policy maker with proper information to channel the particular resources that can speed up performance of SMEs to mitigate unemployment.

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APPENDICES

Appendix 1: Letter of Consent

University of Nairobi,

Postgraduate Studies,

P.O. Box 30-00220

Nairobi, Kenya,

Tel;

15th September, 2017.

Dear Sir/Madam,
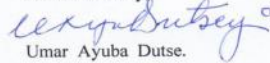
RE- REQUEST TO CONDUCT RESEARCH STUDY

I am a postgraduate student of University of Nairobi Kenya Pursuing Masters in Entrepreneurship and Innovations Management (Msc EIM) and conducting a research on the topic *" Use of Small and Medium Enterprises Resources Tool to Mitigating Unemployment in Bauchi State of Nigeria"* I , am very pleased to inform you that your firm sampling selected randomly for the study. Therefore, feel free to response to the stated questions and assuring you that the responses will be treated with confidentially also the information gathered will be for academic purpose hoping to create more understand to the situational context of SMEs in Bauchi State.

Your cooperation will be highly appreciated.

Thank you,

Yours Faithfully,

Umar Ayuba Dutse.

Appendix II: Questionnaire

Interview Guide

Introduce yourself to the manager/ owner of the business inform him/her that require information to be provided will be for the purpose of academic research and the very information will be treated with maximum confidentiality and the name or number of any related details of this firm will not use.

Section One: (Socio Demographic Data)

Please indicate your answer by ticking the columns provided as appropriate.

1. Sex   (a) Male   [   ]   (b) Female [   ]

2. Age   (a) Below 30 years [   ] (b)   30 – 40 yrs [   ] (c)   41- 50 yrs [   ] (d)   50- above   [   ]

3. Marital Status (a) Single [   ]   (b) Married   [   ] (c) Widowed   [   ] (d)   Divorce [   ]

4. Academic qualification (a) Secondary school [   ] (b) OND [   ]

(c) BSc/HND [   ]   (d) Msc/MBA, Phd   [   ] (e) Others [   ]

5. Place of Residence   (a) Urban [   ] (b) Rural [   ]

Section Two: (Firm Data)

6. Nature of SMEs   (a) Service   [   ]   (b) Manufacturing   [   ]

7. Age of SMEs in operations   (a)   0-5years   [   ]

                                                (b)   5-10 yrs   [   ]

(c) 10-20 yrs   [ ]

(d) 21- above   [ ]

8. Legal registration with relevant authorities:

  (a) Registered with state ministry of commerce and industry? Yes ( )   No   ( )

  (2) Registered with Corporate affair   commission? Yes ( )   No ( )

9.   Form of SMEs operating? (i) Sole proprietorship   ( )

                                (ii) Partnership   ( )

                                (iii) Limited Liability   ( )

                                (iv) Corporate business   ( )

10. Status in the SMEs   (a) Owner manager   ( )   (b) Employee manager ( )

11. Size of SMEs according to number of employees?

(i)   0-5 Employees [   ] (ii) 5- 10   [   ]   (iii) 10-20 [   ]

(iv) 20 and above   [   ]

12. Do you think from the time you started your SMEs, the rate of   employed has increased overtime by:

                        (a)   10- 20%   [   ]

                        (b)   20- 30%   [   ]

                        (c)   30- 40%   [   ]

                        (d)   40- 50%   [   ]

                        (e)   50% and above [   ]

  13. Years of experience as SMEs manager/owner

                        (1)   0-5 yrs   ( )

                        (2) 5- 10 yrs   ( )

(3) 10- 15 yrs   ( )

(4) 15-20 yrs   ( )

(5) 20 and above ( )

14. To what level has this firm been performing over these years?

i. Great level ( )   ii. Low level ( )   iii. Moderate level ( )

15. How was your business/ enterprise initially financed?

1. Personnel saving   ( )

2. Relations and friends   ( )

3. Bank loan   ( )

4. Trade creditors   ( )

5. Government small scale business loan scheme ( )

6. Others   ( )

Section Three: (**Policies/ Resources/ Practice**)

Note: Indicate your opinion about the following?

Statements	Strongly agreed	Agreed	Strongly disagreed	Disa- agreed	Undecided
16. Taxation act policies has help me to employed more					
17. Government raw material policies have help to employed more Bauchi state.					
18. Do you support Strategic investment in SMEs resources will boast SMEs to do more in employment generation?					

19. Do you consider having Use SMEs in effective and efficient way will make you employed more?					
20. Does Government small scale business loan scheme has help me to employ more labor?					
21. Does Government apprenticeship training program has helped me to employed more labor.					
22. If government would provide infrastructures to SMEs location, SMEs will employ more labor.					
23. If resources are fully engage to SMEs will employ more labor?					
24. If government will provide ICT facilities to SMEs more will be employed.					
25. Do you think entrepreneurship and management skill acquisitions programs will help SMEs to employ more labor?					
26. Do you agree that use of more use SMEs resources can make your firm create more employment?					
27. Do you agree that among Use SMEs resources one has priority over the other?					

28. Among these Use SMEs resources which one your SMEs prefer most categorically (Ranking) in Percentages (1-100%) that can do more in mitigating   unemployment.

Use SMEs Resources	Percentage %
a. Finance	
b. ICT	
c. Infrastructure	
d. Experience and Skills	

e. Please   specify   if   there   is   any   other   resource   that   is   very

relevant……………...

………………………………………………………………………………

Your answers are appreciated, thank you.

Appendix III: Registered SMEs in Bauchi State of Nigeria

MINISTRY OF COMMERCE, INDUSTRY AND COOPERATIVES
BAUCHI STATE GOVERNMENT

Tel: 077- 542753
077- 542830

P.M.B. 0069
Abubakar Umar Secretariat Bauchi
e-mail: bauchimci@gmail.com

MCI/S/GEN/325/VOL. II/91

15th September, 2015

UMAR AYUBA DUTSE,
University of Nairobi School of Business,
Nairobi,
Kenya.
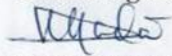
RE: REQUEST FOR INFORMATION

I have been directed to write and acknowledge the receipt of your letter dated 28th July, 2017 on the above subject matter.

2. Attached is the list of registered Businesses at the Department of Commerce, Registration of Business Premises Unit, Ministry of Commerce, Industry & Cooperatives, Bauchi State of Nigeria. The Registered Businesses are scattered across the Three (3) Senatorial Zones of the State.

3. It is hoped that the information given will be helpful and worthy in the completion of your M.Sc Project at the School of Business in the University of Nairobi.

4. Kindest regard.

HASSAN ABDU GADAU
For: Hon. Commissioner

LIST OF REGISTERED BUSINESS PREMISES UNDER MINISTRY OF COMMERCE, INDUSTRY & COOPERATIVES AS AT 20TH SEPTEMBER, 2017 ACROSS BAUCHI STATE GOVERNMENT

S/NO	NAMES	BUSINESS TYPE	ADDRESS	SENATORIAL ZONE
			SUITE 21 1ST FLOUR SSC BH	BAUCHI SOUTH
1.	LASFAT CONST. & PRO. LTD	GENERAL CONTRACT	JOS ROAD BAUCHI	BAUCHI SOUTH
2.	INSURANCE COMPANY	INSURANCE SERVICE	37, T/B STR. FED. LOWCOST BAUCHI	BAUCHI SOUTH
3.	MUFEEDAH FARMS & INV. LTD	GEN. CONT. & SUPPLIERS	JOS ROAD BAUC	BAUCHI SOUTH
4.	NIGERIAN BOTTLE COMPANY PLC	DEPOT	37, T/B STR. FED. LOWCOST BAUCHI	BAUCHI SOUTH
5.	EL-ABBAS UNIV. CONC	GEN. CONT. & SUPPLIERS	37, T/B STR. FED. LOWCOST BAUCHI	BAUCHI SOUTH
6.	A.U. AL RESOURCES SERVICES	GEN. CONT. & SUPPLIERS	SHOP 36, M.K.S. COMP. A.D.W BAUCHI	BAUCHI SOUTH
7.	G.W.G PHARMACITICAL NIGERIA	PHARMACITICALS	GIDAN MAI JOS ROAD BAUCHI	BAUCHI SOUTH
8.	MRS FILLING STATION	FILLNG STATION	JAHUN STREET BAUCHI	BAUCHI SOUTH
9	INNO & C VENTURES	ELECTRICAL EQUIPMENTS	HOSPITAL ROAD BAUCHI	BAUCHI SOUTH
10.	7 UP BOTTLE COMPANY PLC	DEPOT	GIDAN MAI JOS ROAD BAUCHI	BAUCHI SOUTH
11.	MOBIL FILLING STATION	FILLING STATION	JOS ROAD BAUCHI	BAUCHI SOUTH
12.	NAJIM BLOCK INDUSTRY	BLOCK INDUSTRY	JOS ROAD BAUCHII	BAUCHI SOUTH
13.	OANDO PLC	FILLING STATION	AMADU BELLO WAY BAUCHI	BAUCHI SOUTH
14.	NORTEL COMMUNICATION	COMMUNICATION SHOP	CHIROMA STREET GWARAM ALKALERI LGA	BAUCHI SOUTH
15.	BAKOJI MISKILI GWARAM	GENERAL CONTRACT	NO.1 TURWUN G.A.R.Y.S.S BAUCHI	BAUCHI SOUTH
16.	GAMBO SANI FURNITURES COMPANY	GENERAL CONTRACT	NO.1 TURWUN G.A.R.Y.S.S BAUCHI	BAUCHI SOUTH
17.	GAMBO SANI TRADING COMPANY	GENERAL CONTRACT	YAKUBUN BAUCHI ROAD BAUCHI	BAUCHI SOUTH
18.	FIRST BANK OF NIGERIA	BANKING SERVICES	JOS ROAD BAUCHI	BAUCHI SOUTH
19.	NAKA STANDARD VENTURE	BLOCK INDUSTRY	NO. 23, B.E.L.P STATION BAUCHI	BAUCHI SOUTH
20.	AL-DHAN ENTERPRISES	GENERAL CONTRACT	U.S.K OLD ROAD GRA BAUCHI	BAUCHI SOUTH
21.	MOLEX ASSOCIATE	GENERAL CONTRACT	JOS ROAD BAUCHI	BAUCHI SOUTH
22.	LAUNI TRADING & INVESTMENT	FILLING STATION	OPP M. RANDI JAHUN STREET BAUCHI	BAUCHI SOUTH
23.	TAJIDEEN ABBAS NIGERIA	GEN. CONT. & SUPPLIERS	ABUBAKAR TAFAWA BALEWA WAY BH	BAUCHI SOUTH
24.	DESTINATION BAUCHI HOTEL	HOTEL SERVICES	BAUCHI CLUB CLOSE OLD GRA BAUCHI	BAUCHI SOUTH
25.	FARIA SUITES	HOTEL SERVICES	KWANIYEL DARAZO LGA	BAUCHI CENTRAL
26.	YAR SARKI NIGERIA	FILLING STATION	GIDAN MAI JOS ROAD BAUCHI	BAUCHI SOUTH
27.	TOTAL FILLING STATION	FILLING STATION		

1

28.	SHAWWAL S. BREAD	BAKERY SERVICES	TASHAN ITAS JAMA'ARE BAUCHI	BAUCHI NORTH
29.	AL-NURR	GENERAL CONTRACT	GIDAN GONA DASS ROAD BAUCHI	BAUCHI SOUTH
30.	LEMON DRILL	GENERAL CONTRACT	BEHIND AL-IMAN SCHOOL BAUCHI	BAUCHI SOUTH
31.	ABU DRILL YOUH	GENERAL CONTRACT	T/B HOUSING ESTATE BAUCHI	BAUCHI SOUTH
32.	BEST WAY COSMETICS	COSMETICS DEALER	WUNTI STREET BAUCHI	BAUCHI SOUTH
33.	MAC ANNAX ENYI	PLUMBING MATERIALS	MAIDUGURI BAYPASS BAUCHI	BAUCHI SOUTH
34.	OASIS BAKERY	BAKERY	YANDOKA ROAD BAUCHI	BAUCHI SOUTH
35.	OASIS BAKERY	DEPOT	JAHUN STREET BAUCHI	BAUCHI SOUTH
36.	LIVING SPRING COMMUNICATION	SALES OF GSM RECHARGE CARD	AMADU BELLO WAY BAUCHI	BAUCHI SOUTH
37.	ROAD & BRIDGE INT. NIGERIA	GENERAL CONTRACT	AIRPOT ROAD GRA BAUCHI	BAUCHI SOUTH
38.	MR. BIGGS	CATTERING SERVICES	YANDOKA ROAD BAUCHI	BAUCHI SOUTH
39.	HOMESTEEL STRUCTURE	BUILDING MATERIALS	MAIDUGURI BAYPASS BAUCHI	BAUCHI SOUTH
40.	OLITINA OLETEX	LODGING & ACCOUNTWITT ACC	YALWA D. IYA BAUCHI	BAUCHI SOUTH
41.	UNILIVER COMPANY DISTRIBUTION	DEPOT	BEHIND IBB SQUARE BAUCHI	BAUCHI SOUTH
42.	YAYAN NONO COMPANY & COOP..	GENERAL CONTRACT	UNGUWAN GABI STREET AZARE	BAUCHI NORTH
43.	UBA PLC	BANKING SERVICES	COMMERCIAL ROAD BAUCHI	BAUCHI SOUTH
44.	POLYCON GUEST INN	LOGING & ACCOMMODATION	SA'ADU ZUNGUR ROAD GRA BAUCHI	BAUCHI SOUTH
45.	YANKARI OIL COMPANY	FILLING STATION	MARARRABAN L/KATAGUM BAUCHI	BAUCHI SOUTH
46.	YANKARI OIL COMPANY	FILLING STATION	MUDA LAWAL MARKET BAUCHI	BAUCHI SOUTH
47.	A.Y.M SHAFA COMPANY	FILLING STATION	NINGI ROAD BAUCHI	BAUCHI SOUTH
48.	SHAURA NIGERIA	FILLING STATION	MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
49.	KEYSTONE BANK	BANKING SERVICES	COMMERCIAL STREET BAUCHI	BAUCHI SOUTH
50.	UNITY BANK PLC	BANKING SERVICES	COMMERCIAL STREET BAUCHI	BAUCHI SOUTH
51.	BAUCHI MEAT PRODUCTS COMPANY LTD	MEAT PRODUCTS	INDUSTRIAL AREA BAUCHI	BAUCHI SOUTH
52.	A.Y. M SHAFA BUILDING MATERIALS	BUILDING MATERIALS	RAN ROAD BAUCHI	BAUCHI SOUTH
53.	JELAL VENTURES NIGERIA	SALES OF ELECTRICAL MATERIALS	RAN ROAD BAUCHI	BAUCHI SOUTH
54.	TOTAL S. STATION	FILLING STATION	TURWUN MAIN ROAD BAUCHI	BAUCHI SOUTH
55.	MIMITECH W/FAB & FG	GENERAL CONTRACT	ADJ. MOW BAUCHI	BAUCHI SOUTH
56.	A.Y.M SHAFA COMPANY	FILLING STATION	MAIDURI BAYPASS BAUCHI	BAUCHI SOUTH
57.	A.Y.M SHAFA COMPANY	FILLING STATION	Y/GAMBO ALKALERI	BAUCHI SOUTH
58.	YANKARI OIL COMPANY	FILLING STATION	MIRI JOS ROAD BAUCHI	BAUCHI SOUTH
59.	A.Y.M SHAFA COMPANY	FILLING STATION	DASS ROAD NEAR JED	BAUCHI SOUTH

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No.	Name	Type	Address	Zone
60.	WIKKI HOTEL & TOURS HOSTIPALITY	HOTEL	YAKUBUN BAUCHI ROAD BAUCHI	BAUCHI SOUTH
61.	UBA PLC	BANKING SERVICES	MURTALA MUHAMMAD WAY	BAUCHI SOUTH
62.	ARMA YA'U UMAR	AGRO INPUT DEALER	ALKALERI DUGURI	BAUCHI SOUTH
63.	UBA ABDU	AGRO INPUT DEALER	ALKALERI	BAUCHI SOUTH
64.	A. GERO MUHAMMAD	AGRO INPUT DEALER	FUTUK GWANA	BAUCHI SOUTH
65.	SORO PET. CO. LTD	FILING STATION	JOS ROAD BAUCHI	BAUCHI SOUTH
66.	SORO PET. CO. LTD	FILING STATION	MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
67.	N N P C M.S (SORO PRT)	FILNG STATION	NINGI ROAD BAUCHI	BAUCHI SOUTH
68.	FAMUSCA CONTRACTOR & SUPPLYER	GENERAL CONTRACT	16, M.K.S. COMP. BAUCHI	BAUCHI SOUTH
69.	EXECUTIVE NEST	HOTEL SEVICES	B/ HARUNA STREER	BAUCHI SOUTH
70.	ATULA FIRM INTERPRISE	GENERAL CONTRACT	RARIYA STREET B/ KURA BAUCHI	BAUCHI SOUTH
71.	MU'AZU GLOBAL BLOCK	GENERAL CONTRACT	FED.LOW COST BAUCHI	BAUCHI SOUTH
72.	FIDELITY BANK PLC	BANKING SERVICES	MURTALA MUHAMMAD WAY	BAUCHI SOUTH
73.	HOME ACADEMY	TUTORING & DEV. KNOWLEDGE	SABON KAURA YELWA BAUCHI	BAUCHI SOUTH
74.	A. R.M.A.M TRADE SERVICES	GEN.TADE SERVICES	JOS ROAD BAUCHI	BAUCHI SOUTH
75.	WIKKI SPRING WATER	DEPOT	GOMBE ROAD BAUCHI	BAUCHI SOUTH
76.	MICRONOVA PHARMACITICAL INDUSTRY	PHARMACITICAL	SAM .N. STREET BAUCHI	BAUCHI SAOUTH
77.	GLOBAL ORGANIC	P.PRODUCTS (DRUGS)	MAGIC COMPLEX Y. M. K. BAUCHI	BAUCHI SOUTH
78.	YANKARI OIL COMPANY	FILLING STATATION	M. L KATAGUM	BAUCHI SOUTH
79.	MRS FILLING STATION	FILLING STATION	S. A STREET BAUCHI	BAUCHI SOUTH
80.	A.Y.M SHAFA COMPANY	FILLING STATION	S. A STREET BAUCHI	BAUCHI SOUTH
81.	A.Y.M SHAFA COMPANY	FILLING STATION	JOS ROAD BAUCHI	BAUCHI SOUTH
82.	Y.S.D STABLE CONSTRUCTION COMPANY	GENERAL CONTRACT	MULTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
83.	BABA RUFA'I	AGRO INPUT DEALER	GWARAM ALKALERI L G A	BAUCHI SOUTH
84.	ACCESS BANK PLC	BANKING SERVICES	NO 25 A.A. ROAD BAUCHI	BAUCHI SOUTH
85.	SAHEL ENGINEERING COMPANY	CONSTRUCTION SERVICES	INDUSTRIAL ESTATE BAUCHI	BAUCHI SOUTH
86.	DIAMOND BANK PLC	BANKING SERVICES	NO 21 A. A ROAD BAUCHI	BAUCHI SOUTH
87.	SAZAN ENTERPRESIS	GENERAL CONTRACT	MAKAMA NEW EXTENSION	BAUCHI SOUTH
88.	B. I. C. LIMITED	INV COMPANY	COMMERCIAL ROAD BAUCHI	BAUCHI SOUTH
89.	BEST LINE FURNITURE	GENERAL FURNITURE	DUTSEN TANSHI BAUCHI	BAUCHI SOUTH
90.	ECO BANK PLC	BANKING SERVICES	NO 7 MURTALA MUHAMMAD WAY	BAUCHI SOUTH
91.	SARINAWA GLOBAL COMPANY	FILING STATION	MULTALA MUHAMMAD WAY	BAUCHI SOUTH

No.	Name	Type	Address	Zone
92.	AZMAN OIL & GAS	FILING STATION	MULTALA MUHAMMAD WAY	BAUCHI SOUTH
93.	A. I. B & CO. LTD	FILING STATION	JOS ROAD BAUCHI	BAUCHI SOUTH
94.	MALAMI IBRAHIM	GENERAL CONTRACTS	NO 4 MISAU MAIN STREET	BAUCHI CENTRAL
95.	DRILL WELL W .E SERVICES	GENERAL CONTRACTS	NO 157, B/ KURRA STREET	BAUCHI SOUTH
96.	HAZBAL SUITS	HOTEL SERVICES	NEW G R A BAUCHI	BAUCHI SOUTH
97.	WASAB LTD	POUTRY FARMING	GUBI VILLAGE, KANO ROAD BAUCHI	BAUCHI SOUTH
98.	CHARTWELL HOTEL&SUITS	HOTEL SERVICES	SA ADU ZUNGUR ROAD BAUCHI	BAUCHI SOUTH
99.	RAMADAN PRESS LTD	PRINTING PRESS	MAIDUGURI BYE PASS BAUCHI	BAUCHI SOUTH
100.	STABLE PLAZA	EVERT MGT/GENERAL CONTRACT	NO 2 MURTALA MUHAMMAD WAY	BAUCHI SOUTH
101.	N N P C M. S	FILING STAION	MAIDUGURI BYR PASS BAUCHI	BAUCHI SOUTH
102.	YOUNG SHALL GROW	TRAVELING AGENT	MAIDUGURI BYE PASS	BAUCHI SOUTH
103.	U. S MUJADDADI ENTERPRISE	GENERAL CONTRACTS	BEHIND FORMER M. O. W KOBI BH	BAUCHI SOUTH
104.	KUBRA CONSTRUCTION COMPANY	GENERAL CONTRACTS	MAKAMA NEW EXTENSION BAUCHI	BAUCHI SOUTH
105.	ACE GLOBL SERVICES	GENERAL ENTERPISE	K/GALADIMA OPP. OLD G R A BH	BAUCHI SOUTH
106.	BRAVURA TECHNOLOGIES	GENERAL CONTRACTS	K/GALADIMA OPP. OLD G R A BH	BAUCHI SOUTH
107.	BASAD SPACE	GENERAL CONTRACTS	K/GALADIMA OPP. OLD G R A BH	BAUCHI SOUTH
108.	A.AY. GALI CONTRACTS	GENERAL CONTRACTS	NO.29 MAKAM STREET FED. LOWCOST BH	BAUCHI SOUTH
109.	NA'ABTA NIGERIA LTD	GENERAL CONTRACTORS	NO.3 BEHIND K/ NASSARAWA PRI. SCH. BAUCHI	BAUCHI SOUTH
110.	AL-AZUHARU & GLOBAL CONTRACTS	GENERAL CONTRACTORS	49, WUNTI SHOPPING COMPLEX BAUCHI	BAUCHI SOUTH
111.	WURO SOYO INVESTMENT NIGERIA	GENERAL CONTRACTORS	WUN TI MARKET C. 043 BAUCHI	BAUCHI SOUTH
112.	SHEHU VENTURES	GENERAL CONTRACTORS	LAUSHI SHOPPING COMPLEX BAUCHI	BAUCHI SOUTH
113.	BABAN HANIFA & COMPANY	GENERAL CONTRACTORS	NO. 125 BAKIN KURA STREET BAUCHI	BAUCHI SOUTH
114.	PEARL GREEN CRYSTALS	GENERAL CONTRACTORS	FADAMAN MADA BAUCHI	BAUCHI SOUTH
115.	ILHAM BLOCK INDUSTRY	BLOCK INDUSTRY	OPP. BELLO KHALIYAT HOUSING EST. BAUCHI	BAUCHI SOUTH
116.	MKO ELEC & TECH. ENTERPRISE LTD	GENERAL CONTRACTS	MAKAM NEW ESTENTION FED. LOWCOST BH	BAUCHI SOUTH
117.	NUHURAAJ TAILORING & Y.S	TRANING OF YOUTH TAILORING	AHMED ABDULKADIR ROAD BAUCHI	BAUCHI SOUTH
118.	BAGARI SUITES	HOTEL SERVICES	DASS ROAD BAUCHI	BAUCHI SOUTH
119.	TOTAL FILLING STATION	FILLING STATION	YANDOKA ROAD BAUCHI	BAUCHI SOUTH
120.	CONNERSTONE NIGERIA ENTERPRISES	GENERAL CONTRACTORS	NAGARYA SHOPPING COMPLEX MAID. ROAD BH	BAUCHI SOUTH
121.	VITOSHA NIGERIA LTD	GENERAL CONTRACTORS	NO. 4 TORO ROAD GRA AZARE	BAUCHI NORTH
122.	ALMUS NIGERIA	GENERAL CONTRACTORS	PLOT 12, ADJ. NIDB BLD MAIDUGURI ROAD BH	BAUCHI NORTH
123.	NIGERIA BOTTLE COMPANY	DEPOT	JOS ROAD BAUCHI	BAUCHI SOUTH

| 124.	ACCESS BANK PLC	BANKING SERVICES	PLOT. 22 AHMED ABDULKADIR ROAD BAUCHI	BAUCHI SOUTH
125.	NNPC MEGA STATION	FILLING STATION	WUNTIN DADA JOS ROAD BAUCHI	BAUCHI SOUTH
126.	CONOIL PLC	FILLING STATION	INKIL GOMBE ROAD BAUCHI	BAUCHI SOUTH
127.	NNPC MEGA STATION	FILLING STATION	MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
128.	AIB & COMPANY	FILLING STATION	INKIL GOMBE ROAD BAUCHI	BAUCHI SOUTH
129.	AIB & COMPANY	FILLING STATION	RAN ROAD BAUCHI	BAUCHI SOUTH
130.	AIB & COMPANY LIMITED	FILLING STATION	RAN ROAD BAUCHI	BAUCHI SOUTH
131.	HIMMA MERCHANTS	FILLING STATION	GOMBE ROAD BAUCHI	BAUCHI SOUTH
132.	WIKKI OIL NIGERIA	FILLING STATION	MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
133.	WIKKI OIL NIGERIA	FILLING STATION	MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
134.	DAWO GIDA ENTERPRISES	GENERAL CONTRACTS	NO.6 AYBS COMPLEX WUNTI GATE BAUCHI	BAUCHI SOUTH
135.	DAN SOKOTO OIL COMPANY	FILLING STATION	KANO ROAD JAMA'ARE	BAUCHI NORTH
136.	HAKSON ENTERPRISES NIGERIA	FILLING STATION	DASS ROAD BAUCHI	BAUCHI SOUTH
137.	DUNDADU ENTERPRISES NIGERIA	FILLING STATION	DASS ROAD BAUCHI	BAUCHI SOUTH
138.	DAN SOKOTO MARINA	DYEING OF CLOTHS	MAIDUGURI BAYPASS BAUCHI	BAUCHI SOUTH
139.	JIFATU GENERAL ENTERPRISES	SHOPPING MALL	ADAMU JUMBA ROAD BAUCHI	BAUCHI SOUTH
140.	TOTAL FILLING STATION	FILLING STATION	MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
141.	GREEN ICON ENTERPRISES	GENERAL CONTRACTS	GIDA DUBU HOUSING ESTATE BAUCHI	BAUCHI SOUTH
142.	SKYE BANK PLC	BANKING SERVICES	AHMED ABDULKADIR ROAD BAUCHI	BAUCHI SOUTH
143.	DANLADI SHEHU	SALES OF FLOWER	YAKUBUN BAUCHI ROAD BAUCHI	BAUCHI SOUTH
144.	ASABSIN GLOBAL R. LTD	FILLING STATION	DASS ROAD OPP. BSADP BAUCHI	BAUCHI SOUTH
145.	ZENITH BANK PLC	BANKING SERVICES	NO. 18 AHMED ABDULKADIR ROAD BAUCHI	BAUCHI SOUTH
146.	PIAMPAM MULTI SERVICES	GENERAL CONTRACTS	NO. 2 UNGUWAR KUR QUARTERS BAUCHI	BAUCHI SOUTH
147.	HERITAGE BANK PLC	BANKING SERVICES	MUHAMMAD BELLO KIRFI ROAD BAUCHI	BAUCHI SOUTH
148.	UNION BANK PLC	BANKING SERVICES	YANDOKA BYPASS BAUCHI	BAUCHI SOUTH
149.	BANK OF INDUSTRY	BANKING SERVICES (I.D BANK)	MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
150.	NNPC MEGA STATION	FILLING STATION	BAUCHI ROAD NINGI	BAUCHI CENTRAL
151.	KHAIRAN GUEST PALACE	HOTEL SERVICES	JAMRARI B ROAD OFF MURTALA MUH'D WAY BH	BAUCHI SOUTH
152.	FIDELITY BANK PLC	BANKING SERVICES	A.Y.B WAY BAUCHI	BAUCHI SOUTH
153.	FIRST BANK PLC	BANKING SERVICES	CENTRAL MARKET BAUCHI	BAUCHI SOUTH
154.	CHALLENGE BOOKSHOP	BOOKSHOP	MAIDUGURI BYPASS BAUCHI	BAUCHI SOUTH
155.	CROSS COUNTRY	TRAVELLING AGENCY	MAIDUGURI BYPASS BAUCHI	BAUCHI SOUTH

156.	MARGARAM NIGERIA	GENERAL CON TRACTS	NO. BUNUNU ROAD NEW GRA BAUCHI	BAUCHI SOUTH
157.	PLATNUM UNIV. PROJ. & COMPANY	GENERAL CON TRACTS	BEHIND ABUBAKAR TAFAWA BALEWA STADIUM BH	BAUCHI SOUTH
158.	K. SALAM CO. COY NIGERIA	GENERAL CON TRACTS	B 3100, OLD JOS ROAD BAUCHI	BAUCHI SOUTH
159.	RIVER EDGE RESORY	LOGGING & ACCOMMODATION	NO. 2 HINA CLOSE NE GRA BAUCHI	BAUCHI SOUTH
160.	JEZCO OIL	ENGINE OIL	MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
161.	GARU MICROFINANCE BANK	BANKING SERVICES	NO. 15 ILELAH STREET BAUCHI	BAUCHI SOUTH
162.	ALBARKA SOLID BLOCK	BLOCK INDUSTRY	MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
163.	ECO BANK PLC	BANKING SERVICES	COMMERCIAL ROAD BESIDE NICON HOUSE BAUCHI	BAUCHI SOUTH
164.	HYSAAN FOODS & BEVERAGIES	CATERING SERVICES	A.Y.B WAY BAUCHI	BAUCHI SOUTH
165.	BAUCHI TERMINUS HOTEL	LOGGING & ACCOMMODATION	GIDAN MAI JOS ROAD BAUCHI	BAUCHI SOUTH
166.	HAUSA TIMBER TRADERS	SALES OF TIMBER	MUDA LAWAL MARKET BAUCHI	BAUCHI SOUTH
167.	AUWALIYYA VENTURES	TAILORING SERVICES	EMIR'S DRIVE BAUCHI	BAUCHI SOUTH
168.	NASMUS GLOBAL RESOURCE	GENERAL CONTRACTS	NO. 5 OPPOSITE NTIKAFAR JAHUN BAUCHI	BAUCHI SOUTH
169.	IGBO TIMBER TRADERS	SALES OF TIMBER	MUDA LAWAL MARKET BAUCHI	BAUCHI SOUTH
170.	FCMB LIMITED	BANKING SERVICES	PLOT 19/23 JOS ROAD BAUCHI	BAUCHI SOUTH
171.	DE PEOPLES MOTEL	LOGGING & ACCOMMODATION	TUDUN WADAN DAN IYA BAYAN GARI BAUCHI	BAUCHI SOUTH
172.	FAMAK MINES & GEO LIMITED	GENERAL CONTRACTS	NO. 5 JARMA ROAD MAKAMA ESTATE BAUCHI	BAUCHI SOUTH
173.	FATIMAIMA INT. LIMITED	GENERAL CONTRACTS	NO. 5 JARMA ROAD MAKAMA ESTATE BAUCHI	BAUCHI SOUTH
174.	AL-KABIR PETROLEUM	FILLING STATION	MARARRABAN LIMAN KATAGUM BAUCHI	BAUCHI SOUTH
175.	PALI SUITES	LOGGING & ACCOMMODATION	NEW GRA BAUCHI	BAUCHI SOUTH
176.	A. A SAIDU GLOBAL SERVICES	GENERAL CONTRACTS	FEDERAL LOWCOST ESTATE BAUCHI	BAUCHI SOUTH
177.	CONOIL PLC	FILLING STATION	GIDAN MAI JOS ROAD BAUCHI	BAUCHI SOUTH
178.	CIV- STRUCT ASSOCIATES	GENERAL CONSULT/CONTRACTS	BAPT BUSINESS COMPLEX UNG. ANGAS Y/ BAUCHII	BAUCHI SOUTH
179.	SAMOSA NIGERIA LTD	GENERAL CONTRACTS/ SUPPLIES	KURMIN DAURAWA WUNTIN DADA JOS ROAD BAUCHI	BAUCHI SOUTH
180.	SUPERIOR PHARMACITICAL	SUPPLY OF DRUGS/ CONTRACTS	NO. 39 SAM AJOMA STREET GRA BAUCHI	BAUCHI SOUTH
181.	SHIKABA NIGERIA	GENERAL CONTRACTS	NO.3 TUDUN SALMANU QUARTERS BAUCHI	BAUCHI SOUTH
182.	KAINUWASUITES & TOURS	HOSPITALITY INDUSTRY	PLOT 12 BAYAN AYM SHAFA NEW GRA BAUCHI	BAUCHI SOUTH
183.	OANDO PLC	FILLIN STTATION	KARI ROAD BAUCHI	BAUCHI SOUTH
184.	UNITY BANK PLC	BANKING SERVICES	MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
185.	KOGI GUEST INN	LOGGING & ACCOMMODATION	TUDUN WADAN DAN IYA BAYAN GARI BAUCHI	BAUCHI SOUTH
186.	GREEN DOL GLOBAL SERVICES	GENERAL CONTRACTS	NO.501 NASSARAWA STREET JAHUN BAUCHI	BAUCHI SOUTH
187.	BLUE STONE EXPRESS MIN	GENERAL CONTRACTS	INVESTMENT SHOPPING COMPLEX BAUCHI	BAUCHI SOUTH

188.	HOLYPHANT AGRO ALLIED	MAN (OIL MILLING)	ASHAKA ROAD INDUSTRIAL AREA BAUCHI	BAUCHI SOUTH
189.	INSURANCE PLC	INSURANCE SERVICES	JOS ROAD BAUCHI	BAUCHI SOUTH
190.	ZALMAH PETROLEUM RESOURCES	FILLING STATION	MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
191.	SHATAMBAYA INT.	GENERAL CONTRACTS	KAFIN GALADIMA BAUCHI	BAUCHI SOUTH
192.	BURASHIKA OIL COMPANY	FILING STATION	BIRSHI DASS ROAD BAUCHI	BAUCHI SOUTH
193.	PHARMATEX INDUSTRY	PHARMACITICAL	SAM UJOMA STREET GRA BAUCHI	BAUCHI SOUTH
194.	CHEZ RES. PHARM	PHARMACITICAL	BEHIND YALWAN TUDU MARKET BAUCHI	BAUCHI SOUTH
195.	KUMBI PHARMACY	PHARMACITICAL	NO. 34 FADAMAN MADA BAUCHI	BAUCHI SOUTH
196.	INGANCHI BLOCKS NIGERIA	BLOCK INDUSTRY	M. M WAY OPP. GWALLAGA MOSQUS BAUCHI	BAUCHI SOUTH
197.	INGANCH BLOCKS NIGERIAI	GENERAL CONTRACTS	M. M WAY OPP. GWALLAGA MOSQUS BAUCHI	BAUCHI SOUTH
198.	AZIZIA HOTEL	HOTEL SERVICES	OPP. S. O STREET BAUCHI	BAUCHI SOUTH
199.	AROMA RETAURANT	CATERING SERVICES	AMADU BELLO WAY BAUCHI	BAUCHI SOUTH
200.	HAMMAJULDE GLOBAL	GENERAL CONTRACTS	INVESMENT SHOPPING COMPLEX M. M. WAY BAUCHI	BAUCHI SOUTH
201.	BALEWA GLOBAL VENTURES	GENERAL CONTRACTS	NO. 516 AJIYA ADAMU RAN ROAD BAUCHI	BAUCHI SOUTH
202.	DIO ASSOCIATES INTEG,	TELECOMMUNICATION SERVICES	MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
203.	OLITINA/OLITEK HOTEL	LOGGING & ACCOMMODATION	TUDUN WADAN DAN IYA BAYAN GARI BAUCHI	BAUCHI SOUTH
204.	SOLE ELECTRICAL NIGERIA	ELECTRICAL MATERIALS	WUNTI STREET BAUCHI	BAUCHI SOUTH
205.	YASAMU PRINTING PRESS	GENERAL CONTRACTS & SUPPLY	NO.28 RAILWAY ROAD BAUCHI	BAUCHI SOUTH
206.	BAUCHI HOTELS	HOTEL SERVICES	JOS ROAD BAUCI	BAUCHI SOUTH
207.	ETHICAL VENTURES INVESTMENT	GENERAL CONTRACTS & SUPPLY	ANNUR S.C.M.NEW EXTENTION BAUCHI	BAUCHI SOUTH
208.	INNO & C VENTURES	ELECTRICAL MATERIALS	JAHUN STREET BAUCHI	BAUCHI SOUTH
209.	AIRTIEL EXPRESS SHOP	TELECOMMUNICATION	NO.26 COMMERCIAL ROAD BAUCHI	BAUCHI SOUTH
210.	NAKA STANDARD V.	BLOCK INDUSTRY	JOS ROAD BAUCHI	BAUCHI SOUTH
211.	GAMBO ALI VENTURES TORO	GENERAL CONTRACTS	NO. 4 KANPAMURE STREET TORO	BAUCHI SOUTH
212.	GOOD NAME PHARMACITICAL CHEM	PHARMACITICAL	ABBA ZADAWA SHOPPING COMPLEX ADW BAUCHI	BAUCHI SOUTH
213.	A.A JAURO VENTURES	SALE OF SOFT DRINKS	KANO ROAD AZARE	BAUCHI NORTH
214.	NORTEL COMMUNICATION (MTN)	TELECOMMUNICATION	A. B WAY BAUCHI	BAUCHI SOUTHS
215.	AL-NUSRAHINT. S.R	GENERAL CONTRACTS	BEHIND MAKKA EYE HOSPITAL KOBI STREET BAUCHI	BAUCHI SOUTH
216.	GARU MULTIPOPURSE SERVICES	GENERAL CONTRACTS & SUPPLY	MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
217.	ALH. MUHAMMAD DAN KAWU & SON	FILLING STATION	GOMBE ROAD BAUCHI	BAUCHI SOUTH
218.	B. B. OIL ENTERPRISES	PALM OIL DEALER	JAHUN STREET OPP. MAIKAFI CRECENT	BAUCHI SOUTH
219.	TAH PHARMACITICALS	PHARMACITICALS	NO. 39 SAM N STREET BAUCHI	BAUCHI SOUTH

220.	MATRIX ENERGY	FILLING STATION	OPP. BSADP DASS ROAD BAUCHI	BAUCHI SOUTH
221.	UPS	CORRIER SERVICES	YANDOKA ROAD BAUCHI	BAUCHI SOUTH
222.	CHABA GUEST INN	HOTEL SERVICES	MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
223.	FEDEX RED STAR EXPRESS	CORRIER SERVICES	YANDOKA ROAD	BAUCHI SOUTH
224.	AHIMS NIGERIA	FILLING STATION	JOS ROAD BAUCHI	BAUCHI SOUTH
225.	SHELBOURNE GENERAL SERVICES	GENERAL COTRACTS	NO.137A MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
226.	BEZUL PHARMACITICALS	PHARMACITICALS	A. BELLO WAY BAUCHI	BAUCHI SOUTH
227.	BAUCHI INVESTMENT CORPORATION	INVESTMENT COMPANY	COMMERCIAL ROAD BAUCHI	BAUCHI SOUTH
228.	BAUCHI FERTLIZER BLENDING COMPANY	FERTILIZER BLENDING COMPANY	INDUSTRIAL AREA BAUCHI	BAUCHI SOUTH
229.	TRIACTA NIGERIA	CONSTRUCTION SERVICES	DASS ROAD BAUCHI	BAUCHI SOUTH
230.	NEW FRONTIER DEVELOPMENT	GENERAL CONTRACTS	NO. 2 MURTALA MUHAMMAD WAY BAUCHI	BAUCHI SOUTH
231.	KOWA OIL & SERVICES	ENGINE OIL	MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
232.	USTAZ S. TSARI VENTURES	SALES OF SUYA R/ CHICKEN	BAUCHI CLUB OLD JOS ROAD BAUCHI	BAUCHI SOUTH
234.	ALH. ADAMU MAI DABINO & CO	GENERAL CONTRACTS	BL. 15 OPP. COLLEGE OF AGRICULTURE BAUCHI	BAUCHI SOUTH
235.	FULL FLEDGE CONSTS	GENERAL CONTRACTS	NIDB BLD MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
236.	GRADE CONCEPT	GENERAL CONTRACTS	S. S. COMPLEX AIB WAY BAUCHI	BAUCHI SOUTH
237.	RAHAMA GLOBAL	GENERAL CONTRACTS	NO. KAFAR KUKA GIDAN MAI AZARE	BAUCHI NORTH
238.	BADIKKO COMPANY NIGERIA	GENERAL CONTRACTS	NO. 064 MAKAMA NEW EXTENTION BAUCHI	BAUCHI SOUTH
239.	TIJANI ABDULKADIR & CO	CHARTERED ACCOUNTANT	NO. 2A STABLE PLAZA MURTALA M. WAY BAUCHI	BAUCHI SOUTH
240.	KUDA INVESTMENT NIGERIA	GENERAL CONTRACTS	SULE KATAGUM ROAD AZARE	BAUCHI NORTH
241.	AZMAN OIL & GAS	FILLING STATION	M. MUHAMMAD WAY NEAR M. LAWAL MRKT. BH	BAUCHI SOUTH
242.	KAMS UNIV. CONCEPT	FILLING STATION	JOS ROAD BAUCHI	BAUCHI SOUTH
243.	LAREMA INT. HOTEL & SUITES	HOTEL SERVICES	NEW GRA BAUCHI	BAUCHI SOUTH
244.	STERLING BANK PLC	BANKING SERVICES	YAKUBUN BAUCHI ROAD BAUCHI	BAUCHI SOUTH
245.	ABDULBAKI Y. MAISHINKAFA	GENERAL TRADING	OPP. MULTIPOPURSE M. M WAY BAUCHI	BAUCHI SOUTH
246.	GIDAN JUMMAI	LOGGING & ACCOMMODATION	TUDUN WADAN DAN IYA BAYAN GARI BAUCHI	BAUCHI SOUTH
247.	HIMMA MERCHANTS	FILLING STATION	GOMBE ROAD BAUCHI	BAUCHI SOUTH
248.	EMZOR PHARM INDUSTRY	PHARMACITICALS	AMB PHARMACITICALS GOMBE ROAD BAUCHI	BAUCHI SOUTH
249.	BAUCHI FURNITURE COMPANY	FURNITURE COMPANY	INDUSTRIAL AREA BAUCHI	BAUCHI SOUTH
250.	PLASMA PAINT NIGERIA	GENERAL CONTRACTS	NEAR ZALMAH PET M. M. WAY BAUCHI	BAUCHI SOUTH
251.	AHZIMA GLOBAL RESOURCES	GENERAL CONTRACTS	NO. Q9 GUBI HOUSING ESTATE BAUCHI	BAUCHI SOUTH
252.	MAI ARI & COMMUNICATION	GENERAL CONTRACTS	NO. 27 BLOCK B GAMAWA MARKET GAMAWA LGA	BAUCHI NORTH

253.	SANI TARKUNYA ENTERPRISES	GENERAL CONTRACTS	NO. B375 WUNTI STREET BAUCHI	BAUCHI SOUTH
254.	ATULA FURNITURES ENTERPRISES	GENERAL CONTRACTS	NO.1 BEHIND SOLD BLDS MAIDUGURI BYPASS BH	BAUCHI SOUTH
255.	ALKALI MALLAM & SONS	GENERAL CONTRACTS	DUTSEN TANSHI ALKALI MAUDO HOUSE	BAUCHI SOUTH
256.	AYF GLOBAL VENTURES	GENERAL CONTRACTS	NO. C 262 GANJUWA JAHUN STREET BAUCHI	BAUCHI SOUTH
257.	RAYABANA NIGERIA	GENERAL CONTRACTS	BLOCK Q ¼ TAMBARI HOUSING ESTATE	BAUCHI SOUTH
258.	AIKAB NIGERIA	GENERAL CONTRACTS	NO. 62 BAKIN KURA STREET BAUCHI	BAUCHI SOUTH
259.	NKWADORA ENT. & C. C. N	GENERAL CONTRACTS	NO. A 92 BEHIND EMIRS PALACE BAUCHI	BAUCHI SOUTH
260.	ALMUS NIGERIA	GENERAL CONTRACTS	PLOT 12 ADJ. NIDB HOUSE BAUCHI	BAUCHI SOUTH
261.	AYTREX NIGERIA	GENERAL CONTRACTS	NO. L SAM Z ROAD GRA BAUCHI	BAUCHI SOUTH
262.	MADACI PHARM CO.	PHARMACITICALS	KOBI STREET BAUCHI	BAUCHI SOUTH
263.	CONTEMPORARY CONST. COMPANY	GENERAL CONTRACTS	PLOT 24 IBHE BAUCHI	BAUCHI SOUTH
264.	FORTUNA ENGINEERING	GENERAL CONTRACTS	NO. 8 3RD FLOOR NIDB MAIDUGURI ROAD BAUCHI	BAUCHI SOUTH
265.	MUTUAL INFRASTRACTURE	GENERAL CONTRACTS	NO. 9 BSADP QUARTERS BAUCHI	BAUCHI SOUTH
266.	M.A MAIRABO ENTERPRISES	GENERAL CONTRACTS	INVESTMENT PALAZA M. M WAY BAUCHI	BAUCHI SOUTH
267.	MOBIL FILLING SATATION	FILLING STATION	GIDAN MAI JOS ROAD BAUCHI	BAUCHI SOUTH
268.	MAY & BAKER NIGERIA PLC	PHARMACITICALS	NEW GRA BAUCHI	BAUCHI SOUTH
269.	A. R. M ABDULRASHEED M.T.S	TIRE SERVICES	JOS ROAD BAUCHI	BAUCHI SOUTH
270.	FILGAP HEALTHCARE	PHARMACITICALS	AMB PHARMACITICALS GOMBE ROAD BAUCHI	BAUCHI SOUTH

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Appendix   IV: The Study Area

The Map of Nigeria showing Bauchi State (North-east)

Source: *www.bauchistate.gov.ng*

The Bauchi State map indicating the three (3) senatorial districts

 Source: *www.bauchistate.gov.ng*