



**ENCOURAGING MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) FOR ECONOMIC GROWTH AND DEVELOPMENT IN NIGERIA AND OTHER DEVELOPING ECONOMIES: THE ROLE OF 'THE IGBO APPRENTICESHIP SYSTEM'**

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**ABSTRACT**

*This research critically discussed how the Igbo apprenticeship system encourages the growth of MSMEs for economic growth and development. The paper looked at the meaning of MSMEs and the challenges facing the sector, Igbo apprentices, how it can grow the MSMEs and the challenges facing the system. The research concluded that in spite of the challenges facing the micro, small and medium enterprises in Nigeria and other developing economies, the Igbo apprenticeship system still remains a major catalyst in reducing unemployment, wealth redistribution, insecurity, increased GDP and diversification of the economy. Based on the challenges facing the MSMEs and the Igbo apprenticeship system, the following recommendations were made; the apprenticeship system can be fused into the educational systems of developing and underdeveloped economies, a license or certificate issued. This can curb the challenges abandonment of education and lack of training and development. The license certificate can aid the apprentice to secure a loan or fund where and when necessary. The government should provide the enabling environment, needed infrastructures for MSMEs to strive in order to drive the economy. The government should provide if there is none, the necessary legal legislations regarding the apprenticeship system, especially terms of agreement, settlement and abuse of children. Funds should be made available at low cost of acquisition to the would-be and existing entrepreneurs for start-up and expansion. The government and organizations responsible for the disbursement of the fund should also ensure that the funds get to the right people and for the right purpose.*

**Keywords:** *Micro, Small, Medium, Enterprises, Igbo Apprenticeship, System, Economy, Growth, development*

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## INTRODUCTION

Micro, small and medium scale enterprises have long been believed to be catalysts for economic growth and national development both in developed and developing countries (Fatai, 2018). Most nations give the private sector the opportunity to drive their economies; which the MSMEs are major contributors of the sector. That being said, Abbakin (2018) stated that the small and medium sized enterprises are the backbone of successful economies like the United States of America, China, EU and the likes; where over 43 million small businesses employ about 60 to 70 per cent of the overall workforce, and generate more than half of the nation's gross domestic products (GDP). Unfortunately, this goose that is laying these fantastic golden eggs has not received its prime of place (Motilewa, Ogbari & Aka, 2015) in Nigeria and other developing economies.

One would have expected that considering the low level of industrial development in Nigeria and her counterparts, scholars and business practitioners in these developing and underdeveloped countries would be keen in developing theories that would enhance industrial development in their societies, using peculiarities of their societies. This is why Igusi (2014) stated that in most or all projections of economic development, Sub-Saharan African countries score poorly. Africa figures as the poor relative in the world family of nations and seems to be condemned to remain so for the foreseeable future. In official statistical data, Sub-Saharan Africa nearly always shows up at the negative end.

Nigeria and other developing economies have to encourage this sector because micro, small and medium scale enterprises have the potentials to boost the economy in diverse ways. According to Abbakin (2018) this sector holds immense potentials for generating employment opportunities for our ever increasing population, boost the development of indigenous technology, and diversification of the economy. Nwantok (2018) posits that experts have argued that MSMEs sector

is the most neglected in Nigeria and perhaps other African countries, with little or no support from the government and financial institutions for loans and other financial assistance in either starting up or improving the sector.

The Igbo Apprenticeship System is a system developed in and by the Igbos in the Eastern part of Nigeria but has cut across the nation as a practice. The system has not been given the much attention it deserves but is bridging the gap in training and development, wealth distribution, job creation, poverty alleviation, general economic growth and development in MSMEs and the country at large. This paper will critically review how micro, small, and medium enterprises can be encouraged for economic growth, development and empowerment through the Igbo apprenticeship system that has generated a lot of untold positive results in the economy.

### **Micro, Small and Medium Enterprises (MSMEs)**

*....Nigeria is on the right track, but much still needs to be done to promote SMEs.... Banji (2010)*

According to Ajayi & Jegede (2014) micro, small and medium scale enterprises has drawn a lot of interest among scholars, policy makers, business men, people in general; and the international community. These enterprises are playing increasingly important role as engines of economic growth in many countries. However, these micro, small and medium enterprises have not performed creditably well in Nigeria. Fatai (2018) in support of this view believes that the performance and effectiveness of MSMEs as an instrument of economic growth and development in Nigeria has long been under scrutiny. He added that this intense scrutiny has been against the backdrop of the low performance and inefficiency that characterized MSMEs particularly in assessing its role on economic growth and development.

Despite government institutionalized and policies support to enhancing the capacity, this micro, small and medium enterprises has fallen short of expectations. This has generated serious concerns and scepticism on whether micro, small and medium enterprises can bring about economic growth and national development in Nigeria (Fatai, 2018) and other African countries. The international Finance Corporation (A World Bank Group) in line with this view stated that MSMEs are critical for economic and social development for emerging markets. They create jobs and generate income for low income people. Yet, access to financial services for SMEs remains severely constrained in many developing countries.

Definition: a definition of a worldwide, multilateral definition of micro, small and medium scale enterprises has become very technical and challenging. Evbuomwan, Ikpefan&Okoye (2016) in their opinion believes that the definition of micro, small and medium scale enterprises change over time and depend to a large extent on a country's level of development. According to them, what is considered small in a developed country like the United States of America (USA) could actually be classified as large in a developing country like Nigeria and other African countries. Fatai (2018) according to extant literature, the definition of micro, small and medium scale enterprises vary in different economies but the underlying concept is the same.

It's sufficient the swiftest attempt to study SMEs to understand that there is no specific definition of them that may be taken as a reference by all economies, statistical agencies or researchers of economy. Despite the lack of universality of the definition and lack of alignment in the criteria, the importance of SMEs definition is alienable. The definition micro, small and medium enterprises is important and useful in the preparation of statistics and the monitoring of the health of the sector over time; in benchmarking against other economies and between regions within an economy; in providing arbitrary thresholds for imposition of tax or other

regulations; in determining eligibility for particular forms of public support (UNIDO OECD, 2004, in Berisha& Pula, 2015).

According to Ebitu, Basil &Ufot (2016) at the 13<sup>th</sup> council meeting of the National Council on Industry held in July, 2001, micro, small and medium enterprises were defined by the council as follow;

- **Micro/cottage industry:** industry with asset base of not more than ₦1.5 million excluding cost of land, but including working capital and staff strength of not more than 10.
- **Small scale industry:** industry with asset base of more than ₦1.5 million but not in excess of ₦50 million excluding cost of land, but including working capital and/ or staff strength from 11-100.
- **Medium scale industry:** industry with asset base of more than ₦50 million, but not in excess of ₦200 million excluding cost of land, but including working capital and/ or a staff strength from 101-300.

The council also defined large scale industry as industry with asset base of over ₦200 million excluding cost of land, but including working capital and/ or staff strength of more than 300.

However, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) was established by SMEDAN Act of 2003 to promote the development of micro, small and medium enterprises sector of the Nigerian economy.

SMEDAN and National Bureau of Statistics (NBS) collaborative survey (2013) stated that due to the introduction of national policy on MSMEs in Nigeria, has addressed the issue of definition as to what constitutes micro, small and medium enterprises. They adopted a classification based dual criteria, employment and assets (excluding land and buildings). This is in line with most definitions given by researchers, authors and international organizations.

**Table 1: Classification based dual criteria, employment and assets**

S/n	Size Category	Employment	Assets (₦ million) (excluding land and buildings)
1	Micro enterprises	Less than 10	Less than 5
2	Small enterprises	10 - 49	5 to less than 50
3	Medium enterprises	50 – 199	50 to less than 500

**Source: SMEDAN & NBS collaborative survey: selected findings (2013)**

Based on the table above, they defined micro, small and medium enterprises as follows;

- **Micro enterprises:** those enterprises whose total assets (excluding land and buildings) are less than five million naira with a workforce of not exceeding 10 employees.
- **Small enterprises:** those enterprises whose total assets (excluding land and buildings) are above five million naira but not exceeding forty-nine employees.
- **Medium enterprises:** those enterprises with total assets (excluding land and buildings) are above fifty million naira, but not exceeding five hundred million naira with a total workforce of between 50 and 199.

SMEDAN & NBS (2013) however, pointed out that if there exist a conflict on classification between employment and assets criteria (for example, in an enterprise has assets worth seven million naira but employs 7 persons), the employment based classification will take precedence and the enterprise would be regarded as micro.

### **Challenges of MSMEs in Developing and Underdeveloped Economies**

According to Onugu (2005) and Banji (2010) MSMEs have played and has continued to play significant roles in the growth, development and industrialization of many economies in the world. In the case of Nigeria and other developing and underdeveloped economies, MSMEs have performed below expectations due to a combination of problems and environmental related factors. Some of the challenges are;

- **Lack of Adequate Electricity Supply:** electricity is by far the most important obstacle that most

businesses in Sub-Saharan Africa experience when operating and developing their business. According to a study by World Bank enterprise survey of 2010 ranked problem of electricity as the most important hindrance facing African SMEs followed by access to capital compared to other regions (Fjose et al., 2010; Muriithi, 2017). Due to the erratic or non-availability of power supply, most businesses cannot operate, while others have gone moribund because of the high cost of generating power in Nigeria and other African Countries.

- The problem of power supply is so bad to the extent that large industries relocate to countries with relatively stable power supply, while others, especially Multi-national Companies go as far as generating power for their use and sometimes extend to their host communities.
- **Access to Financial Facilities:** in Africa, a huge chunk of initial financing of SMEs is derived from personal savings of the operators themselves, while additional financing comes mainly from informal sources. This is not surprising as SMEs activities revolve around the poor who cannot afford loan from formal institutions (Okewu, 2015).
- A survey by the enterprise surveys of the World Bank in a period of ten years and covering over 100 countries found that access to finance as the most important constraint hindering operations and growth of SMEs in Africa compared to other parts of the World where the problem was moderate. The study found that Africa's financial systems are not only small, shallow and costly, but they have very limited outreach thereby only reaching a small

percentage of the total population. This forces many SMEs to do their own self-financing or depend on colleagues and friends to provide capital for their business (Beck & Cull, 2014, in Muriithi, 2017).

- Fjose, Grunfeld & Green (2010) stated that a functioning financial system is of vital importance both with respect to growth of the business sector and overall economic growth and poverty reduction. They added that access to credit is lower in countries in Sub-Saharan Africa than in other regions of the World. And this is consistent of what businesses in Africa consider to be their most important hindrance for business operation and development.
- **Government Support and Policies:** the role of the government in facilitating and supporting SMEs remains critical worldwide. It is the government that creates the right or undesirable environment for business growth. When the government pays little attention to SMEs sector, then, the sector is prone to suffer leading to many businesses being unable to survive. The inability of government to execute favourable fiscal policies, policies inconsistencies and political uncertainties has undermined the capacity to small and medium scale enterprises (Muriithi,2017; Fatai, 2018).
- **Bureaucratic Bottlenecks:**in order to measure the environment for business development in different countries and region, the World Bank each year conducts two worldwide surveys. One of the well known of such survey is the **“Doing Business Index”**. The index is measuring how public regulations are adjusted to starting and operating a business. For instance, the index is measuring how long time and how much it cost to register a business, hiring workers, getting credit, dealing with contractual permits etc. Economies are ranked each year with respect to how easy it is to do business. Sub-Saharan Africa is ranked as the region in the World where it is most difficult to do business (Fjose et al., 2010).
- A lot of micro, small and medium scale enterprises are not registered entities, especially in Africa due to bureaucratic bottlenecks like the cost of business registration, the period of time it takes to get license as the case may be. According to Onugu (2005) these factors discourage would-be entrepreneurs of MSMEs while stifling the existing ones.
- **Lack of Sustainable Training and Development:**in spite of the fact that training and development institutions abound, they rarely address the relevant needs and challenges of MSMEs especially in the areas of Accounting, Marketing, Information Technology, Technological processes and development, International Trade, Administration and Management of micro, small and medium enterprises. Essentially, these enterprises are left most often on their own to eke out success amidst the avalanche of operational difficulties inherent in the environment as well as the operational shortcomings, which characterise institutions set up to facilitate MSMEs (Onugu, 2005).
- **Lack of Information Management and Record keeping:** lack of proper management of information and poor record keeping are key issues affecting the micro, small and medium scale businesses in most developing and underdeveloped countries. Most of these enterprise owners do not consider record keeping as an important process, and those who keep records, do it unprofessionally (Emezie, 2017).

### **The Role of ‘The Igbo Apprenticeship System for MSMEs Growth and Development**

Apprenticeship is the process of learning/skill acquisition through enlistment with a master craftsman (Adekola, 2013). In Nigeria for instance, before the colonial administration, the principal form of education for going into any occupation or profession was through apprenticeship system

whereby a young person was apprenticed to a master craftsman who taught him skills of vocation and after many years of learning, he was allowed to start his own workshop or business (Mal, 1999, in Adekola, 2013).

In relation to the indigenous apprenticeship system, the Igbos customized the system to tackle the economic challenges facing the region after the Civil War. This is why Chisom (2018) posits that the Igbos have long since developed their own system of entrepreneurship. This unique form of apprenticeship allows a male or female (depending on the type of business) family or community member to spend time and work with another family or community member or in some cases, not necessarily a family or community member, usually a successful business man (entrepreneur). Alake (2018) has seen it as a system that purports a responsibility to established businessmen (the nurturer) in a town, street or locale to pick up teenagers- young adults (the apprentice) from their homes and give them informally-formal, but raw and practical, cutthroat business education.

Though these apprentices are not paid, they are afforded accommodation, transportation cost (where necessary), feeding and clothing. It takes roughly 5-7 years, depending on the age and academic qualification of the apprentices. During this period, the apprentice will learn the trade of his/her master and would also receive mentorship. At the end of the agreed stipulated period, the master will establish this apprentice; either by setting a separate but similar business for him/her or give money or tools to establish the apprentice as the case may be (Chisom, 2018; Onwuka, 2015; Alake, 2018).

The Igbo apprentices system teaches the apprentice all the intricacies involved as well as self-discipline, management of suppliers and customers, ability to cope in dynamic environment, ability to forecast, delegate responsibilities, grab and utilize opportunities determination, independence, risk-taking, courage, perseverance etc.

Today there are other variants of this system or model but regardless; they all involve an apprentice working with an experienced individual on some agreed terms to learn skills that will help them build their own business (Chisom, 2018). This is why Alake (2018) posits that the contemporary style of nurturing tech companies by incubation hubs like **Wework** or **CChub** has long been Igbo apprenticeship culture. Like anything, the West has taken this glory, he added.

In the Igbo apprenticeship system, there is usually no established curriculum or formal procedure for the acquisition of skills. The apprentice learns from or through observation, imitation and in some cases, trial and error methods. The apprentice learns on the job by direct instruction and could be punished for making silly mistakes (Adekola, 2013).

According to Information Nigeria (2018) American journalist cum author, Rober Neuwirth believes that the Igbo apprentice system is the largest business incubator platform in the world because when an apprentice serves, his master is expected to set him up in business. The system can be applied to virtually all the micro, small and medium scale enterprises in all the sectors of the economy.

### **Challenges of the Igbo Apprenticeship System**

Every system has its challenges. Some of the challenges of this apprenticeship system are;

- Abuse of children. That is, taking underage children as apprentices and other abuses meted on them.
- Abandonment of formal education by the apprentices
- Non settlement of apprentices after the stipulated or agreed period
- No enforcement of Agreement

### **Micro, Small and Medium Enterprises as Catalyst for Economic Growth and Development in Developing and Underdeveloped Economies**

According to Banji (2010) SMEs are a very important part of the Nigerian economy. In light of recent events in the Nigerian macro-economic

environment, SMEs have compelling growth potentials and like other emerging economies are likely to constitute a significant portion of Gross Domestic Products (GDP) in the near future.

He added that in countries at the same level of development with Nigeria, SMEs contribute a much higher proportion to GDP than currently observed in Nigeria. Compared to other emerging markets, Nigeria and perhaps other developing and underdeveloped countries has historically shown lack of commitment to the development of SMEs by implementing; access to finance and financial incentives, basic and technological infrastructure, adequate legal and regulatory framework, and a commitment to building domestic expertise and knowledge.

SMEDAN & NBS (2013) has stated that it is evidently clear that the micro, small and medium enterprises could play a catalytic role in economic transformation of Nigeria and the rest of the African countries. Ebitu, Basil & Ufot (2016) believes that despite SMEs playing vital in economic development, they are a key factor in promoting private sector development and partnership. They added that SMEs are generally responsible for the availability of goods and services, credits, motivating entrepreneurial spirit and repairs of fairly used products etc. MSMEs improve the standard of living by redistribution of wealth, provide competition and fill the needs of society and other firms.

Unemployment is one of the major challenges of most, if not all developing and underdeveloped economies of the World. Through the Igbo apprenticeship system, several jobs are business are created when apprentices are established by their masters. The employment and success rate in the Igbo region and where they operate this system is overwhelming. SMEDAN & NBS (2013) according to their survey findings the total number of micro, small and medium enterprises in Nigeria stood at 37, 067, 416 businesses. The micro enterprises stood at 36, 994, 578 which is the largest in the sector, the small scale enterprises stood at 68, 168,

while the medium enterprises stood at 4, 670. Further findings revealed that the number of persons employed by MSMEs as at December, 2013 was 59, 742, 211, which represented 84.02 per cent of the nation's total labour or workforce. The sector however, contributed to the nation's Gross Domestic Product (GDP) of 48.47 percent.

The survey also revealed that the role of MSMEs in economic growth and development includes substantial contribution, apart from GDP and employment, in export, increasing local value addition and technological advancement, inventions, adaptations, equitable distribution of income, industrial diversification, balanced regional development, evolution of indigenous enterprises, enhancement of the tempo of industrial development, feeders of large scale enterprises and service products made by the latter.

Fjose et al. (2010) stated that SMEs are present in all sectors, representing a wide variety of firms. Muriiti (2017) given the importance and role of the micro, small and medium enterprises to national economies indicate they cannot be ignored

## CONCLUSION

In spite of the challenges facing the micro, small and medium scale enterprises in developing and underdeveloped economies, the Igbo apprenticeship system can act as catalyst for the growth and development of MSMEs which will drive the economy and translate into the overall economic growth and development. Nigeria and other developing and underdeveloped economies are challenged with high rate of unemployment, how to redistribute wealth, low GDP due to high importation, insecurity, and overt emphasis on oil. The Igbo apprenticeship system, if given the adequate attention and organized effectively, has the potentials and capacity to reduce unemployment, insecurity, diversification of the economy, increased GDP etc. through micro, small and medium enterprises.

According to Chisom (2018) the average Nigerian child is programmed to believe that formal



education is the only path to a sustainable future. While formal education definitely has its benefits, it is obvious that it is clearly not enough in these present times. It is necessary for the young ones to learn skills to equip them for the future as MSMEs as seen as the major drivers of economies.

## RECOMMENDATIONS

Based on the challenges faced and still facing the micro, small and medium scale enterprises, and the Igbo apprenticeship system, the paper therefore recommend the following:

- The general perception of apprenticeship has to change as it is seen as a system for the poor. The apprenticeship system has the capacity to train both the rich and the poor in diverse areas in entrepreneurship.
  - According to Chisom (2018) countries like Germany and Switzerland have remarkable apprenticeship schemes that have resulted in a decreased unemployment-rate. Switzerland operates a dual school system through its VET (Vocational Education Training) program where
- students learn in classroom while working and earning on the job. The apprenticeship system can be fused into the educational systems of developing and underdeveloped economies, a license or certificate issued. This can curb the challenges abandonment of education and lack of training and development. The license certificate can aid the apprentice to secure a loan or fund where and when necessary.
- The government should provide the enabling environment, needed infrastructures for MSMEs to strive in order to drive the economy.
  - The government should provide if there is none, the necessary legal legislations regarding the apprenticeship system, especially terms of agreement, settlement and abuse of children.
  - Funds should be made available at low cost of acquisition to the would-be and existing entrepreneurs for start-up and expansion. The government and organizations responsible for the disbursement of the fund should also ensure that the funds get to the right people and for the right purpose.

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