

CHARACTERISTICS AND CHALLENGES OF SMALL-SCALE INDUSTRIES IN JOS NORTH LOCAL GOVERNMENT AREA, PLATEAU STATE, NIGERIA

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Abstract

Small-scale industries serve as pivot to socio economic development especially in areas of employment and income generation, self-reliance and reduced dependency. This study focused on the characteristics and challenges of small-scale industries in Jos North Area of Plateau State. It analyzed the nature of ownership, sources of finance, nature of contributions to socio-economic development and challenges faced by small scale industries in the study area. The quota sampling was used to delineate the study area into four industrial zones while the random sampling approach was used to administer a total of 120 copies of questionnaire, 30 in each quota to generate the data which was analyzed using descriptive and inferential statistics. The findings show that most small-scale industries in Jos North are owned by private individuals who have personal savings as a major source of finance and employed less than seven persons. One of the major contributions they have made is the creation of employment opportunities and in encouraging self-reliance. The study also found out that small-scale industries in Jos North face challenges which have limited their growth, such include poor funding and low patronage. Also using Chi-square test at 5% significant level, the study established that there is no significant difference in the types of challenges faced by different types of small-scale industries in the study area. The study therefore recommended that the Public-Private-Participation (PPP) strategy should be adopted to help solve some of the challenges and encourage the growth of small-scale industries sustainably.

Keywords: Small-scale industries, Challenges, Public-Private-Participation

INTRODUCTION

Small-scale industries serve as the bedrock of industrialization, and they form an important sub-sector in the Nigerian economy. They are the springboard for sustainable economic development and a veritable vehicle for the achievement of national micro-economic objective in terms of employment generation at low investment cost and enhancement of skills acquisition and entrepreneurship training. They are labour intensive, capital saving and perceived as the key to Nigeria's economic growth, poverty alleviation and employment generation (Agwu, 2014).

There is no universally accepted definition for small-scale industries, as what constitutes small-scale industry in one country may be considered as a large-scale industry in another. However, there are general operational definitions that are used to identify small-scale industries. Olajide (2008) defined a small-scale industry as a company with a capital base between ₦10,000 and ₦300,000. On the other

hand, The National Council on Industry (1991), as cited by Akinlabi (2008) defined a small scale industry as an industry whose total project cost, excluding cost of land but including working capital, does not exceed five hundred thousand naira (₦ 500,000) and the labour size is not more than ten (10) workers. Aremu and Adeyemi (2011) used the number of employees as a yardstick, indicating that an industry is considered small if it is independently owned, operated and financed, and has fewer than 100 employees. Therefore, this article considers a small-scale industry as an industry that has limited number of employees (not more than twenty (20) workers) and a limited flow of finances and materials

Interest in the role of small and medium scale enterprises (SMEs) in the development process continues to be at the forefront of policy debates in developing countries (Akinlabi et al. 2012). Globally, small-scale industries serve as a tool for empowering citizens and for economic growth. Asia and

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North America countries have their economic foundations linked to small-scale industrial development (Schaper, 2002; Wulifan, 2015). In Africa, small-scale industry is the dominant sector and accounts for almost 70% of all the enterprises in rural and urban areas (Uzor, 2004). They contribute to government revenue, increased foreign earnings, wealth creation and employment generation for a stable economy. For instance, it is estimated that small-scale industries employ 22% of the adults in developing countries (Fatai, 2011).

In Nigeria and indeed Plateau State where labour is abundant and capital is scarce, small-scale industries can be set up anywhere to help reduce regional disparities. However, establishing a wide variety of small-scale industries alone is not important, what really matters is their survival and growth. In view of this, Wulifan et al. (2015) noted that small-scale industries are weak in Africa because of small local markets, undeveloped regional integration and very difficult business conditions, which include cumbersome official procedures, poor infrastructure and inadequate financial system. Udechukwu (2003) & Akintunde and Adejuyigbe (2010) observed that poor quality products, inadequate management skills, inadequate social infrastructure, low patronage, poor awareness of the competition and poor pricing methods tend to be the major failings of small-scale manufacturers in Nigeria.

In 1990, the government of Nigeria stepped up her effort to promote the development of small and medium scale enterprises through incentive schemes, including enhanced budgetary allocation for technical assistance programmes, capacity building, enacting favourable economic and fiscal policies, protective laws and direct financial incentives, establishing new lending schemes and credit institutions such as the National Economic Reconstruction Fund (NERFUND), World Bank assisted small scale enterprises loan scheme and the People's Bank of Nigeria (PBN). (Babalola, 1991).

Despite all these programmes by the government targeted at promoting the growth and development of small-scale industries,

most small-scale industrialists are faced with socio-cultural obstacles which include lack of entrepreneurship culture and education, low motivation and lack of confidence as most entrepreneurs believe they cannot make it in the face of competition by bigger companies. Others include technological backwardness of Nigeria, which leads to labour inefficiency, political instability occasioned by civil unrests, political sabotage, local and youth restiveness, thuggery and armed robbery, which create insecurity in the minds of most small-scale entrepreneurs (Aremu & Adeyemi, 2011). There are also managerial problems such as the absence of or poor strategic management skills and attitudes, inability to respond to threatening environmental conditions, lack of clearly defined objectives, lack of delegation, inability to select appropriate equipment and resources and faculty design, implementation and evaluation by small-scale industrialists.

The aforementioned challenges continue to limit the growth and development of small-scale industries in Nigeria. Generally, across the country, similar and other peculiar challenges based on socio-economic and cultural circumstances of regions continue to pose severe limitations on establishment and development of small scale industries. Although various studies have carried out on small scale industries in different parts of the country, none tried to examine the peculiar challenges of small scale industries in Jos North Local Government of Plateau State. It is therefore necessary for a careful study of characteristics and challenges of small-scale industries in Plateau State with a view of making necessary recommendations that would help improve their performance.

MATERIALS AND METHODS

Study Area

Jos North, the study area, is one of the seventeen (17) local government areas (LGAs) that make up Plateau State, and is the state capital. It is located in the North Central geopolitical zone of Nigeria and lies between latitudes 9°53' and 9°58'N of the Equator; and between longitudes 8°51' and 8°58'E of Prime Meridian. (Fig. 1).

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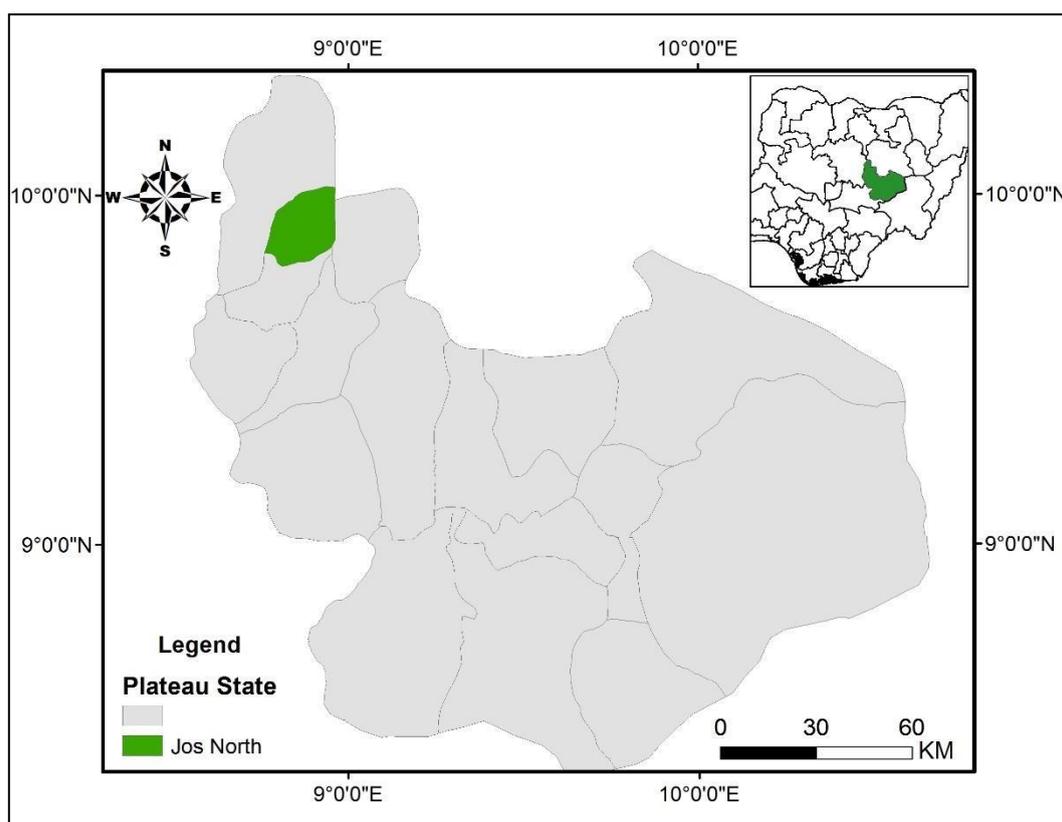


Figure 1 Plateau State showing Jos North LGA (2016)

The population of Jos North LGA was estimated at 519,300 (PIDAN, 2015). The people are noted for farming, mining and civil service occupations. The presence of basic infrastructure like roads, electricity and pipe borne water put in place by the government encourages small-scale industrial activities like wood work, leather works, blacksmithing, cereal processing, block molding, photography, vehicle repairs among others.

Jos North, like much of the Jos Plateau is historically noted for commercial tin mining operation that boomed in the area between 1903 and the 1980s. The growth and development of Jos as one of the prominent cities in Nigeria is tied to the growth and development of tin mining in the area. The mining operation had encouraged the migration of thousands of people from all parts of Nigeria and other parts of the world, who brought different expertise and ideas to bear on many parts of life in the city including social, economic and cultural diversity. Small-scale industries therefore thrived during the mining operations. However, their fortunes dwindled with the fall in tin mining activities in the area, and the austerity

measures that followed the economic recession in the country in the 1980s. Recent impetus has however, helped the establishment, growth and development of small-scale industries again as new economic opportunities present themselves in the face of unemployment and underemployment in the country. In Plateau state, the cosmopolitan nature of Jos North LGA makes it the hub of small-scale industries. The large number and variety of economic opportunities presented by its relative massive population size and the presence of commercial centres and markets such as Delimi market, New market, Farin-Gada market, Terminus market, Satellite market and others encourages growth of small scale industrial production and easy access of products by consumers in Jos.

Data Collection

Data obtained were from primary and secondary sources. The questionnaire and interview were the major instruments of data collection from the respondents. Information from published and unpublished documents, duly acknowledged, were used as the secondary sources of data.

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The study adopted quota sampling methods. First, small scale industries in Jos North LGA were classified into four categories: manufacturing, repair and service, cottage and others. The study area (Jos North LGA) was then delineated into four industrial zones namely Gwong, Naraguta, Kabong and Tudun Wada. Each zone contains a number of all types of small scale industries. To ensure adequate spatial coverage of the study area, data was collected from all types of small scale industries in each industrial zone. In each zone, 30 questionnaires were administered to selected small scale industries to ensure that all categories were captured and each type meets a minimum quota of representation. The owners of the industries were the primary target for data collection. However, in the absence of the owner, the most senior employee or apprentice available at the time of survey answered the questions. In total 120 questionnaires were administered, retrieved and used in data analysis.

Data obtained were analyzed through descriptive and inferential statistics. Tables containing frequency and percentage distributions were used along with charts to summarize and describe the socio-economic characteristics of small scale industries and industrialists data while the Chi-square statistical method was employed to test the hypothesis stated as there is no significant difference in the types of challenges faced by different types of small-scale industries in the study area. The chi-square statistical tool was employed because of its robustness and strength of isolating statistically significant factors responsible for observable variation from an assemblage of variables.

RESULTS AND DISCUSSION

Socio-Demographic Characteristics of Respondents

The socio-demographic characteristics of the respondents including age, gender and level of educational achievement are presented in table 1. Growth and development of small-scale industries depend to a large extent on these variables. Table 1 reveals that 70% of respondents are about 45 years old, which reveals that most entrepreneurs are young. This findings shows that most small-scale industries in Jos North are newly established and may

suffer competition from their foreign well established industries. This as explained by Fatai (2011) indicates that young adults engage more in entrepreneurial activities as they strive to provide the basic needs of their immediate families. Also 50% of small-scale industrialists in Jos are married, about 42% are single, while less than 10% comprised of divorced and widowed small-scale industrialist. Though most of the respondents are married, which aligns with the findings of Davuluk (2016) in Jos South LGA. The fact that a large percentage of the respondents are unmarried (42%) confirms the observation that a large number of them are young. The findings on occupation shows that 33.33% are farmers, 25% civil servants, 25% engage in small scale industrial activities/ artisans, 16.67% are students. This reveals that a larger percentage of the respondents are farmers which the main occupation of the people of Jos Plateau at large. The 25% engaged in civil service and small-scale industrial activities is because of the presence of Jos North headquarters, and other institutions within the study area and the conducive environment for small-scale industrial activities encourages enables the large proportion of the population to practice. This is affirmed by Obi (2012) who observed that an enabling environment encourages small-scale industries to strive and expand.

From the findings of this study, about 75% of respondents earn more than the current minimum wage of N30,000 a month. Nevertheless, the monthly income of the respondents is generally low since only 16.67% earn above ₦ 90,000 monthly. Davuluk (2016), the higher the income the lesser the desire to maintain a small-scale industry. The data suggests that most small-scale owners may not be able to break out into larger enterprises based only on their current income status.

The gender distribution of small-scale industrialists in Jos North shows that 75% of them were males. This is probably indicative of the fact that in most Nigeria cultures, the men are the bread winners of their households.

Finally, the level of education of small-scale industrialists has implication on the functions, management or operations and the quality of their products. The study found that 83% of respondents are not educated beyond the primary school level This is likely to pose a

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number of problems, chief among which would include the degree of innovations that could be brought to bear on the operations of their businesses, the receptivity and injection of new and modern ideas and technology and the level of financial acumen that may be employed to properly and efficiently manage the necessary resources growth and sustainable development

of the industries. The small scale industrialists stand the risk of losing out in the face of competition from more educationally equipped industrialists. This is affirmed by Joshua (2008), who observed that education increases innovative skills and enables small-scale industrialist to strive better.

Table 1 Demographic characteristics of respondents

Age of Respondent (years)	Frequency	Percentage (%)
Less than 20	30	25.00
21 – 45	54	45.00
46 – 60	24	20.00
Above 60	12	10.00
Total	120	100.00
Marital Status	Frequency	Percentage (%)
Married	60	50.00
Single	50	41.67
Divorced	6	5.00
Widowed	4	3.33
Total	120	100.00
Occupation	Frequency	Percentage (%)
Civil Servant	30	25.00
Famers	40	33.33
Artisans	30	25.00
Students	20	16.67
Total	120	100.00
Monthly Income	Frequency	Percentage (%)
Less than ₦30,000	30	25.00
₦ 31,000- ₦ 60,000	45	37.50
₦ 61,000- ₦ 90,000	25	20.83
Above ₦ 90,000	20	16.67
Total	120	100.00
Gender	Frequency	Percentage (%)
Male	90	75.00
Female	30	25.00
Total	120	100.00
Level of Education	Frequency	Percentage (%)
Non –Educated	40	33.33
Primary	60	50.00
Secondary	12	10.00
Tertiary	8	6.67
Total	120	100.00

Source: Field Survey, 2016

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Characteristics of Small-Scale Industries

The performance or contributions of small-scale industries to socio-economic development is highly dependent on such variables like ownership, finance source, number of employees, and the challenges they face among others.

Types of Small-Scale Industries

The small-scale industries identified in the study area were classified into four on the basis of nature of their products as seen in Table 2.

Table 2 Types of small-scale industries in Jos

Types of Small-Scale Industry	Frequency	Percentage (%)
Manufacturing industry	30	25.00
Repair and service industry	72	60.00
Cottage industry	6	5.00
Others	12	10.00
Total	120	100

Source: Field Survey, 2016

Table 2 shows that 60% of small-scale industries engage in repair of vehicles, electronics, and also service rendering, like hair dressing saloon, computer centres and so on; 25% are manufacturing industries that convert raw materials into finished goods, for example block industry, flour mills, leather industry; 10% fall into a category referred to as “Others” and are largely service providers, for example photographic studio and football viewing centres only 5% are engaged in home-based

production (cottage industry), e.g. pottery industry. As noted by Akintunde and Adejuyigbe (2010) most developing nations engage in manufacturing, repairs and services as well as cottage production at small-scale, which is borne out by this study

Ownership

The nature of ownership of small-scale industry in the study area differs. A survey of this characteristic is summarized in Fig 2.

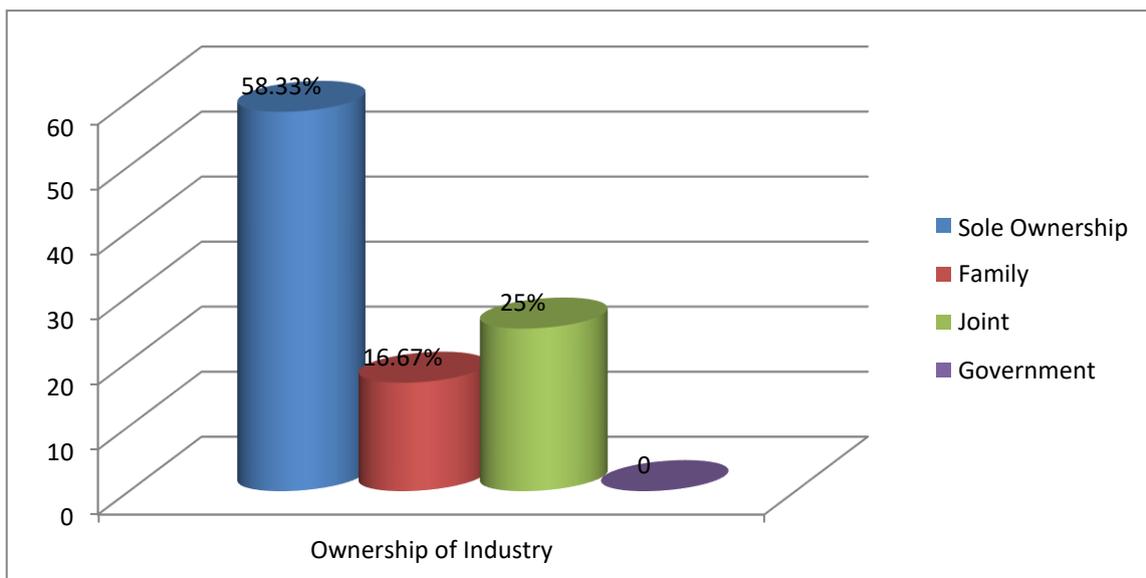


Figure 2 Ownership of Small Scale Industries

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Fig.2 shows that most small-scale industries are sole-owned (58.33%) while 25% is based on joint ownership, and 16.67% is based on family ownership. There is no government ownership. This findings agrees with Ugwu (2014), that government generally does not engage in small-scale industrial enterprises rather, they offer financial and infrastructural support to such operators.

Sources of Finance

The establishment of small-scale industry and the quality and quantity of products obtained from them are dependent on the available capital used in such activity. A survey of sources of finance of small scale industrialist is presented in Fig 3

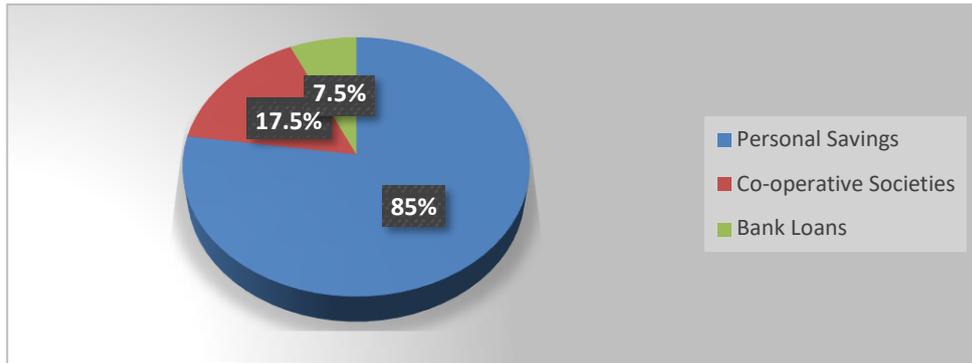


Figure 3 Sources of Finance

Figure 3 shows that 85% small-scale industries source their finance from personal savings. A total of 17.5% was financed by the the help of co-operative societies, and only 7.5% are established from loans gotten from the bank. Ayozie (2011) also found that most small scale industries are established and funded through personal savings of the entrepreneurs. This is instructive in the sense that most personal savings are meagre and would therefore only be enough to establish and start the industries at very small-scales. The

expansion of these industries will depend on the output of the industries, their ability to break even and amass profit for reinvestment.

Number of Employees

The number of employees involved in production of goods and servcies in any small-scale industries is a necessary content to ascertain its performance. The number of employees in small-scale industries is presented in Fig 4.

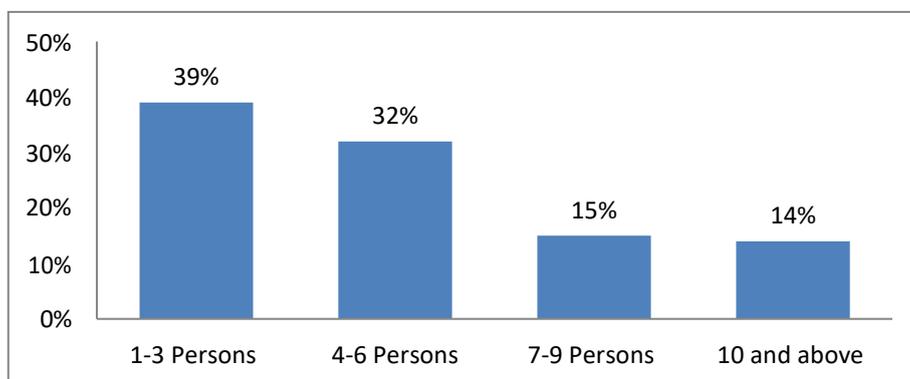


Figure 4 Distribution of Small-Scale Industries by Number of Employees

Figure 4 reveals that most (39.0%) of the small scale industries employ 1 – 3 persons.

32% employ between 4-6 persons. However, those with more than 9 employees constituted

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14,9%. Based on this findings, as explained by Aremu and Adeyemi (2011) are small-scale industries in nature with less than 100 employees.

Benefits of Small-Scale Industries

The contributions of small-scale industries to economic development of Jos city were assessed and the result obtained is presented on table 3.

Table 3 Benefits of small-scale industries

Nature of Contribution	Number	Percentage (%)
Employment generation	65	54.17
Self-reliance	30	25.00
Reduced dependency ratio	17	14.17
Revenue generation	8	6.67
Total	120	100

Source: Field Survey, 2016.

Most respondents (54.17%) regarded the small-scale industries as primarily a source of employment. Generally in nearly all the countries of the world, governments and large corporations cannot provide sufficient employment for the teeming population. Since small scale industries do not require large capital base, high degree of educational qualification or high level of expertise, they are easily established and compliment the efforts of government and large corporations in providing employment for a great proportion of the population. As noted by (Fatai, 2011), Small scale industries provide about 22% of employment in developing countries, which translate to millions of people being employed in this sector. In the case of Nigeria, the contribution of small and micro scale industries to employment is even about 60% (Akinlabi et al., 2012). It is not far-fetched therefore to contend that the small and micro scale industries are the backbone of economic activities in Nigeria. This is similarly true of many urban centres in the country.

Self-reliance is another important benefit that small scale industrialists gain from the industry, especially for the owners and entrepreneurs. Twenty-five percent (25%) of respondents regard the small-scale industries principally as a means to achieve self-reliance. For many entrepreneurs, this is an important component of engaging in the industry. It

allows the entrepreneur to dictate their strategy, work at their pace, determine the direction of expansion and investment and essentially chart their path to economic independence and prosperity.

About 14.17% of respondents regarded the small scale industry as a means of reducing dependency on the society through income generation. By engaging in small-scale ventures, employees can now fend for themselves the basic needs of food, clothing and shelter, rather than depending on others. About seven percent (6.7%) of respondents opined that revenue accruing to the government through taxation of small-scale industries is a significant contribution to economic development of Jos North LGA, Plateau State and Nigeria.

Challenges of Small-Scale Industries

Small scale industries all over the world face many challenges at different levels. These include at the startup stage of establishing the industry to its development stage and eventual expansion and transition into larger scales of industrial activity. Data was collected on the major challenges confronting different types of small scale industries. Table 4 presents the summary of the results on some of the most pressing challenges being faced by small scale industries in Jos North LGA, Plateau state.

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Table 4 Challenges faced by small scale industries in Jos North LGA

Industry Types	Poor Funding	Low Patronage	Insecurity	Inadequate raw materials	Total
Manufacturing industry	14	10	4	2	30
Repair and service	32	29	5	6	72
Cottage industry	1	2	1	2	06
Others	3	5	2	2	12
Total	50	46	12	12	120
Percentage (%)	41.67	38.33	10.0	10.0	100

Source: Field Survey 2016.

Expectedly, the most important challenge is poor financial base to operate at desired capacity. Nearly forty-two percent (42.7%) of respondents identified poor funding as the major challenge they face. As already determined, most small-scale industries are established and run by funds sourced through personal savings. These are meagre, taking into account the caliber of people engaged in small scale industries in Jos North LGA. Closely following inadequate funding is the problem of poor or low patronage by expected consumers of small scale industrial products. There is much to tie this problem to the challenge of poor funding. First, inadequate funding results into poor products since the production process is generally simple, unsophisticated and limited by a poor resource base to produce finished products of high quality.

For 10% of respondents insecurity is probably the major challenge they are faced with. Jos North LGA has for a long time, until recently, been the focal point of many ethno-religious crises in Plateau State, with attendant violent conflicts that have destroyed many small scale industries in the area. The remaining 10% of respondents are faced with

the problem of access to raw materials which may be closely related to inadequate funds to acquire the required amount of raw materials as input for their business enterprises.

The Chi-square test was employed to determine if there is any significant difference in the types of challenges faced by different types of small scale industries in the study area. The calculated Chi square value is 9.58 while the table value of Chi square at 0.05 level of significance and df at 9 is 12.84. To reject the null hypothesis, the calculated value has to be greater than the table value. Consequently, the study fails to reject the null hypothesis. The implication is that the different types of small scale industries in Jos North LGA face identical types of challenges. Recommendations may then be made to attempt to mitigate these problems and their consequences on the establishment and development of small scale industries in the study area.

Alleviating Challenges

Table 5 presents the recommendations of respondents to the challenges that face small scale industries in Jos North LGA.

Table 5 Respondents' opinions on how to tackle challenges faced by small-scale industries

Possible Solutions	Number	Percentage (%)
Increased government loans/grants	65	54.17
Increased advertisement	23	19.17
Conducive environment	17	14.17
Increased raw materials supply	15	12.50
Total	120	100

Source: Field Survey, 2016.

As expected, most respondents recommend interventions by government that

would provide access to financial resources to invest in their businesses and advertise their

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products. Fifty four (54%) require soft loans and grants from government to develop their businesses while 19% opined that increased advertisement may be important to increase patronage of their businesses. These recommendations directly relate to the near-twin major challenges of poor funding and low patronage that the respondents had decried. More funds would help to invest more in their businesses with the potentials for improved quality and increased patronage.

There is also the need for small scale entrepreneurs to liaise with other private individuals who can support and invest in the industry as partners. The entrepreneurs however need to show enterprise to convince private investors to take interest and invest in the businesses. A little more education may help. Technical training, skills development and some more formal education may help the entrepreneurs develop into better managers. The fact that most of them are young means that they are still capable of learning a lot of new ideas and developing new skills. The government may provide such specialized training programmes to certified small scale industrialists. This would boost their access to funding, ideas and investments opportunities for a more productive industrial development.

CONCLUSION

This paper examined the characteristics and challenges of small-scale industries in Jos North LGA, Plateau State. The study revealed that small-scale industries generate employment, revenue and are a source of self-reliance for entrepreneurs. These industries are however, confronted with challenges, important among them being poor funding and low patronage.

The current drive by both the Federal and State government on enabling the medium and small scale industries to become greater contributors in the national and local economies is a welcome development of properly implemented. Cooperatives and soft loans may also be advanced to small scale owners to improve on their productivity. Also, Public-Private-Participation (PPP) strategy should be adopted to help solve some of the challenges and encourage the growth of small-scale industries sustainably.

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