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FINANCING ENTREPRENEURSHIP IN NIGERIA: SURMOUNTING THE HURDLES
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Abstract
Entrepreneurship development has become a rallying cry in the policy, academic and industry mise en scene in Nigeria. Over the years, government has put in place a phalanx of banking and non-banking institutions, agencies, programmes and initiatives to prime existing potentials in the entrepreneurial sector. These organisations/initiatives were designed to liberalise access to government support, facilities and incentives and provide a kaleidoscope of financial products to more entrepreneurial firms in the country. These efforts further complemented existing financing channels for entrepreneurs like credit from commercial banks to their customers. Paradoxically, a major challenge to the success of entrepreneurship in Nigeria is still lack of finance. Since existing and fledgling entrepreneurs cannot access soft loans for their business projects, efforts for entrepreneurship development are frustrated. Lack of access to capital, therefore, remains an albatross to the whole entrepreneurship project in Nigeria. Extant policies meant to support entrepreneurship have failed due to embedded internal and external contradictions within the polity. These contradictions border on the frequent policy transmutation, government’s lack of political will and commitment to the implementation of its programmes, corruption, ethnic and partisan considerations in the distribution of resources, among others. Using the theory of financial intermediary, this paper has identified existing hurdles affecting entrepreneurial finance and suggested proactive measures that government and financial institutions can take to spur entrepreneurial firms in the country. The authors contend that without liberalising access to capital and addressing embedded contradictions in place, entrepreneurship development efforts may remain mere rhetoric at best and at worst failed projects of government in Nigeria.

Keywords: Entrepreneurship; Entrepreneurship Development; Government; Financial Intermediaries; Banking and non-banking institutions.

INDUSTRIAL CLUSTERING AND PERFORMANCE OF SMEs IN NIGERIA: DOES FIRM AGE AND SIZE HAVE ANY INFLUENCE?
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Abstract
This research focused on examining the relationship between industrial clustering and performance of SMEs in Nigeria, and to identify the moderating role of firm age and size on this relationship. A sample size of 65 owners/managers of technology-based small and medium enterprises were surveyed through the use of structured questionnaire. Hierarchical multiple regression were adopted in analysing the research instrument. Based on the findings from the statistical analysis, this research concludes that there is a direct relationship between industrial clustering and the performance of SMEs in Nigeria. The study also asserts that firm age is a critical influencer of the relationship between industrial clustering and performance of SMEs. Consequently, it is recommended that SME operators in Nigeria should leverage on industrial clustering as a means of enhancing their performance levels. More so, owners/managers of SMEs, bearing in mind the age categorization of their organizations should form industrial clusters in ways that help younger firms share from the experiences of older firms to enhance their performance.

Keywords: Entrepreneurship, Industrial Clustering, Innovation, Firm Age, Firm Size, SMEs performance