

# Information Availability and Accessibility to SMEs in Zaria and Kaduna Metropolises, Nigeria.

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## ABSTRACT

A study was carried on information availability and accessibility in Zaria and Kaduna, Nigeria. It was aimed at ascertaining how the information sourcing enhances Small and Medium Enterprise (SMEs) transactions in the two metropolises. Response data was acquired with the aid of a questionnaire and simple percentage statistics were used to show and analyze the distributions of the entrepreneurs' responses. Chi-Square distribution at the 0.05 significance level was also used to show the extent to which Zaria and Kaduna SMEs differ in the sources of business information availability to them. Results show that marketing information is the most available and required by the entrepreneurs in both cities. Informal sources available in the businesses, trade partners and customers are the most common sources of business information in Zaria and Kaduna. Majority of the entrepreneurs are neither satisfied with the sources of business information available to them nor with the services and use of information centers. Based on interviews, results show that GSM is the most common IT facility used by the SMEs for accessing the available business information. The tested hypothesis shows a significant difference in the sources of business information availability to the SMEs in Zaria and Kaduna, respectively.

(Keywords: small and medium enterprise, information availability, entrepreneurs, information centers)

## INTRODUCTION

In our complex modern society, a wide range of business decisions, public and private, group and individual, depend on wise and appropriate use of relevant and organized information. Many societies place great value on business entrepreneurship in order to encourage their activities; they may be offered access to

inexpensive capital, tax exemptions and management advice. An entrepreneur has the greatest chance of success if the right information is available in the right form and accessible. According to Abdulahi (2001), the management of information is very important to big, medium or small scale enterprise. Every organization generates information in the course of conducting its day-to-day activities.

The Small and Medium Enterprises (SME) which this study is focused on, are important drivers in every stage of growth and economic development. SME fills the gap left by reduced Foreign Direct Investment (FDI) through job creation, stimulation of economic growth, and alleviation of consensus among public policy makers. According to Zahao (1990), academics and researchers hold that entrepreneurship is a vital route to economic advancement for developing economies.

Most small industrial sectors in Nigeria mainly comprise household units which carry out diverse types of industrial activities such as the making of local fabrics, ceramic making, tailoring, weaving, shoemaking, corn milling etc. in the traditional manner. The preponderance of vast numbers of the small scale industries in the country suggests that the situation offers substantial opportunity for the intensive development and improvement with appropriate injections of technology, current business information, improved management and efficient marketing method.

Information plays a vital role in the operation and eventual success of any business. Therefore the access and use of it are vital ingredients for achieving goals in each sector of any business. Zhao (1990) stated that the studies on information management in SME of developing countries reveal that there are gaps in the demand and management of business information. Business information encompasses the range of published

and unpublished materials which are available to the businessman to aid him in reaching commercial judgments and decisions. Campbell (1987) holds the view that business information assists the entrepreneur in buying and selling of goods and services and the application of economic and managerial techniques. Harrison (1999) stated that information is essential to any organization as it directly support business activities at both the operational and management levels. According to Chen and Hernon (1982) information is all knowledge, ideas, facts, data, and imaginative works of mind which are communicated formally and or informally in any format.

Wali (1992) describes information as a necessary tool for planning, policy formation and decision-making in all spheres of national development. It is a strategic resource that is critical to all levels, sectors and endeavors of a society, including the development of entrepreneurs in Nigeria.

Bikika (2002) outlined some qualities of information such as accessibility, comprehensiveness, precision, compatibility, timeliness, clarity, flexibility, verifiability, unbiasedness, and quantifiability. Brophy (1986) provided more or less the same list of qualities as Bikika (2002) with the addition of qualities like relevance, historicity, completeness, and reliability. Information therefore is that which adds to our awareness or understanding of some topic, problem or event. It is variously perceived as facts, intelligence, data, news and knowledge. These perceptions can be attributed to the different forms of information which include internal, external, physical and tacit. Palmour and King (1981) see information as the act of informing.

## **INFORMATION AVAILABILITY AND ACCESSIBILITY**

Small scale businesses in most developing countries need help in the area of information management with respect to availability and accessibility of information which could enhance their businesses transactions. Access to information is regarded as a vital resource for an individual to function effectively in a society. Uhegbu (2001) holds the view that information is a conveyor of knowledge, a change agent, a reinforcement of ideas and opinion. It is therefore expected that business entrepreneurs should

have information available and accessible as a means of playing functional roles in the society. Accessibility and availability of information is regarded as a vital resource for an individual to function effectively in a society. Therefore entrepreneurs in Nigeria require the accessibility to information to function effectively.

It is generally acknowledged that the application of Information Communication Technology (ICT) in the availability and accessibility of business information has the capacity to expand opportunities for trade; impact on economic growth, productivity, and efficiency to create employment, reduce poverty, close income gaps and improve the quality of life in general (Okore 2004). This also show that the channel of accessing the available business information has changed and the pace of communication has grown incredibly greatly over the years: there is high requirement of IT facilities as telephone, fax machine, hand sets, e-mail and video conferencing for efficiency in information management by small and medium scale entrepreneurs. According to Michael (1993) every organization collects, generates and manage information. It is an aspect of life which is inescapable. It is true of all organizations, whatever their purpose or character.

Alardice (1997) stressed that for the information worker to overcome the business of providing access to information, he must be able to cope with the changes in the "new information age that is, coping with the challenges of information technologies. Such includes the electronic formats and online services which are expected to give quick and immediate access to databases.

Aduku (2001) revealed that access to appropriate information is a pre-requisite to meaningful development. Development at national or rural level must aim at producing food and industrial goods in order to improve the quality of life of the people.

For the overall development of a country, every citizen must have equal access to information regardless of age, life situation or geographical location. Lancaster (1981) asserted that in the Western part of the globe, information is increasingly looked upon as profit making commodity. Instead of getting information at nominal cost, developing nations will have to pay rich nations commercial rates.

## JUSTIFICATION OF THE STUDY

The turbulent and changing information environment calls for continual research to ensure that the needs of information users are satisfactorily met and that the information professionals acquired relevant expertise to cope with the operational management of the information resources and plan for the future. In order to ensure this, there is an urgent need to understand and grasp the complex process of identifying information needs in small scale businesses.

As business entrepreneurs engage in daily transaction, lack of self sufficiency in getting the right information at the right time in the right format constitutes information needs. Sanusi (2008) pointed out that the Nigerian Micro, Small and Medium Enterprises (MSMEs) are faced with the problems of lack of access to domestic and international markets as well as difficulty in information in terms of sources of funds, and in terms of available incentives.

Basically, in the business environment, we have economic resources such as people, money, material, machines, land facilities energy and information. On the other hand, outputs in business include products, services, payments, contributions and information (O'Brien, 2003). All the economic resources are expected to be available and accessible to the entrepreneur in order to ensure adequate consummation of goods or services.

It is challenging to know that entrepreneurs are often faced with the difficulty of knowing the most functional channel of accessing, storing, dissemination, use and receiving business information. Pieces of necessary information are expected to be accessed and gathered on time and in the right format in order to guarantee its safety and easy retrieval for proper use. The small and medium enterprises will properly function as important economic drivers in the growth and development of economies when the challenges of access and use of the information is put to constant check (Rufaro and Dick, 2008).

Zaria and Kaduna, Nigeria, have a high concentration of small and medium scale business entrepreneurs which include business centers, fast food shops, book shops, computer shops, medical/pharmacy shops, leather goods and services, building material dealers, motor

parts dealers, technicians, printers, poultry farmer, bakeries, salons, provision stores, boutiques and general wears, tailors, photographers, electronic shops, and furniture workshops.

The business environment generate a vast amount of information from competitors, suppliers, consumers, the government and other sources especially with the establishment of tertiary institutions within Zaria and Kaduna metropolis. The availability, accessibility, storage, dissemination and use of business information needed by the entrepreneurs are essential for developmental changes in Northern Nigeria. However it is expected that every entrepreneurs in the two towns be well informed about their business environment, especially with the high rate of changes in the business world. This will help to promote both urban and rural development as well as generate overall employment.

The availability, accessibility of business information needed to be investigation in Zaria and Kaduna appropriately because Zaria and Kaduna, Nigeria represent important urban elements in Northern Nigeria. However it is expected that every entrepreneurs in the two towns both educated and illiterate should be well informed about the happenings in the business environment, especially with the high rate of changes in the business world.

This research is therefore meant to answer the following questions:

1. What types of business information are available to the entrepreneurs in Zaria and Kaduna?
2. How do the business entrepreneur in Zaria and Kaduna access the available business information sources?

**Hypothesis:** There is no significant difference between entrepreneurs in Zaria and Kaduna in the type of business information sources available to them.

## METHODOLOGY

The research method adopted was the survey method. This method was appropriate because it

involves gathering of data on target population. According to Mohammed (2005), a research design is said to be survey design if it has no control group. It involves gathering required data and information from the observation of the sample of a given population, devoid of any manipulation and of cause effect relationship. Survey method enhanced this research as it has a wide scope and a lot of information is collected.

The population of this study consists of entrepreneurs in Zaria and Kaduna with basically small and medium scale entrepreneurs. A sample of entrepreneurs of different businesses such as business centers, fast food dealers, book and stationeries dealers, dealers on computer and accessories, medical/pharmaceuticals, leather goods and services, building material dealers, motor parts dealers, technicians, printers, poultry farmers, bakeries, salons, provision retailers, boutiques, electronic dealers, tailors and photographers were used for this study.

The sampling of the entrepreneurs was done using random sampling technique to select four hundred and fifty (450) entrepreneurs from Zaria and Kaduna respectively. The instruments that were used for data collection for this study are questionnaire, interview and observation.

The research team administered four hundred and fifty (450) questionnaires in Zaria and Kaduna, respectively. The researcher personally employed the services of research assistants due to the enormosity of the data collection. At the initial stage of the data gathering, the researcher and research assistant distributed the questionnaire to the respondents with hopes to have the questionnaire filled and returned after 1 week. This yielded very poor and discouraging result in the sense that although adequate explanation was made to the respondents on the study and how to fill the questionnaire, most of the respondents either misplaced the questionnaire or the particular individual who was expected to fill the questionnaire in the enterprise was not found. This approach posed great challenge to the researcher, slowed down the data collection, and required production of more questionnaires (100 copies more).

During subsequent outings for data collection, the researcher and the field assistants who have been educated on the contents of the instrument ensured the completion and collection of the

questionnaire from most of the respondent on the spot.

In order to ensure this, both the interview and observation were used especially in the situations where the researcher had to fill the questionnaire for the respondents either due to literacy level of the respondents or the busy schedule of some of the entrepreneurs while they responded to the questionnaire. At the end of the exercise, a total of 376 questionnaires from Zaria and 370 questionnaires from Kaduna were adequately filled and used for the data analysis.

## **DATA ANALYSIS AND FINDINGS**

The statistical techniques used in the analysis of the data include; frequency distribution, simple percentages, and chi-square test. Tables 1a and 1b show the business information available to business entrepreneurs in Zaria and Kaduna.

Marketing information is the most available of all the types of business information. The marketing information has 118 (31%) and 104 (28%) of respondents in Zaria and Kaduna respectively. The result shows that emphasis should be made on the relevance of policy information which are scarcely available having 12(3%) and 14 (4%) in Zaria and Kaduna respectively. The availability of business information in right format enhances efficiency and successes in business.

Tables 2a and 2b show the distribution of information sources in Zaria and Kaduna. Informal sources available in the business, trade partners and customers are the most common sources of business information in Zaria and Kaduna. This implies that most of the entrepreneurs get their information informally, as such, information about the international scene are not often sorted for, and this will limit their level of information accessibility.

Tables 3a and 3b show that there is significantly a difference between the business entrepreneurs in both Zaria and Kaduna in the sources of business information availability to them. This implies that there is significantly a difference between the business entrepreneurs in both Zaria and Kaduna in the sources of business information availability to them.

**Table 1a:** Types of Business Information Available to Business Entrepreneurs in Zaria.

Business Entrepreneurs Zaria	Available Information																	
	Marketing		Financial		Technical		Business Development		Production		Training		Regulation		Raw Material		Policy	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%
Business Center	15	16%	3	4%	2	11%	6	11%	1	3%	5	10%	0	0%	0	0%	0	0%
Poultry Farmers	6	6%	5	6%	0	0%	2	4%	1	3%	2	4%	3	14%	4	20%	1	13%
Upholstery Makers	1	1%	2	3%	4	21%	2	4%	1	3%	4	8%	1	5%	2	10%	0	0%
Hair Dressers	1	1%	2	3%	0	0%	5	9%	2	7%	8	17%	1	5%	2	10%	0	0%
Dealers on Computers and Accessories	5	5%	3	4%	0	0%	2	4%	1	3%	2	4%	1	5%	1	5%	0	0%
Building Material Dealers	8	9%	6	8%	0	0%	3	5%	1	3%	1	2%	2	10%	1	5%	0	0%
Bakers	4	4%	3	4%	0	0%	2	4%	1	3%	1	2%	1	5%	1	5%	0	0%
Technicians	5	5%	6	8%	6	32%	9	16%	1	3%	3	6%	1	5%	1	5%	0	0%
Leather goods and Services	3	3%	3	4%	1	5%	2	4%	1	3%	4	8%	0	0%	1	5%	0	0%
Medical/Pharmaceutical Services	5	5%	9	11%	0	0%	3	5%	2	7%	1	2%	5	24%	1	5%	3	38%
Printers	5	5%	3	4%	3	16%	3	5%	4	14%	2	4%	2	10%	0	0%	0	0%
Provision Retailers	4	4%	6	8%	0	0%	2	4%	1	3%	1	2%	2	10%	0	0%	1	13%
Photographers	4	4%	2	3%	1	5%	2	4%	4	14%	1	2%	0	0%	1	5%	1	13%
Book and Stationeries' Dealers	3	3%	4	5%	0	0%	1	2%	0	0%	2	4%	1	5%	1	5%	0	0%
Tailors	3	3%	4	5%	0	0%	3	5%	2	7%	3	6%	0	0%	1	5%	0	0%
Fast Food Dealers	4	4%	3	4%	0	0%	2	4%	2	7%	1	2%	1	5%	3	15%	0	0%
Electronic Dealers	8	9%	6	8%	1	5%	3	5%	1	3%	2	4%	0	0%	0	0%	1	13%
Dealers on Boutiques	4	4%	4	5%	0	0%	3	5%	2	7%	1	2%	0	0%	0	0%	1	13%
Motor Parts Dealers	6	6%	6	8%	1	5%	2	4%	1	3%	4	8%	0	0%	0	0%	0	0%
TOTAL	94	100%	80	100%	19	100%	57	100%	29	100%	48	100%	21	100%	20	100%	8	100%

**Table 1b:** Business Information Available to Business Entrepreneurs in Kaduna.

Business Entrepreneurs	Available Information																	
	Marketing		Financial		Technical		Business Development		Production		Training		Regulation		Raw Material		Policy	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%
Business Center	10	13%	4	6%	2	14%	7	12%	1	3%	8	16%	1	3%	2	11%	0	0%
Poultry Farmers	3	4%	6	9%	1	7%	2	3%	2	5%	1	2%	3	10%	4	21%	3	30%
Upholstery Makers	5	6%	2	3%	3	21%	3	5%	2	5%	6	12%	1	3%	3	16%	0	0%
Hair Dressers	6	8%	3	5%	0	0%	2	3%	0	0%	4	8%	2	7%	0	0%	0	0%
Dealers on Computers and Accessories	5	6%	6	9%	0	0%	3	5%	1	3%	4	8%	1	3%	0	0%	0	0%
Building Material Dealers	3	4%	7	11%	0	0%	4	7%	1	3%	2	4%	1	3%	1	5%	0	0%
Bakers	2	3%	2	3%	0	0%	2	3%	2	5%	1	2%	2	7%	2	11%	0	0%
Technicians	3	4%	2	3%	6	43%	1	2%	1	3%	6	12%	1	3%	1	5%	0	0%
Leather goods and Services	4	5%	1	2%	0	0%	2	3%	1	3%	4	8%	0	0%	1	5%	0	0%
Medical/Pharmaceutical Services	5	6%	8	12%	0	0%	2	3%	2	5%	1	2%	6	20%	1	5%	4	40%
Printers	4	5%	4	6%	2	14%	4	7%	5	13%	1	2%	1	3%	1	5%	1	10%
Provision Retailers	3	4%	3	5%	0	0%	3	5%	4	10%	1	2%	2	7%	1	5%	1	10%
Photographers	3	4%	2	3%	0	0%	2	3%	2	5%	1	2%	1	3%	0	0%	0	0%
Book and Stationeries' Dealers	1	1%	1	2%	0	0%	4	7%	2	5%	0	0%	1	3%	0	0%	1	10%
Tailors	3	4%	1	2%	0	0%	3	5%	3	8%	5	10%	1	3%	0	0%	0	0%
Fast Food Dealers	4	5%	2	3%	0	0%	4	7%	4	10%	1	2%	2	7%	2	11%	0	0%
Electronic Dealers	7	9%	6	9%	0	0%	4	7%	3	8%	2	4%	2	7%	0	0%	0	0%
Dealers on Boutiques	3	4%	1	2%	0	0%	3	5%	2	5%	1	2%	1	3%	0	0%	0	0%
Motor Parts Dealers	6	8%	5	8%	0	0%	5	8%	2	5%	2	4%	1	3%	0	0%	0	0%
TOTAL	80	100%	66	100%	14	100%	60	100%	40	100%	51	100%	30	100%	19	100%	10	100%

## SOURCES USED BY THE BUSINESS ENTREPRENEURS IN ZARIA AND KADUNA FOR ACCESSING BUSINESS INFORMATION

**Table 2a:** The Information Sources Used by Business Entrepreneurs in Zaria for Accessing Business Information.

Business Entrepreneurs in Zaria	Sources																				Total
	Internet		Radio/TV		Customers		Informal Info..		Trade Partners		Family and Friends		I.D.C.		Library		Local Govt.		Magazine		
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
Business Center	12	26%	12	26%	14	30%	15	32%	12	26%	11	23%	6	13%	8	17%	8	17%	9	19%	47
Poultry Farmers	5	21%	7	29%	6	25%	7	29%	7	29%	5	21%	2	8%	3	13%	3	13%	4	17%	24
Upholstery Makers	2	14%	2	14%	4	29%	4	29%	5	36%	4	29%	1	7%	2	14%	2	14%	2	14%	14
Hair Dressers	9	20%	16	36%	15	34%	12	27%	11	25%	10	23%	5	11%	5	11%	5	11%	5	11%	44
Dealers on Computers and their Accessories	4	27%	4	27%	4	27%	5	33%	4	27%	3	20%	2	13%	2	13%	2	13%	2	13%	15
Building Material Dealers	4	16%	5	20%	7	28%	8	32%	7	28%	4	16%	3	12%	3	12%	3	12%	3	12%	25
Bakers	1	10%	2	20%	3	30%	3	30%	4	40%	2	20%	1	10%	1	10%	1	10%	1	10%	10
Technicians	3	14%	4	18%	5	23%	7	32%	5	23%	4	18%	2	9%	3	14%	2	9%	2	9%	22
Leather goods and Services	1	8%	3	25%	5	42%	4	33%	3	25%	3	25%	2	17%	2	17%	1	8%	1	8%	12
Medical/Pharmaceutical Services	5	25%	6	30%	5	25%	6	30%	6	30%	3	15%	3	15%	3	15%	3	15%	2	10%	20
Printers	5	25%	6	30%	7	35%	6	30%	5	25%	5	25%	3	15%	2	10%	3	15%	3	15%	20
Provision Retailers	2	14%	3	21%	4	29%	4	29%	5	36%	3	21%	2	14%	2	14%	2	14%	2	14%	14
Photographers	3	20%	3	20%	4	27%	5	33%	4	27%	3	20%	2	13%	2	13%	2	13%	2	13%	15
Book and Stationeries' Dealers	3	19%	4	25%	4	25%	5	31%	4	25%	4	25%	2	13%	2	13%	2	13%	2	13%	16
Tailors	2	14%	4	29%	4	29%	4	29%	3	21%	4	29%	2	14%	2	14%	2	14%	2	14%	14
Fast Food Dealers	2	17%	3	25%	3	25%	2	17%	2	17%	2	17%	1	8%	2	17%	1	8%	2	17%	12
Electronic Dealers	3	19%	4	25%	4	25%	6	38%	4	25%	4	25%	2	13%	3	19%	2	13%	2	13%	16
Dealers on Boutiques	3	19%	4	25%	4	25%	6	38%	5	31%	4	25%	2	13%	2	13%	2	13%	2	13%	16
Motor Parts Dealers	5	25%	6	30%	7	35%	6	30%	6	30%	5	25%	3	15%	3	15%	2	10%	4	20%	20
<b>TOTAL</b>	<b>74</b>	<b>20%</b>	<b>98</b>	<b>26%</b>	<b>109</b>	<b>29%</b>	<b>115</b>	<b>31%</b>	<b>102</b>	<b>27%</b>	<b>83</b>	<b>22%</b>	<b>46</b>	<b>12%</b>	<b>52</b>	<b>14%</b>	<b>48</b>	<b>13%</b>	<b>52</b>	<b>14%</b>	<b>376</b>

**Table 2b:** The Information Sources Used by Business Entrepreneurs in Kaduna for Accessing Business Information.

Business Entrepreneurs in Kaduna	Sources																				Total
	Internet		Radio/TV		Customers		Informal Information		Trade Partners		Family and Friends		Industrial Develop.		Library		Local Govt.		Magazine		
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	
Business Center	13	27%	11	23%	13	27%	12	25%	12	25%	11	23%	6	13%	5	13%	6	13%	6	13%	48
Poultry Farms	5	28%	5	28%	5	28%	6	33%	5	28%	4	22%	2	11%	2	11%	2	11%	2	11%	18
Furniture Workshops	4	18%	3	14%	6	27%	8	36%	6	27%	3	14%	2	9%	2	9%	2	9%	3	14%	22
Salons	3	12%	7	27%	10	38%	9	35%	7	27%	4	15%	3	12%	3	12%	3	12%	4	15%	26
Computer shops	6	27%	5	23%	5	23%	7	32%	6	27%	4	18%	3	14%	3	14%	3	14%	3	14%	22
Building material shops	5	25%	4	20%	6	30%	6	30%	5	25%	5	25%	2	10%	2	10%	2	10%	2	10%	20
Bakers	3	21%	4	29%	3	21%	5	36%	3	21%	3	21%	1	7%	2	14%	2	14%	2	14%	14
Technicians	3	20%	2	13%	3	20%	5	33%	5	33%	3	20%	2	13%	2	13%	2	13%	2	13%	15
Leather goods and services	1	9%	2	18%	4	36%	4	36%	3	27%	2	18%	1	9%	1	9%	1	9%	1	9%	11
Medicine/pharmacy shops	6	30%	4	20%	5	25%	6	30%	5	25%	3	15%	2	10%	3	10%	2	10%	2	10%	20
Printers	6	27%	6	27%	6	27%	8	36%	7	32%	3	14%	2	9%	3	9%	2	9%	2	9%	22
Provision stores	2	10%	4	20%	5	25%	7	35%	7	35%	3	15%	2	10%	2	10%	2	10%	2	10%	20
Photographers	3	25%	4	33%	1	8%	4	33%	4	33%	2	17%	1	8%	2	17%	2	17%	1	8%	12
Bookshops	2	18%	4	36%	3	27%	3	27%	3	27%	2	18%	1	9%	1	9%	1	9%	1	9%	11
Tailors	3	16%	5	26%	7	37%	7	37%	5	26%	2	11%	2	11%	2	11%	2	11%	2	11%	19
Fast food shops	4	20%	4	20%	7	35%	5	25%	4	20%	3	15%	3	15%	3	15%	3	15%	5	25%	20
Electronic shops	4	20%	5	25%	4	20%	7	35%	6	30%	2	10%	2	10%	2	10%	2	10%	2	10%	20
Boutiques	2	18%	4	36%	3	27%	3	27%	4	36%	2	18%	2	18%	1	9%	1	9%	1	9%	11
Motor parts shops	4	21%	5	26%	4	21%	6	32%	6	32%	3	16%	2	11%	2	11%	2	11%	2	11%	19
<b>Total</b>	<b>79</b>	<b>21%</b>	<b>88</b>	<b>24%</b>	<b>100</b>	<b>27%</b>	<b>118</b>	<b>32%</b>	<b>103</b>	<b>28%</b>	<b>64</b>	<b>17%</b>	<b>41</b>	<b>11%</b>	<b>43</b>	<b>11%</b>	<b>42</b>	<b>11%</b>	<b>45</b>	<b>12%</b>	<b>370</b>

**Table 3a: Chi Square from the Contingency between Zaria Business Entrepreneurs and their Information Sources.**

Entrepreneurs in Zaria	Internet		Radio/TV		Customers		Informal inf. Available in business		Trade partners		Family and friends		IDC		Library		LG		Magazines	
	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>
Business Center	12	0.533	12	9.108	14	0.007	15	0.001	12	68.903	6	34.452	8	471.205	8	45.935	9	598.584	6	262.110
Poultry Farmers	5	465.710	7	894.439	6	673.000	7	918.342	7	119.552	2	34.158	3	165.289	3	51.237	4	296.474	2	72.158
Upholstery Makers	2	70.208	2	50.639	4	288.669	4	288.669	5	82.962	1	16.592	2	70.208	2	33.185	2	70.208	3	160.900
Hair Dressers	9	1087.036	16	4081.129	15	3039.413	12	1940.451	11	128.863	5	58.574	5	331.111	5	58.574	5	331.111	4	210.337
Dealers of Computers and Accessories	4	249.129	4	288.669	4	249.129	5	391.729	4	56.516	2	28.258	2	60.329	2	28.258	2	60.329	3	138.662
Building Material Dealers	4	288.669	5	635.574	7	894.439	8	1170.515	7	116.147	3	49.777	3	160.900	3	49.777	3	160.900	2	70.208
Bakers	1	23.860	2	95.764	3	226.432	3	226.432	4	95.441	1	23.860	1	23.860	1	23.860	1	23.860	2	99.324
Technicians	3	218.419	4	570.428	5	613.316	7	1207.661	5	114.856	2	45.942	3	218.419	2	45.942	2	95.764	2	95.764
Leather goods and Services	1	34.178	3	165.289	5	893.778	4	570.428	3	102.533	2	68.355	2	140.628	1	34.178	1	34.178	1	34.178
Medical/Pharmaceutical Services	5	465.710	6	566.462	5	465.710	6	673.000	6	102.473	3	51.237	3	165.289	3	51.237	2	72.158	2	72.158
Printers	5	391.729	6	711.050	7	773.329	6	566.462	5	70.645	3	42.387	2	60.329	3	42.387	3	138.662	2	60.329
Provision Retailers	2	76.383	3	265.158	4	313.383	4	313.383	5	90.666	2	36.266	2	76.383	2	36.266	2	76.383	2	76.383
Photographers	3	265.158	3	303.886	4	474.033	5	743.158	4	112.633	2	56.316	2	116.533	2	56.316	2	116.533	1	28.158
Book and Stationeries' Dealers	3	303.886	4	304.700	4	542.886	5	850.743	4	129.830	2	64.915	2	133.743	2	64.915	2	133.743	1	32.458
Tailors	2	74.213	4	274.203	4	304.700	4	304.700	3	52.775	2	35.183	2	74.213	2	35.183	2	74.213	2	74.213
Fast Food Dealers	2	66.593	3	174.800	3	152.764	2	66.593	2	31.382	1	15.691	2	66.593	1	15.691	2	66.593	5	430.910
Electronic Dealers	3	174.800	4	494.988	4	313.383	6	711.050	4	72.533	2	36.266	3	174.800	2	36.266	2	76.383	2	76.383
Dealers on Boutiques	3	276.945	4	313.383	4	494.988	6	1119.684	5	147.333	2	58.933	2	121.771	2	58.933	2	121.771	1	29.467
Motor Parts Dealers	5	492.133	6	25	7	970.133	6	711.050	6	108.799	3	54.399	3	174.800	2	36.266	4	313.383	2	76.383
TOTAL	74	5025.294	98	10224.670	109	11683.492	115	12774.051	102	1804.840	81	115.633	2806.405	804.407	2861.231	2100.484				

Key  $\chi^2 = \frac{(f_o - f_e)^2}{f_e}$  Total calculated  $\chi^2 = 50896.437$   $f_o =$  Observed Frequency (weighted)  
 Critical  $\chi^2 = 192.7001$   $f_e =$  Expected Frequency =  $\frac{(R_i \times C_j)}{N}$   
 Degree of Freedom (d.f.) =  $(c - 1) \times (r - 1) = 162$   $c =$  Number of column  $C_j =$  Sum of  $f_o$  in  $j^{th}$  column  
 $R_i =$  Sum of  $f_o$  in  $i^{th}$  row  $N =$  Total Observed Frequency Calculated  $\alpha$  value (Probability) = 0.00  
 $r =$  number of row

**Table 3b: Chi Square from the Contingency between Kaduna Business Entrepreneurs and their Information Sources.**

Entrepreneurs in Kaduna	Internet		Radio/TV		Customers		Informal inf. Available in business		Trade partners		Family and friends		IDC		Library		LG		Mag.	
	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>	f <sub>o</sub>	χ <sup>2</sup>
Business Center	13	0.661	11	8.786	13	0.001	12	0.792	12	68.903	11	63.161	6	0.070	5	28.710	6	0.042	6	262.110
Poultry Farmers	5	465.710	5	453.515	5	465.710	6	673.000	5	85.394	4	68.315	2	72.158	2	34.158	2	72.158	2	72.158
Upholstery Makers	4	288.669	3	116.847	6	655.439	8	1170.515	6	99.554	3	49.777	2	70.208	2	33.185	2	70.208	3	160.900
Hair Dressers	3	116.847	7	773.329	10	1344.224	9	1087.036	7	82.004	4	46.859	3	116.847	3	35.144	3	116.847	4	210.337
Dealers on Computers and Accessories	6	566.462	5	453.515	5	391.729	7	773.329	6	84.773	4	56.516	3	138.662	3	42.387	3	138.662	3	138.662
Building Material Dealers	5	453.515	4	405.182	6	655.439	6	655.439	5	82.962	5	82.962	2	70.208	2	33.185	2	70.208	2	70.208
Bakers	3	226.432	4	390.937	3	226.432	5	635.574	3	71.580	3	71.580	1	23.860	2	47.720	2	99.324	2	99.324
Technicians	3	218.419	2	140.628	3	218.419	5	613.316	5	114.856	3	68.913	2	95.764	2	45.942	2	95.764	2	95.764
Leather goods and Services	1	34.178	2	72.158	4	570.428	4	570.428	3	102.533	2	68.355	1	34.178	1	34.178	1	34.178	1	34.178
Medical/Pharmaceutical Services	6	673.000	4	249.129	5	465.710	6	673.000	5	85.394	3	51.237	2	72.158	3	51.237	2	72.158	2	72.158
Printers	6	566.462	6	711.050	6	566.462	8	1012.329	7	98.902	3	42.387	2	60.329	3	42.387	2	60.329	2	60.329
Provision Retailers	2	76.383	4	474.033	5	492.133	7	970.133	7	126.932	3	54.399	2	76.383	2	36.266	2	76.383	2	76.383
Photographers	3	265.158	4	542.886	1	28.158	4	474.033	4	112.633	2	56.316	1	28.158	2	56.316	2	116.533	1	28.158
Book and Stationeries' Dealers	2	133.743	4	304.700	3	303.886	3	303.886	3	97.373	2	64.915	1	32.458	1	32.458	1	32.458	1	32.458
Tailors	3	169.916	5	430.910	7	943.538	7	943.538	5	87.959	2	35.183	2	74.213	2	35.183	2	74.213	2	74.213
Fast Food Dealers	4	274.203	4	313.383	7	850.130	5	430.910	4	62.763	3	47.073	3	152.764	3	47.073	3	152.764	5	430.910
Electronic Dealers	4	313.383	5	775.901	4	313.383	7	970.133	6	108.799	2	36.266	2	76.383	2	36.266	2	76.383	2	76.383
Dealers on Boutiques	2	6.860	4	19.375	3	14.653	3	13.338	4	117.866	2	58.933	2	11.972	1	29.467	1	1.779	1	3.430
Motor Parts Dealers	4	56.516	5	0.571429	4	45.854	6	91.634	6	108.799	3	54.399	2	22.927	2	36.266	2	16.283	2	36.266
Total	79	4906.519	88	6636.836	100	8551.730	118	12062.364	103	1799.980	64	1077.549	41	1229.699	43	737.527	42	1376.674	45	2034.331

Key:  $\chi^2 = \frac{(f_o - f_e)^2}{f_e}$  Total calculated  $\chi^2 = 40413.2$   $f_o =$  Observed Frequency (weighted)  
 Critical  $\chi^2 = 192.700$   $f_e =$  Expected Frequency =  $\frac{(R_i \times C_j)}{N}$   
 Degree of Freedom (d.f.) =  $(c - 1) \times (r - 1) = 162$   $c =$  Number of column  $C_j =$  Sum of  $f_o$  in  $j^{th}$  column  
 $R_i =$  Sum of  $f_o$  in  $i^{th}$  row  $N =$  Total Observed Frequency Calculated  $\alpha$  value (Probability) = 0.00  
 $r =$  number of row

Tables 1a and b show the types of business information available to the SMEs in Zaria and Kaduna respectively. It is observed that marketing and financial information are the most available information whereas technical and policy information are least available in both Zaria and Kaduna. However, it is amazing to find that policy information was not available to the fast food dealers. This explains why majority of them have one or more problems with regulatory bodies such as National Agency for Food and Drugs Control (NAFDAC) and Standard Organization of Nigeria (SON).

In Zaria, leather goods and services, 5% of the respondents indicated that they have adequate technical information to make their output on leather material excellent, while in Kaduna is 0%. The 5% technical information in Zaria could be attributed to some of them attending the only leather institute in Zaria that is, the Federal College of Chemical and Leather Technology to obtain either a certificate or diploma in leather technology. Just a few of them have the opportunity to attend this college which have made their work outstanding. The leather goods and services outlets should be encouraged to acquire more skills as this will boost their output to compete with the international community.

Tables 2a and 2b show the distribution of information sources in Zaria and Kaduna. Informal sources available in the business, trade partners and customers are the most common sources of business information in Zaria and Kaduna. Sources such as family and friends, IDC, libraries, local governments and magazines are rarely used by Zaria and Kaduna entrepreneurs. The use of radio, television and internet is moderate among the entrepreneurs. This implies that most of the entrepreneurs get their information informally, as such, information about the international scene are not often sorted for, and this will limit their level of information accessibility this agrees with Misbahu (2008) posited that access to international markets is the only way to booting the local, Micro, Small and Medium Enterprises (MSME).

### **Test of Hypothesis**

**Hypothesis (H01):** There is no significant difference between the entrepreneurs in Zaria

and Kaduna in the type of business information sources available to them.

This hypothesis tries to find out how various business entrepreneurs in Zaria and Kaduna differ in the type of business information available to them.

From the table of the critical values, the critical value of Chi-Square at  $\alpha = 0.05$  and d.f. = 162 is 192.7. The calculated Chi values of 5089.4 (Table 3a) and 40413.2 (Table 3b) are both greater than the chi-square critical (192.7). In other words, the hypothesis of no significant difference in the sources of business information availability is rejected. That is, for Zaria and Kaduna the chi-square values 5089.4 and 40413.2 with degree of freedom 162 are feasible at probability of 0.00 which is much less than 0.05 with which the hypothesis was proposed. Therefore the rejection of H01 is justified.

This implies that there is significantly a difference between the business entrepreneurs in both Zaria and Kaduna in the sources of business information availability to them. For an example the tables 3a and 3b show that internet facilities are more available to business centers which show observed frequencies 62 than the bakers and the leather goods and services which have their observed frequency of 1 in Zaria. The same applies to Kaduna entrepreneurs where the business centers have the observed frequencies of 13 where that of leather goods and services and provision retailers are 1 and 2, respectively. Therefore, the type of business small scale business entrepreneurs are engaged in both Zaria and Kaduna affect the information sources available to them.

Although most of the entrepreneurs know where to locate their business information, a good number of them are not satisfied with both the source and the management of information in their businesses. There is significantly poor provision of services by the conventional information centers such as IDC, SME, and the library; this has given rise to very poor use of the centers by the small and medium scale business entrepreneurs in Zaria and Kaduna. Most of the entrepreneurs do not own computers although a good number have endeavored to be computer literate while the rest of them are not due to lack of time. Marketing, business development and

financial information are outstandingly the most required information by the entrepreneurs. The marketing information which is required most in this study agrees with the ranking by Ikoja-Odongo (2001).

## RECOMMENDATIONS

In the light of the findings of the study, it is recommended that:

- i. GSM providers should liaise with business information technologists to build in business information management software and tutors into mobile phones for time saving and use by the busy entrepreneurs.
- ii. The offices of business information providers like Industrial Development Centre, Local Government and small and medium enterprises should be decentralized, that is to have satellite offices closer to where small and medium business are located. This will enhance close proximity to the entrepreneurs in accessing business information.
- iii. The library has the potential of becoming one of the main information providers to the business community therefore; it is recommended that librarians today should direct their interest to the needs of small and medium entrepreneurs in the light of modern technology and globalization.
- iv. Marketing, business development, financial information and other aspects of business information required by the entrepreneurs should also be made available and accessible through mobile phones which are commonly used by virtually most small and medium scale entrepreneurs.

## CONCLUSION

From the analysis of the findings, it is concluded that:

1. Marketing information with 31% in Zaria and 28% in Kaduna is the most available and required business information to the

entrepreneurs. This is closely followed by financial information. The availability of marketing information could be attributed to the outburst of G.S.M. providers, as it helps the entrepreneurs to get information from outside their jurisdiction.

2. Majority of the entrepreneurs in Zaria access business information through their customers, and informal information available in their businesses. While in Kaduna majority of the business entrepreneurs access business information by informal information available in their business, trade partners and customers. Established sources such as the library, IDC are least accessed both in Zaria and Kaduna.
3. There is a significant difference in the sources of business information availability to Zaria and Kaduna SMEs, respectively.

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