

# Embracing the Sustainable Performance of Nigeria's Small and Medium Enterprises: Understanding and Promoting the Self Leadership Development of the Owners

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## Abstract

The governments and owners of small and medium enterprises (SMEs) must proactively work towards embracing sustainable performance among SMEs, given their pivotal economic roles in nations worldwide. From the perspective of SME owners, self-leadership emerges as a potent tool, enabling them to guide themselves effectively by acquiring specific behavioral and cognitive skills, thereby enhancing both their personal lives and entrepreneurial operations. Despite the wealth of literature available on entrepreneurship and self-leadership, the discourse on self-leadership among entrepreneurs remains limited and in its early stages. This qualitative study aims to provide a comprehensive understanding of self-leadership development among ten seasoned SME owners, each with over a decade of experience in both business management and ownership in Nigeria. Participants were meticulously chosen and interviewed using purposive and snowball sampling techniques. The qualitative data were managed using Nvivo 11 Pro, and thematic analysis was employed as the analytical approach. The study's findings illuminate five crucial pathways through which these experienced owners cultivated their self-leadership skills. These pathways, applicable to new SME owners, include: (i) continuous learning; (ii) spirituality; (iii) persistence in managing environmental uncertainty; (iv) engagement in apprenticeship programs; and (v) willingness to take risks and exhibit proactive behavior. This paper contends that understanding the self-leadership development of these seasoned SME owners not only strengthens their individual capacities but also serves as a valuable reference for promoting self-leadership among emerging SME owners, thereby influencing the long-term performance of their businesses.

**Keywords:** Sustainable Performance, Self-Leadership Development, Small And Medium Enterprises (SMEs)

**Introduction**

Small and medium enterprises (SMEs), particularly in emerging markets, where SMEs create seven out of ten jobs, are important to most economies (World Bank, 2020). SMEs make up the majority of companies globally, accounting for about 50% of jobs and almost 90% of all companies. When informal SMEs are included, the contribution of SMEs to GDP in emerging nations rises to up to 40% and this contribution rises even more. Additionally, the World Bank (2020) predicts that by 2030, roughly 600 million new jobs will be required to accommodate the expanding global workforce, making the development of SMEs a top priority globally. While this was going on, several academics (e.g., Onyedikachi, et al., 2022; Jamilu-Baita & Dattijo-Adhama, 2020; the Small and Medium Enterprises Development Agency of Nigeria and the National Bureau of Statistics, 2017) concurred that SMEs are the majority of businesses globally and are crucial for creating jobs and contributing to economic growth on a global scale, including in Nigeria.

The Central Bank of Nigeria (CBN) statistical bulletin (2021) estimates that SMEs will account for 84% of job opportunities, 96% of businesses, and 48% of the country's GDP. According to the most recent SMEDAN/NBS MSME Survey, SMEs in Nigeria are responsible for over 80% of employment and almost 50% of the country's GDP. According to Davila, Gupta, and Palmer (2013), the economic contribution of SMEs can be broadly divided into five key areas. These areas are employment creation, quick adaptation to new circumstances due to its flexibility feature, encouraging entrepreneurship, product differentiation through boutique production, and working as a subindustry in large enterprises.

However, sustaining the performance of these enterprises poses a considerable challenge, as many SMEs struggle to thrive in a competitive and dynamic business environment. To address this challenge, it is essential to explore and understand the factors that contribute to the sustainable performance of Nigeria's SMEs. Remarkably, this study believed that the various contributions of SMEs are fundamentally influenced by the self-leadership of their owners, who are eager to succeed and perform at their best. According to Bendell et al. (2019), self-leadership is likely to be especially crucial for high-growth entrepreneurs who are looking to develop novel innovations. These individuals may need to learn about and complete groundbreaking tasks that don't follow a set sequence of steps that result in the development of successful innovations. According to Neck et al. (2013), one strategy entrepreneurs can utilize to increase the success of their entrepreneurial ventures is to employ effective self-leadership strategies.

According to a study by D'Intino et al. (2007), self-leadership is a crucial component of successful entrepreneurship. They explained that it can be developed by both aspiring entrepreneurs who are just starting and seasoned business owners who may be having trouble advancing their enterprises to higher levels of sales growth and firm profitability. As previously stated by Manz and Neck (2004) and Manz (1986), the idea of self-leadership is a process perspective that operates at the individual level and enables both men and women to influence themselves to govern their actions and thinking. Increased self-leadership for entrepreneurs aims to help these people better lead themselves by studying and putting into practice particular behavioral and cognitive techniques to enhance both their personal lives and their entrepreneurial business enterprises.

Despite the immense amount of available literature on entrepreneurship and self-leadership, the literature on self-leadership among entrepreneurs is still scant and in its early stages (Pauceanu et al., 2021). Following that, this qualitative study aims to provide a comprehensive understanding of the development of self-leadership among ten senior SME owners with

more than ten years of business and ownership experience in Nigeria. This paper believes that identifying self-leadership development by these senior SME owners is not only beneficial to strengthening their self-leadership that can impact the long-term performance of their business but can also be a valuable reference for promoting self-leadership development among other new SME owners.

This study aims to delve into the topic of embracing the sustainable performance of Nigeria's SMEs by understanding and promoting the self-leadership development of the owners. By examining existing research and theoretical frameworks, we will shed light on the importance of self-leadership development and its potential impact on SME performance. Moreover, this review will explore various factors influencing self-leadership development, strategies to promote it, and the challenges hindering its implementation.

### **Literature Review**

One critical aspect that deserves attention is the self-leadership development of SME owners. Self-leadership refers to the ability of individuals to influence their thoughts, emotions, and behaviors to achieve desired outcomes. In the context of SMEs, self-leadership development involves empowering owners with the skills, knowledge, and mindset necessary to effectively lead their enterprises.

### **Self-leadership**

Self-leadership refers to the ability to take personal responsibility for one's actions, behavior, and development. It involves managing oneself effectively, setting goals, making decisions, and taking initiative without relying solely on external guidance or direction. Self-leadership encompasses self-awareness, self-motivation, self-discipline, and self-regulation.

At its core, self-leadership involves leading oneself as if you were leading others. It requires adopting a proactive and empowered mindset, taking ownership of one's actions and outcomes, and continuously seeking personal growth and improvement. Self-leadership is particularly relevant in situations where individuals have a degree of autonomy or where they need to navigate complex and ambiguous environments.

### **Self-leadership development and SMEs**

The concept of self-leadership development holds immense promise as a means to enhance the performance and long-term success of SMEs. When SME owners develop self-leadership capabilities, they become better equipped to navigate challenges, make informed decisions, foster innovation, and adapt to changing market dynamics. By embracing and promoting self-leadership development among SME owners, Nigeria can unlock the potential for sustainable growth and prosperity in its SME sector.

Understanding the dynamics of self-leadership development among SME owners is crucial for policymakers, business support organizations, and other stakeholders involved in fostering the growth of SMEs. By recognizing the significance of self-leadership development and implementing targeted initiatives, Nigeria can create an enabling environment that empowers SME owners to drive sustainable performance and contribute to the country's economic development.

In the subsequent sections, we will delve into the conceptual framework of self-leadership development, explore the factors influencing its development among SME owners, examine its impact on SME performance, discuss strategies for promoting self-leadership

development, identify challenges and barriers, and provide recommendations for future research and practice.

### **Methodology**

The data of this study was obtained from qualitative research for the doctoral degree of the author that was conducted within five months from April 2022 to August 2022. This study involved ten SMEs in Nigeria with more than ten years of business experience as informants. The semi-structured, in-depth interview has been used as the main method for data collection, and the informants have been selected through both purposive and snowball sampling techniques. To secure the anonymity of these informants, the "nth root" was used in addressing them (i.e., Informant 1, Informant 2 ... Informant 10). Thematic analysis has been conducted with the assistance of the Nvivo 11 Pro, which was used in managing the data.

### ***The Research Team and Reflexivity***

The researchers had been working as research assistants (Ph.D. students) and faculty members (lecturer) on an education faculty. The researchers comprised two females, all trained in qualitative research. The researchers were also acquainted with six of the interviewees.

### ***Sample***

This qualitative study's sample consisted of six specialist teachers from six different schools. Six primary school science teachers in Negeri Sembilan, Malaysia, participated in focus groups. Six people were interviewed as part of the study, all of whom were chosen by purposive sampling. The criteria for selecting these teachers to be study participants were based on the importance of their personal and professional experiences and abilities to articulate and reflect on issues and challenges of teaching using various methods, such as virtual learning methods in teaching primary school science subjects. The participants of this study consisted of three male teachers and three female teachers. All participants must have an average of 5 to 25 years of full-time teaching experience in primary schools in Malaysia.

### ***Data Collection Process***

Individual in-depth interviews were used to acquire the data. Pilot interviews with two participants other than the main participants were conducted before the start of the study interviews. Based on the results of these pilot interviews, the interview procedure and questions were modified. Initially, phone calls were made to those selected using the snowball sampling technique, those who satisfied the inclusion criteria (i.e., science teachers, and five years of experience in teaching) were informed of the study's goal and methodology, and times for online interviews were scheduled. Each interview only involved the interviewer and participant. The interviews lasted 45 to 90 minutes on average. Both verbal and nonverbal clues were noted using written notes and a voice recorder. Participants received interview transcripts for their approval, additional feedback, and/or revisions.

### ***Ethical Issues***

Before performing this research, the study's protocol was authorized by the UPM Ethics Council for Research Involving Human Subjects (No. JKEUPM-2021-844). The provisions of the 1995 Declaration of Helsinki (as amended in Brazil, 2013) were explained to the

interviewees before the start of the sessions, and their verbal and written agreements were acquired. The researchers closely observed the privacy principle when gathering and storing the interviewees' information. In achieving this, all identifiable information was completely anonymized during transcription by using a pseudonym. All interviewees were given access to the transcriptions for their review. Voice recordings, transcripts, and interview notes were stored on a password-protected computer. All obtained data will be destroyed five years after the research and publication procedures are completed.

For the results to be trustworthy, bias issues are required to be appropriately addressed and acknowledged (Flick, 2008). The researchers evaluated potential bias against the aim to impartially examine the subjective experiences of the subjects (Patton, 2005). This study adhered to a strict protocol with much pre-planning to ensure the data were succinct and to lessen researcher bias in the semi-structured interview. The transcripts and findings were shared with team members for feedback. To engage in this study, the interviewees provided written informed permission.

### ***Data Analysis***

Thematic analysis was manually applied to the data. The study team used an inductive technique (Gratton & Jones, 2014) to read the transcripts line-by-line after the interviews to comprehend the interviewees' experiences and create themes. In addition, the MAXQDA 20.0 statistics software was employed to prevent any human errors. A constant comparison technique was adopted to compare and improve the developing themes about the participants' varied experiences (Ritchie et al., 2014).

### ***Trustworthiness***

The following four criteria—credibility, transferability, dependability, and confirmability—were used to determine the study's trustworthiness (Carcary, 2020). Obtaining participants' approval, describing the studied phenomenon in detail, using the MAXQDA 20.0 software package to analyze the data, comparing the results with previous research findings, holding researcher meetings at regular intervals to discuss the research process, and advantageously implementing the researchers' intertextual qualifications and experiences all contributed to credibility. The research sample, setting, and procedure were all properly reported to guarantee transferability. Intertextual participant utterances were explicitly cited, and comprehensive definitions of the researched environment and the study were established. Dependability was achieved by inter-coder consistency and by transmitting all data collecting tools, raw data, analytical encodings, and derived conclusions to a professional who was not involved in the research. Confirmability was ensured by using multiple data collection methods, considering each researcher's reflective comments, and having each researcher code the data individually.

## **Findings and Discussion**

### **Demographic Background of the Informants**

This study included ten informants ranging in age from 38 to 56 years old with more than ten years of business experience. 6 of them are male, and 4 of them are female. All of them are from five different sectors, which are agriculture, hospitality, service, fashion, and manufacturing.

**Table 1.***Demographic Background of the Informants.*

Informant	Age	Gender	Years of Business Experience	Sector
Informant 1	43 years old	Female	11 years	Agriculture
Informant 2	49 years old	Male	17 years	Agriculture
Informant 3	42 years old	Male	11 years	Hospitality
Informant 4	38 years old	Female	10 years	Service
Informant 5	48 years old	Female	13 years	Fashion
Informant 6	56 years old	Female	19 years	Manufacturing
Informant 7	53 years old	Male	10 years	Manufacturing
Informant 8	51 years old	Male	13 years	Manufacturing
Informant 9	55 years old	Male	15 years	Manufacturing
Informant 10	50 years old	Male	11 years	Manufacturing

### **Significant Ways for SME Owners to Develop Self-leadership**

By referring to their feedback, this study concluded that five significant ways were adopted by these SME owners with more than ten years of business experience in developing their self-leadership, including: (i) continuous learning; (ii) spirituality; (iii) persistence in managing environmental uncertainty; (iv) apprenticeship; and (v) risk-taking and proactive behaviour.

### ***Continuous Learning and Personal Development***

SME owners discussed their experiences with self-leadership as a result of continual learning and personal development. SME leaders engage in a broader range of relevant learning activities that aid in personal growth and meet their learning requirements for the promotion of their business activities. The majority of them stated that they learn something new every day by reading and using social media to remain current on the technical and business information that will help them operate their enterprises more effectively. Informant 8 described how she applied herself to learning new abilities to develop herself and tackle predicted problems by acting proactively to overcome them. She stated that she learned certain designs for her fashion business on YouTube. Furthermore, she realized that she had not been exposed to the type of knowledge that would propel her to success, so she began learning primarily from those around her through her interactions with them. She stated that:

*“When I was learning as an apprentice, there were some levels of learning that I was exposed to, so the challenges, you know what is involved in fashion it changes all the time. Then I anticipate that at some point people might change the taste of their fashion and I might not be exposed to the knowledge so I anticipate those challenges. And the proactive measure is that I exposed myself to some learning. I learned new ideas from people, doing some research reading many fashion magazines learning from the internet, especially on YouTube. I learned new designs and implemented them” (Informant 8).*

These SME leaders are aware of the growth of online learning because the majority of them, who lack formal education, constantly use the internet to expand their knowledge and acquire new skills to grow their businesses and themselves. However, some of them go to training sessions both domestically and abroad. To grow themselves and learn more about

their businesses, some of them mentioned that they go to different states to attend workshops, while others mentioned that they travel abroad to attend conferences.

Informant 6 responded that she typically goes to Europe and America to attend business conferences and learn more about her firm when asked how she improves on her current circumstances. She added that the interactions she had with other attendees during the conference aided in her personal growth and helped her communicate more effectively. She also explained that inner growth strengthens her professional and social abilities.

*"I improve on my condition like learning more skills, I go for training too., I often go to Europe and America for a conference, I attended a workshop in Lagos recently. Also interacting with others in the business helped me to develop myself and my communication and how I interact with people. I learn more skills to expand my business and also, I try other experiences, to learn more, I try other styles in my production, not minding the risks, I try other designs to know how they will come out" (Informant 6).*

The necessary 3D printing training that Informant 6 took in Lagos assisted her in learning more about its applications, which she then successfully incorporated into her firm. She claimed to have discovered the most effective uses of the technology as well as ways to enhance her design. She thinks that the courses and training she received have enhanced both her personal growth and the way she runs her business.

Not only does Informant 7 attend conferences in Asia, but he also brings some of his staff along. He claimed that he does this every year to help his staff members develop new talents. He claimed that he cannot manage company growth on his own, so he ensures that other staff benefit from ongoing training and development, which he believes would have already improved his firm. He claimed that as a result of their instruction, the employees he sent out for training can now operate several machines without assistance, and their interpersonal skills have also improved.

*"I do go for seminars, abroad, I travel to different places around the world Asia, Europe and I do go with my employees so that they too can learn for the growth of the company and when they come back, we bring back the knowledge we have gotten and then apply it in my business, then. the next thing you will see in my business is that I will begin to do something wonderful and my competitors will begin to wonder as well" (Informant 7).*

They can gain practical information through this ongoing learning process, which enhances their talents. Some of the small business owners claimed that they have developed by reading and researching topics both inside and outside of their line of work, as well as listening to topic-related podcasts and watching instructional videos. They claimed that as a result of their personal development, their self-leadership experiences had improved since they were better able to maintain their health, relationships, and fulfillment due to a shift in attitude, knowledge, and behavior.

This finding follows Ross' (2014) finding that self-leadership development enables leaders to design learning procedures to foster their personal development and the growth of subordinates outside of their comfort zone. SME owners display varying levels of learning through a dynamic process called self-leadership, which has implications for continual learning and personal development. This was done to make it easier for them to receive and comprehend new information so they could do business more effectively. Moving beyond their comfort zone suggests a structured learning process that will aid in sustaining the performance of their business, such as gaining access to fresh information. This can be

accomplished by utilizing cutting-edge technology in their operations and strengthening their human connections to relate with.

Self-leadership strategies are concerned with how people use their ability to intentionally influence their thoughts, feelings, and actions in such a way that they acquire practical knowledge and skills to enable them to succeed in their work and life goals. The concept of continuous learning and personal development is a key component of these strategies. By finding behaviors that promote learning, they gain the advantage of lowering the chance of failure. So, in a genuine sense, this process is about identifying learning strategies. This does not imply that every learning technique will inevitably produce insights that influence business success. For instance, Ross (2014) offered some techniques that would help with learning and improve self-leadership abilities. These consist of formal training courses, peer mentorship, goal-setting exercises, performance reviews, and incentive schemes. His idea also incorporates a learning process that can improve self-worth, mold behaviors, and increase confidence.

Self-leadership, continuous learning, and personal growth processes should not be assumed; rather, they should be viewed as any type of developmental process in which a person passes through several developmental phases, much like the self-leadership development programs in some organizations. Megheirkouni (2014) observed that learning via experience and practice—a very popular approach to development—is the first step in the review of effective pedagogical tools for self-leadership. Therefore, it can help people develop self-leadership skills when they deliberately expose themselves to looking for ways to better both themselves and their businesses. When SME owners keep participating in activities that promote learning through experiential processes, this idea can help create self-leadership methods in them. Furthermore, a framework or model for the future that incorporates formal and informal programs for training and development could be created. This will equip self-leaders to handle a wide range of unforeseen circumstances.

### ***Spirituality***

SME owners develop their self-leadership skills through spirituality while seeking the need for spiritual connection. These SME leaders see self-leadership as a way to use their belief system to communicate their sincerely held personal beliefs. They see spirituality as a purposeful search for a transformative moment so they can use it to change their surroundings. SME leaders participate in a variety of religious activities and show their faith and values in numerous ways to accomplish this. Because of this, religious activity is ingrained in their culture and daily lives. As a result, people experience feelings of love and compassion as a result of their connections to others and their surroundings.

The majority of SME owners claimed that they participate in collective prayer every morning before beginning work. In this practice, every employee, including the owners, congregates at a predetermined location to give the day's affairs to the supreme being. Some of them said that they can monitor for absenteeism and tardiness to work at this kind of gathering. Roll calls or head counts are conducted as a result. They felt more connected to one another before starting work again. They consequently change their perspective as they employ their resources, thinking they can control and steer their daily actions by using divine force.

Because man and machines are two distinct things, and because Informant 7 works with machines, they would prefer that no one get hurt. According to Informant 7, who is a devout believer in divine power, they must pray together before they begin working. They make sure that all safety precautions are taken, but they also pray for God to intervene and keep them



safe. He thinks they can discover true meaning and purpose in their lives through this and other personal practices. He put it well by saying:

*“Yes, I am, I motivate myself by praying. I am a man of God and I believe in God. Every day before we start work, we gather together to commit the day into God’s hands because this type of work is risky and anything can happen, sometimes a machine can malfunction and injure somebody or someone can mishandle the machine and get injured. It has happened before. So, we normally pray and ask God for direction and protection” (Informant 7).*

Informant 7 discussed his observations of this type of assembly and the effects it has on the employees' minds and psyches when he said that coming together each morning helps workers achieve an expanded state of consciousness, which aids in the development of friendships and a sense of camaraderie at work. He claimed that this way of thinking has a significant impact on both individuals and companies. In this stage, he can effectively develop and communicate his self-leadership methods.

In contrast, Informant 1 stated that when dealing with a complex scenario at work or confronting challenging obstacles, she listens to gospel music that gives her the strength she needs to overcome such obstacles and guides her to the right attunement with the divine force to live a fulfilled life. She remarked:

*“I won’t call myself that religious, I am a believer, I have faith which I believe and it works for me, so that’s that. I meditate and I like music I also read books, that uplift my spirit I read motivational books. And some songs motivate me and I listen to gospel songs because am a Christian. I believe that God is the best motivation” (Informant 1).*

Most SME owners describe how their faith in divine power has shaped their lives as businesspeople, aside from this type of institutionalized ritual and the personal journey toward self-discovery. The majority of SME owners claimed that they use yoga, meditation, and gospel music to uplift their spirits. Additionally, they see spirituality in their commitment to their jobs, interactions with their staff, displays of love and compassion, and engagement with their local communities.

Informant 10 mentioned his goal for all of his workers to have an inclusive workplace atmosphere where their personal development is ensured. For them to be more engaged and productive workers who care about the company's principles and culture, he wants his employees to feel like they are part of the organization. Even though he is the company's owner and manager, he said he views it as a partnership or collaboration. He declared:

*“It’s a partnership because without them I can’t produce, I see them as part of the organization because I cannot do it alone. I sent them for training. I listen to everybody, everybody is valued and recognized for their knowledge and experience. so, what I do most often is to finance and direct when due but they know better than I do because they are directly involved. I take decision solely when it involves an emergency, I involve them in things that are ahead” (Informant 10).*

Informant 10 emphasized the notion that self-leadership can be developed through the practice of spirituality, which, in his opinion, helps foster a network of relationships driven by his values and will improve interpersonal relationships in the workplace and integrate the entire workforce into a solid unit. He asserts that spirituality is in favor of an integrative strategy that also recognizes that pure spirit serves as a unifying force, that everyone is involved, and that everyone is moving in the same direction. He thinks that spirituality fosters

flexible, adaptable workers who readily accept change as well as business culture and ideals. This outcome is consistent with what Balog, Baker, and Walker (2014) discovered. To find out how spirituality and religion affect the world of entrepreneurship, they looked at about 30 papers. They found a significant correlation between an entrepreneur's spirituality and religiosity and the success of his business.

Therefore, it may be claimed that SME owners use their spiritual practices to communicate their core beliefs. They can grow their company as a result, integrate their staff, and instill in them their values. Additionally, they have a sense of belonging and direction for their job because of this circumstance. According to additional research (Godwin, Neck, & D'Intino, 2016; Neck & Milliman, 1994), spirituality can help employees feel more connected to the company and perform better at work. SME owners can thus realize their full potential, which will encourage personnel to be more creative, motivated, and committed and to perform at a higher level. Godwin et al. (2016) presented a model of spirituality and self-leadership and claimed that self-leadership can assist us in improving our assumptions, ideals, and presumptions from our past. Importantly, an entrepreneur can lead himself or herself more effectively by beginning with the underlying presumptions and values that are strongly rooted in their spirituality.

Therefore, SME owners can use their self-leadership tactics to improve on their goal to expand their firm and not shut it down. This motivation is motivated by their values, beliefs, and assumptions, which are their fundamental spirituality. For example, an SME owner may start a business to raise funds for a charitable cause. They will bolster their self-leadership and improve their motivation for spirituality through empowering thought patterns, self-talk, and mental imagery. Numerous publications on how spirituality can alter a person's perspective of the world through the prism of connection have supported the findings. Consequently, changing perception can have a direct impact on forming the necessary values and beliefs that lead to long-lasting habits that support self-leadership cognition and behavior.

As a result, it helps to understand how spirituality can enhance a person's understanding of the world around them and how it can positively influence constructive thought patterns and self-leadership techniques, such as developing one's own beliefs, practicing self-talk, and learning how to control their mental images. It will encourage SME owners to strengthen their values, apply to empower thought patterns, and employ self-leadership skills to increase their performance in their company. To best practice self-leadership, they must, however, continually assess their firmly held values and beliefs in light of the circumstances they face daily.

### ***Persistence in Managing Environmental Uncertainty***

One outstanding quality that SME owners identified as enabling them to effectively practice self-leadership is their tenacity in handling the uncertainties that make up the business environment in which they conduct their operations. SME owners believe that they are confronted with unpredictable and complex environmental issues due to the socio-political, cultural, and technological changes occurring frequently in their environment. SME owners claim that the uncertainties surrounding the inability of the government to provide adequate amenities for the masses are major factors affecting their growth. They perceive such things as lack of adequate power supply, lack of a good transportation system, bad roads, and inability to source funds as major factors hampering them from growing and expanding their business.

According to the SME owners interviewed, they had no choice but to look inward and summon all the strength they could muster to persevere in their environment and do their business. This they did with rejuvenated engagement and tenacity in maintaining their motivation and staying committed to all their activities. They see persistence as a renewal of commitment and the ability to remain steadfast in their business with an intensification of efforts when confronted with challenges. Most of them stated that they spend more time and energy on succeeding in their business because it is their only means of livelihood and, as such, they do not want to fail.

Informant 9 expressed his disappointment with the epileptic power supply, which he stated has been a constraint on the smooth operation of his equipment in the factory. He stated that he became persistent in his pursuit of his dream, and that made him vigorously active in making sure that every department within the organization was working efficiently. He further stated that he searched for an alternative to powering the machines and had to budget extra resources to power his generator. He commented:

*"I work morning, I work afternoon, and I work evening. When I slept on the tiles is just for me to wait for NEPA (National Electricity Power Authority) to bring the light so that I could wake up and do other things and that's just one of the most important risks I have taken in this business because it has to do with my life, and my health because I depend on this business for my family" (Informant 9).*

Informant 10 also recounted how high-voltage power destroyed some of his machines and the measures he took to overcome it. He stated that electricity often comes suddenly without any prior notice, thereby destroying things because of the high voltage, so he bought a UPS stabilizer for every machine in his factory because he believes that success does not come right away, but persistence in a new venture despite obstacles is an attractive alternative.

Informant 4 expressed her experience of being persistent and how it helped her steady her business after she failed to receive the loan the government was giving out. She stated that contrary to the news that every business owner in the state got the loan, she, among a few others, did not get the loan, as she was slated to be among the second batch of recipients. Hence, she had to struggle to get support from family members and friends. She stated that:

*"I applied but they didn't give me, they scheduled me for the next batch and I waited for a long time but didn't get any and there were so many hurdles, like filling out paperwork and there are also middlemen so many things. So, I moved on, I didn't give up but I have friends who gave me some loans and my family helped me too" (Informant 4).*

The majority of SME owners have emphasized the difficulties they encountered while conducting business in their environment. They mostly listed poor power supply, bad roads, and their inability to access funds as their major constraints in business. However, they are persistent in moving forward with their venture. Rather than being stagnated because of these challenges, they are being motivated, on the contrary, to remain steadfast no matter the odds.

When asked about the challenges she faces in her business, Informant 1 stated that he finds it difficult to transport his products from one place to another because of the delicate nature of their goods. She said that a bad road can indeed destroy her goods because if a vehicle runs into a pothole or falls into one of the numerous gullies on the road, it could overturn and damage her goods. He stated:

*"Ok, the price of the chick will go high, the feed will go high and some customers might lose taste because of the price. when the feed is high some customers will*

*not have the money to purchase the chicks or the eggs, they might decide to go for the lesser ones yeah, so it is a big one, and the economic condition is a very big challenge. I also face the challenge of transportation, because of the bad road, when I transport the eggs, some of them break before they get to the customer because of the state of the road. So, I am like, caution the drive to be more careful and again” (Informant 1).*

This sentiment was also echoed by Informant 7, who stated that he spent a lot of money on repairing and maintaining his vehicle because of the consistent wear and tear of spare parts and the amount of time it takes to convey those goods. The researcher had the opportunity to see in his activity log, in one of the documents the informant provided, the huge amount he budgeted to maintain and repair his vehicles every year. He believes that the condition of the road is a major challenge he has to overcome to steady his business. However, he stated that with persistence he would overcome that challenge. He said:

*“For my goods, for instance, if I want to convey goods to another place, the time that it will take me to go to the place will now assume two hours or one hour and this is something of 30 minutes. Again, the damage to my truck is so much that I spend so much buying spare parts and repairing them annually. So, these are challenges we face” (Informant 7).*

This finding is supported by previous evidence in the literature and supported by Iyortsuun and Shakpande (2022), who stated that passionate entrepreneurs are found to be persistent in growing their businesses even in the face of environmental uncertainty. Persistence may also be seen as a requirement for a specific business opportunity to be fully utilized. So, it has been shown that persistence pays off, depending on how tenaciously business founders respond to criticism, changing circumstances, and problems (Yustian, 2021).

Contrarily, there is proof that persistent business owners with high levels of resilience use their resourcefulness to adjust and enhance their commercial success (Caliendo, Goethner, & Weißenberger, 2020). In essence, this concept can be applied to SME owners as persistence could be the key factor that drives them to pursue and exploit business opportunities in an environment ridden with various uncertain indices. Persistence could be a mediator between SME owners and the growth of their enterprise because this has been their attribute in the quest to survive despite the seemingly environmental uncertainty they are confronted with. The findings in this study will help to understand the role persistence plays in helping business owners and SME owners start their new ventures and also nurture their existing businesses through growth and maturity, particularly in the face of environmental uncertainty. As this attribute is necessary for every aspiring and established business owner, as found in this study, this study has not provided the characteristics of a persistent SME proprietor or the specifics of how persistence could be achieved or imbibed among SME owners.

The SME owners have shown how persistence helps in building and expanding their business beyond the scope of environmental uncertainty and other unpredicted situations in the environment, and the literature reviewed has supported this evidence but has failed to provide specifics on how to attain this attribute. Therefore, future studies should provide criteria on how to internalize what constitutes an individual attribute for persistence. This helps individuals to learn and build their capacity to persist whenever they are confronted with difficulties in the environment.

### **Apprenticeship**

SME owners claim that the apprenticeship system is where their self-leadership skills were formed. They assert that this technique enables them to acquire the knowledge and abilities required to launch their firm. The SME owners claimed that their apprenticeships had aided them in both learning the skill and obtaining the capital they required to launch their businesses. They and their master or mentor agreed to this apprenticeship system, stipulating that they would serve and learn the craft within a predetermined time frame. Once their master has provided them with a particular sum of money, which they will use as startup capital, this can be done.

Informant 5 felt that the apprenticeship system was very beneficial to her since it allowed her to learn the trade of tailoring from a more seasoned business owner. She feels that the knowledge and abilities she gained during this training improved her ability to put together her designer and high-fashion attire and strengthened her self-leadership abilities. She is currently continuing this practice, accepting and training further apprentices. She uttered:

*“When I was learning as an apprentice, there were some levels of learning that I was exposed to, so the challenges, you know what is involved in fashion it changes all the time, because I learned as an apprentice, for seven years, and after that, my madam assisted me to buy my machine and she gave me 400 thousand nairas as a settlement from there I rent my shop and started little but now I have grown, I have other apprentice working for me and I am going to do the same when they finish learning” (Informant 5).*

She described how she worked for her mentor and learned the fundamentals of sewing while doing so. She said that experience had aided in the development of her self-leadership techniques. She developed her independence and sense of confidence as a result. She has improved her problem-solving abilities and independence as a result of the knowledge and skills she acquired during the process.

Informant 9 was able to launch his water packaging business thanks to the apprenticeship system. He advanced through the ranks of a company that packaged water, finally rising to the position of manager and starting his factory. becoming the handyman, a cashier, a machine operator, a foreman, and ultimately a manager. He opened his water plant eight years later, hiring workers there and accepting some others for an apprenticeship program. He said:

*“I have achieved a lot by God? S grace, I started as an apprentice in my first year, maybe I work in a water factory, I pack water, arranging it inside nylon per bags, from there I become an operator in a satchel line I learned a lot, I was being trained and from there I proceed to bottle line, from there I become a manager in a factory, from the manager I become the C.E.O of my own” (Informant 9).*

Informant 9 recounted his experiences learning the skills that allowed him to stand on his own. For instance, his mentor frequently travels abroad and relies on him to handle business matters. Then, before his mentor shows up, he will manage the business for up to six months, making all the required decisions, planning them out, and putting them into action. And when he gets there, he'll provide a precise account of what happened while he was gone. These are the kinds of things, according to him, that influenced his self-leadership skills.

Informant 3 mentioned that he acquired self-leadership skills even before he established himself as a SME owner. Before opening his restaurant, he claimed to have worked as an apprentice for five years. Before starting a mobile catering business, he developed his self-discipline, planning, and scheduling skills, as well as his ability to negotiate with clients.

Making decisions and resolving issues became simple for him once he started his firm. He said:

*“On a particular day, I may have two or three clients on different occasions, I will record the events, and record down the time I have to deliver what am preparing for them. I will record them and put the appropriate time in them. I won’t disappoint. these are the things I learned as an apprentice, and I write everything down and give it to my master, so the things I learned as an apprentice helped me to steady my business” (Informant 3).*

The researcher attentively watched how the SME owners interacted with their employees and how they managed their businesses during one of the visits, providing first-hand evidence of the development of self-leadership skills through apprenticeship. Apprenticeship incorporates on-the-job instruction, hands-on learning, and indoctrination into the craft and trade of any given career. It is crucial for the development of self-leadership techniques. This is so that the apprentice can acquire the self-leadership skills necessary to evaluate and perceive their everyday lives in connection to their surroundings. The apprentice acquires these skills through experience.

This result is consistent with the theory put forth by Sani et al. (2022), who claimed that the traditional apprenticeship system produces skills that are both transferable and job-specific, particularly in the informal sector, where training is more accessible to youth than traditional technical and vocational education. According to the concept, apprenticeship training entails the application of learning strategies that are designed to facilitate on-the-job learning and experiential orientation. The results also line up with a variety of academic works that define apprenticeship as a loose system in which an apprentice and a mentor come to an arrangement over time in which the apprentice agrees to benefit from the mentor's expertise and make a useful contribution to the development of the trade or business (Ademola, et al., 2021; Schedlitzki, 2019). In a similar vein, Onwuegbuzie (2017) defines apprenticeship as an experienced process that allows the apprentice to learn from and rediscover the experience of their mentor or master. Therefore, implementing this type of training can promote behaviours and cognitive patterns that make it simpler for aspiring SME owners to acquire self-leadership skills.

Given the present challenges with the lack of an effective training model for self-leadership strategies, the original contribution of this study—apprenticeship training for self-leadership development—is particularly significant. Because it promotes the internal reinforcement required for people to enhance their experiences and set the self-learning process in motion, self-leadership development based on apprenticeship training can be advantageous to SME owners. Ross (2014) cites Bandura (1978), who claims that experiences are the catalysts for the development of self-leadership. Achievements are essential to the growth of self-leaders because they lay the foundation for future success. Because it can promote self-reflection and behavioral adjustments that may result in an efficient manner of managing complexities and unpredictable events in life, apprenticeship-related self-leadership training is crucial, particularly in areas relevant to acquiring useful experience. According to this study, apprenticeship generally serves as a vehicle for teaching self-leadership skills through the framework of apprenticeship. Although this concept has some appeal, it does not offer a comprehensive framework for what self-leadership training ought to entail.

As a result, little is known about how this idea can be included in self-leadership training programs to appropriately mesh with the practices of an all-encompassing self-leadership development program in both the educational and professional sectors. For instance,

Onwuegbuzie (2017) advocated a model based on cooperation between academic institutions and businesses, where students spend more time outside of school in organizations that work in their fields of study. For example, the learning criterion will require that students majoring in marketing work for at least four years in an organization's marketing division before they even receive their certificate.

### ***Risk-taking and Proactive Behaviour***

Another way SME owners build their self-leadership skills is by taking risks. For SME owners, starting any process and making any changes involves taking a risk. Because they run the risk of losing both their money and their investment, they view the entire process of investing money into their firm as a risk. As a result, people must weigh their options and feel secure before engaging in any activity that includes making a shift. However, the majority of SME owners state that they do not fear taking risks, but they do so cautiously before engaging in any business. Therefore, SME owners declare that they will continue doing what they are doing until it is safe for them to make a change when the necessity for change is not evident. The importance of this calibrated risk-taking stems from any resistance to change. The stressful environment in which they do their work is a common source of resistance. SME owners face numerous difficulties that call for meticulous mitigating measures to prevent making costly errors. The various hazards that SME owners may experience that require thorough planning and preparedness to mitigate include business interruption risks and financial risks. For instance, a lot of SME owners interviewed stressed insufficient power supply, a lack of raw material availability, damaged goods during delivery due to poor roads, a lack of cash flow, and equipment damage. Informant 9 acknowledged his dissatisfaction with the risks he took when asked about them when discussing the chances, he took to stabilize his firm. According to him, the main dangers are the things that are holding them back and impeding their company's expansion. Even if they make an effort to reduce some of those risks, they frequently lose money and assets. He declared:

*“Yes, we use a generator now to power our business if there is no light and we invest money in it, we have to buy fuel constantly and all these take a lot of money and they are the risks we took and sleeping on tiles. This is a problem because we spend much to buy fuel to power the machines but I am not giving up, I am persistent to make my business grow and I know it is a risk I have to take” (Informant 9).*

Informant 9 asserts that he must take such risks to stay in business; otherwise, his enterprise might fail. He knows he must take the risk but also thinks he must make all the calculations required to move in the proper direction. He had to take the chance since his values and objectives motivated him to do so. He can hone his self-leadership abilities by taking risks. Additionally, he claimed that some of his equipment had been harmed by the lack of power due to the low voltage that would abruptly and unexpectedly come on.

The same opinions on taking risks and the losses he has suffered as a result of not meeting some of these expectations were also shared by Informant 10. He claimed, however, that he does not hesitate to take chances because the degree of risk determines one's level of achievement in life. The loan and the investment he had to make with the money he received, however, might carry the bulk of his risk. Additionally, he said that occasionally he tries out novel, never-before-tried strategies without knowing whether they will be successful. This is the maximum capacity that they are capable of. He said:

*“Well, I don't believe always that risk will lay me down rather risk will elevate me.*

*We take loans, we get grants from the Bank of Industries, and sometimes minimal grants from Agricultural development banks because we are a Pro-Agricultural Company based on our raw material flows and all these things. So, we get all these aids to advance our business. So personal loans are based on contingencies and emergencies that have occurred and if we use our stock money, the capital to work on it, we may have a breakdown, we resort to loans to improve and that is based on our bank relationship" (Informant 10).*

The management of organizational change and employee behavior has been discussed in the literature using the concept of risk-taking (Ketprapakorn, 2019; Abrell-Vogel & Rowold, 2014). However, no studies relating self-leadership to risk-taking behaviors have been found. Risk-taking is one of the strategies, in the opinion of SME owners, that helps them become more adept at acting as their leaders. This implies that people's attitudes, behaviors, and performance are greatly influenced by their capacity for self-leadership. Business executives who have learned self-control over their attitudes and behaviors and know when to take calculated risks in their organizations have a high success rate. For SME owners to have a lasting impact and improve the performance of their companies, sustainable business initiatives should emphasize leaders' risk-taking behavior and attitude. As a result, business executives who have developed self-control over their attitudes and behaviors and know when to take calculated risks in their organizations frequently succeed. Therefore, SME owners must understand that to have a lasting influence and enhance business performance, sustainable business initiatives should concentrate on the risk-taking behavior and mindset of leaders.

Schilpzand, Houston, and Cho (2018) examined how empowered self-leadership impacts workers' willingness to take risks, and their findings corroborate the conclusion. Risk-taking behavior is described as "an employee's readiness to "go out on a limb" with a thought they believe is good to get their job done or better achieve their goals." These findings describe the concept of self-leadership. This is so that people may take the initiative and make their own decisions without outside interference, trusting that their activities will bring them success once empowering self-leadership is in place. As a result, self-leadership tactics encourage risk-taking and proactive behaviors because they make it obvious that once people have authority, they can make decisions and engage in actions that can either advance or impede their organization. So it can be said that if SME owners are driven to succeed in their companies, either by the goals they set or by being granted greater power, they understand the need to be proactive and take risks that will benefit their companies.

In their analysis, Schilpzand et al. (2018) discovered that risky circumstances are those in which there is a chance that adverse outcomes could have an impact on the activities involved. But when people have more power, they're more likely to take measured risks and take action to prevent bad things from happening. This claim suggests that SME owners are risk-averse. This is because they are aware of the hazards involved in taking calculated risks without first performing the essential calculations to ensure success. They recognize that risk-taking is an inherent component of business ventures and that the more risks you take, the more likely it is that your business will thrive; therefore, they make these calculations by becoming proactive. In addition, while they spot opportunities for development and advancement, grabbing hold of those chances entails risk. Owners of SMEs are powerless to evade that. They do the essential preparation and calculation to avoid the unfavorable effects that frequently result from being actively involved in their business.



**Conclusion**

The growth of nations, including Nigeria, is heavily dependent on the growth and performance of SMEs. As a result, proactive actions must be taken from all angles, including from the owners, who are the driving force behind the establishment and operationalization of SMEs, particularly their self-leadership. As discussed by many scholars, it is undeniable that the self-leadership skills of SME owners help improve and sustain their business performance. Thus, the development of self-leadership skills among them is worth understanding as it is not only beneficial to strengthening their self-leadership but can also be a valuable reference for promoting self-leadership development among other new SME owners that can impact the long-term performance of their business.

By referring to the findings of this study, self-leadership can be developed in at least five significant ways. These ways include continuous learning, spirituality, persistence in managing environmental uncertainty, apprenticeship, risk-taking, and proactive behavior. As a result, other SME owners should consider similar approaches in their efforts to achieve positive growth not only in their businesses' economic performance but also in the domestic economies of the nations.

**Limitations**

The current study had some limitations that should be addressed in future research. The impacts on students' learning were not tested, which is one of the study's limitations. Further research is needed to evaluate such impacts. Another issue in this study is that the interpretations are restricted. Observations and opinions are influenced by personal experience and expertise. Further research, such as empirical and longitudinal studies, will be required to assess the efficacy of teaching the HOTS module. The limitations that science teachers confront may reflect the setting at the study location. Additional research in a different culture may validate the findings and provide a better understanding of the barriers to developing HOTS. Lastly, the researchers chose the participants based on their interests and willingness to be interviewed. As a result, the volunteers may have had strong feelings on the subject.

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