**ASSESSING ENTREPRENEURS CHARACTERISTICS AMONG SMALL BUSINESSES IN JOS SOUTH LOCAL GOVERNMENT AREA OF PLATEAU STATE**

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Abstract
This research work assessed entrepreneurs characteristics among small businesses in Jos South LGA of Plateau State with the objective to determine self-efficacy, creativity and goal setting characteristics among entrepreneurs. The literature review identified extroversion, ambiguity tolerance, locus of self-control, self-efficacy, creativity, moderate risk taking, goal setting, information seeking, persistence, responsibility acceptance among others as the personal characteristics of entrepreneurs. 120 entrepreneurs were used as the sample with 402 as the population. Data were also analysed by using descriptive and inferential statistics. Descriptive statistics involved the used of mean and standard deviation at 3.00 criterion mean in which all the statements agreed. Inferential statistics were used to measure the difference between variables with the aid of statistics package for social scientist (SPSS) using t-test. The hypotheses and the result revealed that there is a significance difference between creativity and self-efficacy also between creativity and goal setting. The researchers concluded that characteristics of entrepreneurs play more important roles in business success than business knowledge and craftsmanship. The paper recommends that Entrepreneurs should possess self-efficacy characteristics because it will give them the ability to make decisions that will help in the growth of the business enterprise. Entrepreneurs should be creative not necessarily be an inventor but should be able to modify and synthesize existing ideas.

KEYWORDS: Entrepreneurs Characteristics, Small Business

Introduction
Entrepreneurship and small business have always formed the backbone of every economy. They provide the zeal for the growth and development of every economy. Small scale business serves as seedbeds for the large firms. The health of every economy requires the birth of new enterprises in substantial number and the growth of some to a position which they can challenge existing ones. The birth of new enterprises can only be possible with the existence of entrepreneurs that will undertake ventures with the aim of bringing about improvements.

Any country that is experiencing stunted growth in social and economic activities is experiencing that primarily because of the absence of entrepreneurs that will undertake promising ventures. Entrepreneurs world are known to be pioneers of positive change and
Improvements. They initiate ideas and undertake to execute those ideas to logical conclusion. That is why numerous government policies are daily coming in place to encourage the development of entrepreneurship and enhance the development and continuity of small business.

Kamsit (2016) viewed entrepreneurship as one of the important segments of economic growth. Basically, an entrepreneur is a person who is responsible for setting up business of an enterprise. He is a catalytic agent of change works for the good of people. One of the functions of entrepreneur is to reform or revolutionize the pattern of production by exploiting an invention or more generally an united technological method of producing a new commodity or producing an old one in a new way, opening a new source of supply of materials or a new outlet by organizing a new industry.

Entrepreneurs are often said to have certain qualities as opposed to those who decide to be employed and not pursue opportunities. These qualities are often related to the characteristics of entrepreneurs with focus on their aspirations and attitudes toward entrepreneurship and opportunities. Lohor, Gumut, Gadi and Gontur (2007) identified these qualities or characteristics as; vision, self-confidence, innovation and creative, initiations and personal responsibility, drive and energy, intelligence, proactive, goal setting and risk taking.

The words entrepreneur and entrepreneurship are often interchangeably used. An entrepreneur refers to the person who takes the initiative and innovation of setting an enterprise while entrepreneurship is the process of undertaking a business venture. Carte and Evans (2006) viewed entrepreneurs to be of two types: the craftsman type who have a lower education, prefer manual work and want a stable income to support the family and the entrepreneur who takes opportunities in the environment and strives to grow and expand his business. According to Gwom, Lohor, and Gumut (2016) entrepreneurship is the process of creating something new with value by denoting the necessary time and effort, assumes the accompanying financial, social risk and receiving the resulting rewards of monetary and personal satisfaction and independence.

Tende (2011) defined entrepreneurs as individuals who notice opportunities and take responsibility for mobilizing the resources necessary to produce new and improved goods and services. Akims and Goma (2010) opined that an entrepreneur is an innovator who undertakes the risk of a business, organizes and efficiently utilizes the factors of production to convert business ideas into wants-satisfying goods and services in exchange for a reward. Entrepreneurs are individuals who perform the act of floating, investing in and managing a business for self employment and with profit motive. He is an agent (individual or collective), who champions novel contributions of productive resources as the means of achieving an economic end.
Entrepreneurial task performance is vested in entrepreneurs’ possession of requisite characteristics. Khanka (2009) viewed the personal characteristics of successful entrepreneurs as hard work, desire, foresight, good organizing capacity and innovativeness. According to the author, success of a small enterprise is to a great extent attributed to the success of the entrepreneur himself. Copeland (2010) observed that the behaviours and personality characteristics leading researchers have found in effective and successful entrepreneurs are; self confidence, risk taking, capacity, discerning power, inquisitiveness, tolerance of ambiguity and uncertainty, creativeness, resourcefulness, affinity for autonomy and control, opportunism, optimism, action-orientedness, intuitiveness, persuasion, adaptation, resilience, tenacity and courage. Translating these attributes into behaviours is believed to increase an entrepreneur’s effectiveness. These include – total commitment, determination and perseverance, drive to achieve and grow, orientation to goals and opportunities, taking initiative and personal responsibility, veridical awareness and a sense of humour, seeking and using feedback, internal locus of control, tolerance of ambiguity, stress and uncertainty, calculative risk taking and risk sharing, low need for status and power, integrity and reliability, decisiveness, urgency and patience, learning from failure, team builder and hero maker.

Lakshman and Subhasish (2008), made an intensive study on entrepreneurship involving psychological as well as socio-cultural viewing entrepreneurs as innovators. The integrated behavioural framework, suggests the pooling of traits such as achievement orientation, strategic vision, personal resourcefulness, innovativeness and opportunity seeking at high intensities in non-restrictive environment to give rise to an enterprise.

Nandan (2007) highlight on the ultimate success in any entrepreneurial endeavour. According to Nandan, success depends on the personality, (that is to say the composite characteristics of the entrepreneur). The entrepreneurial personality denotes the totality of the entrepreneurs’ individual character traits, including attitude, habits, emotional tendencies and behavioural patterns. In fact, extraordinary personal traits not only constitute entrepreneurs, but also serve to identify them to the characteristics of others.

According to research studies, there are more than fifty personality traits and all these traits, attributes and attitudes constitute the characteristics of successful entrepreneurs. Though all the characteristics cannot be found in a single entrepreneur, yet the presence of greater number of these characteristics in an individual makes him an entrepreneur and only then will it be possible for him to be successful to achieve the goals of entrepreneurship.

Lohor, Gumut, Gadi and Gontur (2007) also viewed entrepreneurial task performance as vested in the possession of requisite characteristics that lead to success. In general, entrepreneurs share the following characteristics which are non conclusive:
Vision: Entrepreneurs must have an innate ability to look beyond the present, they should be able to forecast into the future to see how emerging issues can be converted into profitable opportunities. It involves an ability to look into the future and then perceive what might happen tomorrow. Looking involves the mind and not necessarily the eyes. Entrepreneurs believe that tomorrow would be better than today.

Self Confidence: The entrepreneur believes in himself and not fate. Before he embarks on any venture, goals are set. Once these goals and objectives are set, entrepreneurs believe in the ability to achieve the set goals. Even where difficulties or obstacles try to come along the way in achieving these objectives the obstacles are seen as challenges which must be faced squarely and conquered. The entrepreneur is not disturbed or discouraged by any obstacle on the way towards achieving set targets.

Innovative and Creative: This is an ability which in this context means doing a common thing in an uncommon way, by introducing new ideas and setting new goals. The entrepreneur may not necessarily be an inventor but should be able to modify and synthesize existing ideas.

Innovative and Personal Responsibility: Entrepreneurs are independent and highly self-reliant. They take personal responsibility for the success or failure of their business ventures. A person who takes personal responsibility for his action assumes control for his actions. For him to have control over a business, plans and set targets. When things go wrong, he assumes the responsibility for correcting them.

Drive and Energy (Physical and Mental): This is the ability to commit considerable energy and time to work for a reasonable period of time such as would guarantee the desired level of success. It would mean hard work.

Intelligence: This involves the ability of understanding and interpreting situations, the entrepreneur should possess both emotional and financial intelligence.

Proactive: Entrepreneurs are goal and action oriented. They are performers. They have clear measurable, challenging and attainable goals at all times. This helps them to make their priorities and to focus on their priority goals when roles conflict. Kamsit (2016) stated also some of these characteristics to include:

Good Leadership: The entrepreneur’s ultimate desire is to be able to establish and run an enterprise successfully. It is not possible for him to run an enterprise single-handedly. The entrepreneur needs the assistance of other people who will assist him in achieving his objectives. These people could be skilled or just artisans. Irrespective of the nature of the people working for him, it becomes very imperative that he has to motivate, direct and guide these people to accomplish set goals. Good leaders can only do successfully motivating people to achieve results. An entrepreneur is just exactly like a leader. As a leader, the entrepreneur is a successful motivator of employees.
Motivation can be done by the sheer example of hard work of the entrepreneur. All the activities (functions) that entrepreneurs perform can only be done by successful leaders. Seeking, exploiting and selecting investment opportunities, initiating projects, gathering the physical, financial and human resources needed to carry out the projects, setting goals for themselves and for the organization and directing and guiding others to accomplish goals are the duties of leaders. As leaders, they take actions that would assist in achieving results, when mistakes are made they are willing to admit them and where necessary revise their plans. They do not unnecessarily blame their subordinates for their unfavourable actions. Where the results are unfavourable, instead of blaming others, they analyze the results so as to find out where there are problems. They therefore make adjustments to correct the unfavourable result in future.

**Creative:** The entrepreneur has the ability or must develop the ability to be original and innovative. The entrepreneur is resourceful, versatile and knowledgeable. When the consumers are not very receptive to his products and services, he is flexible enough to change his products and services, to suit what the consumer needs. What keep him perpetually in business is his creative ideas. An entrepreneur that has new ideas will find it difficult to create and build a business that would outline him. Creative ideas used in developing new products, new customers, new market channels, etc are what sustains an enterprise.

**Statement of the problem**

People risk time, energy, effort and money trying to go into business themselves only to discover that it is not what they want out of life or what they are best suited to do. People who take the wrong path because they lack insight or understanding can waste valuable months, years and financial resources in pursuit of the wrong path.

Many people can also be successful if they only take chances and people who do take chances and are somewhat successful find the realization of their dreams and overwhelming possibility. So they sabotage their continued success by treating back into a comfort zone of smallness. Those who cling to what is familiar to them even if it means the denial of their dreams lack the perseverance, motivation, risk taking, emotional stability, self-efficacy, creativity, innovation, vision among others that the real entrepreneurs exhibit. Learning about the qualities, traits, or characteristics of entrepreneurs can give added hope and impetus as it resonates with what potential entrepreneurs already know about their personal aspirations. Having an inventory or checklist of particularly desirable qualities or characteristics to refer to as a guideline can offer a way to better clarify other sense of purpose.
Purpose of the study
The study aimed at determining the
(1) self-efficacy characteristic among entrepreneurs of small businesses.
(2) Creativity characteristic among entrepreneurs of small businesses.
(3) Goal setting characteristic among entrepreneurs of small businesses.

Research Question
The following research questions guided the study
1. What are the self-efficacy characteristics among entrepreneurs of small businesses?
2. What are the creativity characteristics among entrepreneurs of small businesses?
3. What are the goal-setting characteristics among entrepreneurs of small businesses?

Hypotheses
1. There is no significant difference between creativity and goal settings characteristics of entrepreneurs of small businesses in Jos.
2. There is no significant difference between creativity and self-efficacy characteristics of entrepreneurs of small businesses in Jos.

Scope of the Study
The scope of this research work is on entrepreneurs who own small businesses in Jos South Local Government of Plateau State, Nigeria.

Method
The study adopted descriptive survey research design
The populations for this study were entrepreneurs of small businesses in Jos South Local Government Council of Plateau State. Due to the nature of small business operation, it is difficult to ascertain the specific population. This position was also observed by Asika (2012) that a population may be finite and yet not countable. The population for this study was made up of 402 small scale business owners in Jos South Local Government Area. Out of the 402 population, 120 entrepreneurs were drawn as sample for the study.

The researchers developed structured questionnaire titled evaluation of entrepreneurs’ characteristics among small business. The instrument contained 15 statements that addressed the three research questions formulated to guide the study. With Likert Scale of 5 points calibration as follows:

<table>
<thead>
<tr>
<th>Strongly Agree (SA)</th>
<th>Agree (A)</th>
<th>Not Sure (NS)</th>
<th>Disagree (D)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strongly Agree (SA)</td>
<td>= 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agree (A)</td>
<td>= 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Sure (NS)</td>
<td>= 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree (D)</td>
<td>= 2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Strongly Disagree    (SD) = 1
\[
\frac{15}{5} = 3.00
\]

Umaru (2009) citing Asika (2000) stated that Likert scale measures the intensity or degree of agreement by the respondent to a statement that describe a situation, phenomenon, item or treatment. There was content validity of the instrument and reliability of the instrument.

The content validity was established through expert judgment. Three experts were given the instrument to examine the extent to which the items on the instrument measured what was supposed to measure. The items adequately cover the relevant aspects of the study. Internal consistency of the instrument was established using Cronbach Alpha reliability. This was estimated using statistical package for social sciences (SPSS). The reliability coefficient of the instrument 0.99 which considered high and reliable for use.

Data were analyzed using descriptive statistics including mean and standard deviation. Inferential statistics were used to measure the relationship between variables with the aid of Statistical Packages for Social Scientists (SPSS). t-test was used to test the hypothesis. Items with mean rating of 3.00 and above are accepted, while items below 3.00 are rejected, conditions for accepting or rejecting of the hypothesis are as follows: Where the calculated t-value was greater than or equal to the t-critical, the null hypothesis was upheld on the other hand, where the calculated t-value less than the t-critical value the null hypothesis was rejected.

Results
Research question 1: What are the self-efficacy characteristics among entrepreneurs of small business?

Table 1: Assessment of entrepreneurs’ self-efficacy characteristic

<table>
<thead>
<tr>
<th>S/N</th>
<th>STATEMENT</th>
<th>MEANS</th>
<th>S.D</th>
<th>REMARK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>When i am confronted with problem in business, i can usually find several solution</td>
<td>4.20</td>
<td>0.87</td>
<td>Agreed</td>
</tr>
<tr>
<td>2</td>
<td>Thanks to my resourcefulness, I know how to handle unforeseen situations in business</td>
<td>3.94</td>
<td>1.02</td>
<td>Agreed</td>
</tr>
<tr>
<td>3</td>
<td>I can always manage to solve difficult task if I try hard enough and even if my friends belittle or laugh at me.</td>
<td>4.32</td>
<td>0.75</td>
<td>Agreed</td>
</tr>
<tr>
<td>4</td>
<td>When I try something difficult or something that challenges me, I am confident I will succeed.</td>
<td>4.24</td>
<td>0.78</td>
<td>Agreed</td>
</tr>
<tr>
<td>5</td>
<td>I coordinate the performance of people who work with mw</td>
<td>4.15</td>
<td>0.72</td>
<td>Agreed</td>
</tr>
</tbody>
</table>

Source: Researchers Computation, 2016
The analysis in Table 1 shows that all the items recorded a mean rating above the criterion level of acceptance which 3.00. The findings indicate that self efficacy is required among entrepreneurs.

Research question 2: What is the creativity characteristic among entrepreneurs of small business?

Table 2: Assessment of entrepreneurs creativity characteristic

<table>
<thead>
<tr>
<th>S/N</th>
<th>STATEMENT</th>
<th>MEANS</th>
<th>S.D</th>
<th>REMARK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I think of different way solving problems</td>
<td>4.35</td>
<td>0.67</td>
<td>Agreed</td>
</tr>
<tr>
<td>2</td>
<td>I am always thinking about how to do everything different in business</td>
<td>4.11</td>
<td>0.86</td>
<td>Agreed</td>
</tr>
<tr>
<td>3</td>
<td>I change my way of thinking if other people strongly disagree with my point of view.</td>
<td>3.57</td>
<td>1.14</td>
<td>Agreed</td>
</tr>
<tr>
<td>4</td>
<td>I don’t wait for the orders of someone else, and then I act</td>
<td>4.29</td>
<td>0.64</td>
<td>Agreed</td>
</tr>
<tr>
<td>5</td>
<td>If I don’t have a concrete workable idea to show, then I don’t think I have failed</td>
<td>4.27</td>
<td>0.58</td>
<td>Agreed</td>
</tr>
</tbody>
</table>

Source: Researchers Computation, 2016

The data presented in table 2 shows that the mean score ranges between 3.57 to 4.35, which is above the accepted criterion level. Therefore, creativity is required among entrepreneurs.

Research question 3: What is the goal setting characteristic among entrepreneurs of small business?

Table 3: Assessment of entrepreneur’s goal setting characteristic

<table>
<thead>
<tr>
<th>S/N</th>
<th>STATEMENT</th>
<th>MEANS</th>
<th>S.D</th>
<th>REMARK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I know how far i am from achieving my goals</td>
<td>4.23</td>
<td>0.64</td>
<td>Agreed</td>
</tr>
<tr>
<td>2</td>
<td>I have specific clear goals to aim at during business</td>
<td>4.26</td>
<td>0.90</td>
<td>Agreed</td>
</tr>
<tr>
<td>3</td>
<td>I have several ways to overcome the obstacles that disturb the accomplishment of my goals</td>
<td>4.21</td>
<td>0.82</td>
<td>Agreed</td>
</tr>
<tr>
<td>4</td>
<td>I establish my own goals</td>
<td>4.42</td>
<td>0.67</td>
<td>Agreed</td>
</tr>
<tr>
<td>5</td>
<td>I have more than one goal to accomplish; I know which are most important and least important during my business.</td>
<td>4.23</td>
<td>0.76</td>
<td>Agreed</td>
</tr>
</tbody>
</table>

Source: Researchers Computation, 2016

The data presented in table 3 indicate that all the statements have mean scores above 3.00 criterion level of acceptance. Thus, goal setting is required among entrepreneur of small business.
Test of Hypothesis

Hypothesis I
There is no significant difference between Creativity and goal setting characteristic of entrepreneurs businesses in Jos.

Table 4: t-test analysis of difference between Creativity and goal setting characteristics.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>n</th>
<th>means</th>
<th>SD</th>
<th>Df</th>
<th>t</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creativity</td>
<td>120</td>
<td>21.38</td>
<td>3.28</td>
<td>119</td>
<td>9.20</td>
<td>.000</td>
</tr>
<tr>
<td>Goal Setting</td>
<td>120</td>
<td>20.51</td>
<td>3.73</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

P < .05

Results in Table 4 reveal that a significant difference exist between the two groups with t (119) = 9.02, P < 0.05, indicating a slight difference exist in the creativity characteristics. (m = 21.38, SD = 3.73). Than the goal setting characteristics of (m= 20.51, SD = 3.73). Since the P value of 0.000 is less than the alpha level 0.05, the null hypothesis rejected because there is no sufficient ground for acceptance of the null hypothesis.

Hypothesis Two
There is no significant difference between creativity and self efficacy characteristics of entrepreneurs of small businesses in Jos.

Table 5: t-test analysis of difference between Creativity and Self efficacy characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>n</th>
<th>means</th>
<th>SD</th>
<th>Df</th>
<th>t</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creativity</td>
<td>120</td>
<td>19.70</td>
<td>3.86</td>
<td>119</td>
<td>-5.73</td>
<td>.000</td>
</tr>
<tr>
<td>Self Efficacy</td>
<td>120</td>
<td>20.25</td>
<td>3.92</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

P < .05

Table 5 reveals that a significant difference between creativity and self efficacy entrepreneur characteristics with t (119) = 5.56, P < 0.05, indicating that the mean of creativity characteristics (m = 21.38, SD = 3.27) and self efficacy characteristics (m = 20.90, SD = 3.88) have a slight difference. Since the P value (0.000) is less than the 0.05 level of significance, the null hypothesis is rejected since the data did not provide sufficient evidence to retain the null hypothesis. Therefore, it as concluded that there is a significant difference between creativity and self efficacy entrepreneur characteristics.

Discussion

From the result of the first research question, it revealed that self-efficacy was required among entrepreneurs’ characteristics. This position was also stated by Gadi (2014) that successful entrepreneurs believe in themselves and not on fate. They set big goals and work relentlessly towards the attainment of goals despite challenges or...
difficulties that might come their way. They are focused on believe completely in their ability to achieve them.

The results also indicated that creativity is required among entrepreneurs’ characteristics. Bygrave and Zacharakis (2014) agreed with this position indicated that creativity is the spark that drives the development of new products or services or ways to do business. It is the push for innovation and improvement. It is continuous thinking outside of prescribed formulas.

Research question three result also shows that goal setting is required among entrepreneurs’ characteristics. According to the Small Business Encyclopaedia (2016), entrepreneurs set goals as a framework within which to work. This tends to focus entrepreneurs effort by helping them to rule out actions that may not contribute to achieving the goals they have set.

Conclusion
There is a significant relationship between entrepreneur’s characteristics and small business performers. The success of a business is due to many factors, but the greatest determinant of a business success is the entrepreneur himself/herself. Naturally, the entrepreneur’s business knowledge and craftsmanship play roles, but the characteristic (the personality of the entrepreneur) is even more important.

Recommendations
1. Entrepreneurs should set goals as a framework within which to work
2. Prospective entrepreneurs should learn more about background skills and ability compared to the business they want to venture into.
3. Entrepreneurs should possess self-efficacy characteristics because it will give them the ability to make decisions that will help in the growth of the business enterprise.
4. Entrepreneurs should be creative. They should be able to modify and synthesize existing ideas.
References