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UTILIZATION OF BUSINESS INFORMATION FOR RURAL ENTREPRENEURIAL DEVELOPMENT IN ADAMAWA STATE

ABSTRACT

The study was conducted to find out about the utilization of Business information for rural entrepreneurial development in Adamawa State. The objectives were to identify the sources of business information, the extent of use of business information, the reasons for using business information, the extent of satisfaction with business information and the extent to which business information has promoted rural entrepreneurial development. The research instruments used were questionnaire and interview. Purposive and Kregcie and Morgan table technique were used to obtain the sample for the study. Three hundred and eighty-four (384) subjects were used for the study. Data collected were presented in frequency tables and percentages. Analysis and discussions were made to each table and figure. Findings of this study revealed that most rural entrepreneurs in Adamawa State rely on the customers and mobile telephone as their sources of information. Rural entrepreneurs use business information to improve their business decision making while others indicated that they utilise business information to achieve business operation excellence. Respondents revealed that they are very satisfied with business information because it has helped them in decision making, positively promoted their businesses and have enhanced their profit making. The study concluded that the rural entrepreneurs in Adamawa State require different types of business information to carry out their business activities. This was specifically observed in the areas of trading, marketing survey, price survey, investment opportunities, farming, livestock rearing etc which are their main entrepreneurship. Based on these findings several recommendations were made which include utilisation of local languages by media houses to air business information, use of multi-media approaches like film shows, photographs, pictures, craft displays, audio-visual materials using local dialects, Local Government Authorities in Adamawa State should establish community tele-centres in strategic places especially in rural public libraries and all government economic empowerment programmes such as micro-finance schemes, poverty reduction programmes, small and medium-scale enterprises, loan facilities grant schemes etc should be repackaged and disseminated in local dialects to achieve maximum satisfaction by the users.

Introduction

Entrepreneurial is practical creativeness which combines resources and opportunities in new ways. It turns invention into profit and can be found in all sphere of human endeavors contributing both to individual

and society's well-being. The subcommittee of National Advisory Committee on Industries Development in Nigeria (1980) conceptualized rural entrepreneurship as doing new things or doing things that are already being done in a new way. Nigeria is a country endowed with enormous human and natural resources that should stimulate the highest level of entrepreneurial activities. Rural entrepreneurial development plays a significant role in the economic development of the state and provides superstructure of business take-off and self-reliance in rural areas.

The study tends to identify the sources of business information available for entrepreneurial development, the extent of use of business information, the extent of satisfaction with business information by the rural entrepreneurs and to ascertain how business has promoted rural entrepreneurial development in Adamawa State. According to Tate and Megginson (2015) rural entrepreneurship is a self-directing activity which yields direct and obvious benefits to the entrepreneur. It covers many different forms of non-governmental personal and decentralized economic operations that individuals largely participate. Entrepreneurial personality tends to rebel against authority, always want to be boss, they usually worked or served an apprenticeship until they are confident they know the business and tend to come from lower to middle classes where a strong sense of the values of materialism, hard work, and achievement have been inculcated in them.

The overall goal of every entrepreneur be it small, medium or large and either in rural or urban is profit maximization. Therefore, providing current and potential business information to business owners in selected rural and impoverished communities opens opportunities to gain entrepreneurial, business management and information technology skills that will enable them to start, own and operate a profitable business successfully. In today's hyper competitive business landscape, entrepreneurs and business owners are increasingly under pressure to get more productive-create more value in less time, not only for themselves but also for their businesses. Only by being more productive than the person next door can your business generate superior returns to your critical stakeholders-customers, employees and investors. One great resource that is available to the entrepreneur to provide greater productivity but which is often sub-optimized by the entrepreneur and business owner is time and she does this by focusing on the 'wrong' end of the entrepreneurial process with resulting sub-optimization of value creation –lower turnover and profits relative to business potential.

Most entrepreneurs and business owners act like technicians: that is working in their businesses rather than on their businesses. They keep doing the business over and over to the neglect of working on the business or running the business that is, visioning, implementing the vision, seeking and aligning with others to ensure the actualization of the vision. So, the Medical Doctor turned 'entrepreneur' spends most of his time attending to the sick, the Lawyer attending to cases in the chamber, the accountant

balancing the books of her clients, the caterer baking more cakes and so on and so forth. In such 'entrepreneurial 'cases the time left for the 'right' end of the entrepreneurial process that is working on the business is so little thus, hurting the future of the business (Bailey, 2015).

Furthermore, Baruah and Achintya (2016) describe rural entrepreneurship as business organization that produces or sells goods or services to gain profit. Business produces most goods and services consumed by people and employ few people. The prospect makes a profit: the difference between income and business expenses that encourages people to open and expand businesses earnings repay owner to take risks that are covered in investing their money and time. The economic activity with a profit motive can only be generated by promoting an attitude towards entrepreneurship. The renewed interest in the development of entrepreneurship to take up new venture should emphasize on the integrated approach. The developments of entrepreneurship will optimize the use of the unexploited resources; generate self-employment and a self-sufficient economy.

Entrepreneurship plays an important role in the economic growth and development of a nation. The purpose of the activities includes: initiation, promotion and distribution of wealth and service. An entrepreneur is a critical factor in economic development and an integral part of the socio-economic transformation. It is a risk taking activity and challenging tasks which needs utmost devotion, total commitment and greater sincerity with fullest involvement for his personal growth and personality. The entrepreneurial career is neither a day job nor a bed of roses. Prosperity and success never come easily. It takes time and needs hard work, systematic planning and business acumen to be a successful entrepreneur.

Before choosing a trade one should be very careful in knowing about business information. Business information helps entrepreneurs in knowing about himself and his business. Business information empowers every person to understand his own business potentiality and resource. If the person can understand or identify business traits, then it helps him choose the right path for which he should look into his beliefs, and values. For an entrepreneur it is of great importance to know about business information on the basis of above mentioned individual consideration. These considerations provide ample scope to face his own trade.

On the whole, Lewis and Churchill (2017) stressed that business information helps in making the right decision in choosing the right path for getting involved for deciding the future course of action. This is nothing but a self-identification process. After having properly identified his strength, weakness and ability, he can make a decision of his choice, whether he will take up entrepreneurship as a career or not.

If yes, then in which entrepreneurial area. Choosing entrepreneurial career is like choosing a life partner. The person has to be there in the job forever and may have to continue in that chosen line from generation to generation and grows in this process if it is matching; if it mismatches, it goes the other way round. Considering this aspect, he should always be governed by four basic qualitative instincts to serve in the world of uncertainty. These are: will zeal, skill and qualitative business information.

The Concept of Information

Information is stimuli that have meaning in some context for its receiver. When information is entered into and stored in a computer, it is generally referred to as data. Information according to Rouse (2015) “is data that has been verified to be accurate, timely, and specific and organized for a purpose.” He further stated that information when presented within a context that gives it meaning and relevance, can lead to an increase in understanding and decrease in uncertainty. The value of information lies solely in its ability to affect a behavior, decision, or outcome. A piece of information is considered valueless if, after receiving it, things remain unchanged. After processing (such as formatting and printing), output data can again be perceived as information. When information is packaged or used for understanding or doing something, it is known as knowledge.

Mohammed (2015) described information as anything that adds to our existing knowledge, ideas, skills and experiences positively or negatively. It enables us to take decisions or react to situations immediately or later at an appropriate time. Information can be recorded as signs, or transmitted as signals. Information is any kind of event that affects the state of a dynamic system. Conceptually, information is the message (utterance or expression) being conveyed. This concept has numerous other meanings in different contexts. Moreover, the concept of information is closely related to notions of constraint, communication, control, data, form, instruction, knowledge, meaning, mental stimulus, pattern, perception, representation, and especially entropy.

The Concepts of Business Information

Business information is used heavily for sales and marketing, competitive intelligence, strategic planning, human resources and many other strategic business functions. Business information is one of the major factors where much of the business industries revenues are advertising-driven, the business information segment remains largely driven by paid content either via subscription or transaction (pay-per-view). The primary sources of business information include: News, Market research, Credit and financial information, Company and executive profiles, Industry, country and economic analysis.

According to Ononaeke (2016) business information traditionally drove the business entrepreneurial development worldwide today. In addition to the financial markets, the primary business information formats can be divided into the following categories: Basic reference sources such as guides, bibliographies, dictionaries, almanacs, encyclopaedias, handbooks, yearbooks and internet resources, Directories, Periodicals and newspapers, Loose-leaf services, Government information and services, Statistics, Electronic business information etc. Entrepreneurs whether he is building new business or reinventing the existing ones, requires the application of business information to capture new ideas and services locally to reap the economic benefits of innovation. The establishment of any business is a product of an idea, an idea is a product of information from which business idea comes. This is so because entrepreneurs carefully meditate and search the environment to identify opportunities and taking bold step towards actualizing it. A good use of business information is indeed a key success factor for any business enterprise.

Churchill (2017) remarked that in contemplating your business, you must start with a great idea. Business information exposes untapped market and good product which are indeed essential ingredients in any recipe for success. Developing a business idea through viable business information is a matter of creating a vision, leveraging your strengths and determining what the market needs. Churchill (2017) enumerates some ways entrepreneurs use business information to achieve marketing objectives as follow:

- i. To achieve operational excellence
- ii. To obtain new products, services and business models
- iii. Acquire customer/supplier intimacy
- iv. Improve decision making
- v. Learn competitive advantage
- vi. For day to day survival of the business

Appropriate use of business information is responsible for the proper and efficient management of business enterprise. Rural entrepreneurs hardly hand and make decisions with little or no information as invoices, purchase orders and other documents. These are other sources of business information that are needed to be organized and controlled but are really difficult to maintain because of their educational background, nature of the customers and business environment. In the case of their counterparts in the urban areas, such records are adequately organized and controlled in order to prevent theft, loss of information at the point of sale and within business premises. Generating business ideas begins with the creative process of creating plan from information gathered to set goals and visualizes how o achieve them. These are the foundation for successful entrepreneurship development.

The Concept of Rural Entrepreneurship

Rural entrepreneurship means different thing to many people. For instance, Iwhiwhu (2016) opines that rural entrepreneurship entails small scale or micro business created and managed by local entrepreneur aimed at improving the living standard of the rural populace. It is a process whereby concerted efforts are made in enterprise by individual with the sole objectives of increasing income, creating employment opportunities and upgrading the condition of living in rural communities. Entrepreneurship in rural areas is always on decline due to defects from information which reduces entrepreneurship from acquiring new ideas, new skills, creativities, ability to save for more investment and expansion.

Rural entrepreneurship is a well-developed ability to recognize unexploited market opportunities. Jones and Sakong, (2016) defined rural entrepreneurship as "a force that mobilizes other resources to meet unmet market demand", the ability to create and build something from practically nothing", the process of creating value by pulling together a unique package of resources to exploit an opportunity". Timmons, (2015) Stevenson, et al., (2016) described rural entrepreneurship as any new organization of productive factors and not exclusively to innovations that are on the technological or organizational cutting edge, it pertains to entrepreneurial activities both within and outside the organization. Entrepreneurship need not involve anything new from a global or even national perspective, but rather the adoption of new forms of business organizations, new technologies and new enterprises producing goods not previously available at a location.

Rural entrepreneurial is therefore considered to be a prime mover in development and why nations, regions and communities that actively promote entrepreneurship development, demonstrate much higher growth rates and consequently higher levels of development than nations, regions and communities whose institutions, politics and culture hinder entrepreneurship. An entrepreneurial economy, whether on the national, regional or community level, differs significantly from a non-entrepreneurial economy in many respects, not only by its economic structure and its economic vigorousness, but also by the social vitality and quality of life which it offers with a consequent attractiveness to people (Petirin, 2016).

An entrepreneur is someone who undertakes an enterprise; one who owns and manages a business; one who puts together resources to start a new business venture. In particular, an entrepreneur identifies an opportunity and takes a calculated risk to develop his/her innovative and creative ideas into a business reality with a view to realizing profits. Entrepreneurship is interlinked with the knowledge, skills, qualities and attitudes necessary to function as a successful entrepreneur. It can be described as the

creative and innovative response to the any field of business/ enterprise development. For promoting entrepreneurship development, it is essential for an entrepreneur to develop behavioural and managerial qualities that would provide the enterprise with necessary support for engaging in successful business activities for the development of the society.

Adamawa State at a Glance

Adamawa State was created on 27th August 1991 alongside Taraba State from defunct Gongola State with Yola as its capital, is a state in northeastern Nigeria. It lies between 800N and 11N and longitude 11.50 and 13.50 E. It seats on a land area of 36, 917 square kilometers making it one the largest States in Nigeria placing it at 8th just behind Zamfara at 7th. It is bordered to the Northwest by Borno State, Gombe State to the West and Taraba State to the Southwest. It also shares International borders with Cameroon to the East. The State has 3 Senatorial Districts, 8 Federal Constituencies and 21 Local Government Areas. The State derives its name from Madibbo Adama, a Fulani leader who led the 19th Century Jihad in Upper Benue Region. Modibbo Adama, the son of Ardo Hassan, was born at Wuro Chekke in Borno State around 1770.

Topographically, it is a mountainous land crossed by the large river valleys – Benue, Gongola and Yedsarem. The valleys of the Mount Cameroon, Mandara Mountains and Adamawa Plateau form part of the landscape. There are abundant deposits of mineral ore in the state such as marble, mercury, zinc, emerald, diamond, limestone, coal, tin, ruby, graphite etc

The major occupation of the people is farming as reflected in their two notable vegetation zones, tile Sub-Sudan and Northern Guinea Savannah Zone. Their cash crops are cotton and groundnuts while food crops include maize, yam, cassava, guinea corn, millet and rice. The village communities living on the banks of the rivers engage in fishing while the Fulanis are cattle readers. The state has a network of roads linking all parts of the country. The development of many communities in the state can be traced to the colonial era when the Germans ruled a swath of territory known as the Northern and Southern Kameruns from Dikwa in the North to Victoria (Limbe) on the Atlantic coast in the 19th century. These were however handed over, as UN Trustee Territories, to the British at the end of the first World War with the signing of the Versailles Treaty. After a series of plebiscites, the Northern Cameroons joined Nigeria to form the then Sardauna Province, and the Southern Kameruns formed a Confederation with French speaking Cameroon. Majority of the people in Adamawa State are farmers. Cattle rearing are also a major occupation, while village communities living on the banks of Rivers Gongola and Benue and their tributaries in the State

engage in fishing and farming. Crops such as maize, rice, millet, sugar cane, cotton, groundnuts, Arabica, guinea corn, tea and kola nuts are also grown successfully in the state.

Problem Statement

One great resource that is available to the rural entrepreneur to deliver greater productivity but which is often sub-optimized by the rural entrepreneurs and rural business owners is information on the existing customers, potential customers, products brand and rebranding, financial and credit facilities and time.

In the light of this, Ajibero (2009) remarked that Nigerian government launched at the three tiers of government economic and financial policies as well as programmes targeted at recognizing reengineering and mobilizing the rural populace in order to enhance their economic and financial base to enable them cope and compete effectively at best with the hardship of their daily lives and consequences upon it. Such programme include: Operation Feed the Nation (1976), Directorate for Food Roads and Rural Infrastructure (1987), National Orientation Agency (2007), National Directorate of Employment (1985), National Economic Empowerment and Development Strategy (2004) launched in both states and local governments across the nation, Banking reform programmes (2007), Poverty Alleviation Programme (2002), Small Scale Medium Enterprises (2007), Micro Finance Programmes (2007) all focused towards rural economic empowerment.

Despite the establishment of all these programmes, data from federal government of Nigeria (2011) revealed that poor use of business information in the rural areas have contributed to the high level of poverty, collapse of small scale business enterprises and lack of initiative to expand business enterprises in most Nigeria rural areas. As a result, over 70% of rural Nigerians live below 1 dollar per day. The poverty level of most areas in Nigeria Adamawa State inclusive as indicated by New Nigerian (2011) is 75 – 80%. It is in the light of the above that the researcher wishes to find out whether small scale business information for rural entrepreneurial development is available and utilized by the rural people or not.

Sources of Business Information for Rural Entrepreneurial Development

An entrepreneur commences the development of his business by first and foremost identifying what the need of potential customers are through a market research or environmental scanning. The aim of the entrepreneur is to satisfy the customers therefore he is desirous to change his product and services to the needs of the customers. He develops new products, modify existing ones where necessary, and eliminate others that can no longer satisfy the needs and wants of the customers. This analysis is done using

available business information which provide to the entrepreneur high chances of success in his business. Various information sources are required to be able to carry out satisfactory socio-economic activities in the rural area (Daudu, 2010).

Sterenson (2015) opines that the specific instrument of entrepreneurship development is innovation. It is the act that endows resources with value and with a new capacity to create wealth. Innovation indeed creates a resource which he finds a use for it. Therefore, available sources of business information must be identified, organized and efficiently utilized to achieve a desirable satisfaction for human needs. In every rural community there are many businesses which have been started and run by people with or without formal education. These individuals have survived and prospered by adequately and appropriately using any available of sources of business information which is almost certainly a necessary condition for business success. Oki (2015) identify some of the available sources of business information to rural entrepreneurs to include:

- i The customer
- ii Radio
- iii Television
- iv Telephone
- v Posters
- vi Worship Centres
- vii Community meeting Centres
- viii Newspaper/Periodicals
- ix Public Library services

He further observed that Nigerian rural population is predominantly peasant farmers and fishermen. Libraries in these areas can plan current awareness programmes based on farming seasons, pond management, agricultural marketing authorities, market prices, etc., as well as general information on health and nutrition, infant care, loans and financial aid. Current awareness services keep the users up-to-date, save time, helps create new ideas, saves time and money spent on journals, and reduces paperwork. The major obstacles inhibiting efficient information services in rural areas are poor communication infrastructure and widely-dispersed rural population.

Baruah and Achintya (2015) argues that large percentage of rural entrepreneurs always face the challenge of failing to access information and business support services from facilitating institutions like the government, libraries, banks and NGOs. They also noted that this is a problem that frequently occurs to them. The organizations that are involved in rural entrepreneurship development are mainly based in

urban areas and only travel to the rural areas only when they are running a specific programme. Rural entrepreneurs therefore have limited access to up-to-date market information and business services from these organizations. Business support by these organizations traditionally focused on providing a business-friendly environment, mainly through decreasing bureaucracy and/or through setting up small scale business centres. In order to improve the rural business environment, the local approach to be observed in all case studies is one of trying to integrate services and to facilitate business entry. This is done by setting up “virtual” or “real” one-stop agencies where potential and new entrepreneurs can obtain general information and are redirected to more specific organizations.

A variety of approaches have been used by rural entrepreneurs to study the benefits that public libraries bring to those who patronize them. Daudu (2010) reported that library is one of the sources that should provide balanced information, especially to the rural populace who form bulk of the population in most developing countries. These efforts also have a variety of names: economic impacts, economic benefits, return on investment (ROI), taxpayer benefit, and so forth. The study techniques have generally involved analysis of surveys of users/non-users of public libraries. Iwhiwhu (2011) pointed out that there are indications that the public library benefits that would be derived by the entrepreneurs include:

- i. Improves overall quality of entrepreneurship development
- ii. Increases local property values
- iii. Attracts new businesses to the community
- iv. Attracts patronage to local businesses
- v. Enhanced goal fulfillment
- vi. Nurtures a love of reading
- vii. is a source of enhancing product and services awareness
- viii. Helps in educating entrepreneurs how to manage personal finances or saved money
- ix. Helped to obtain a new business technique
- x. Helped improved or start business
- xi. Helped with a business opportunity through current awareness services
- xii. Assisted entrepreneurs to be more productive and innovative in their job
- xiii. Introduced users to new business concepts.

Extent of Use of Business Information for Entrepreneurial Development

The rural business environment is very different from urban business environment. Therefore, there is need for strategies to be employed that will change the business condition very quickly, many rural entrepreneurs set up their businesses relying on just customers turn out and hope that the lower price will yield more sales without promotion and advertisement. Nowadays in a very dynamic and

competitive business environment business information is rather important to turn non-customer to a customer.

It is based upon this that Williams (2013) identified various business information needs of the rural entrepreneurs which include the following:

- Information about different field about the particular trade
- Purpose of being the business
- Responsibilities towards customers and the society
- Marketing of the product (strength and weakness of the product)
- Factors offering market demand
- Cost and model of distribution
- Manufacturing process
- Plant and machinery
- Availability of new materials
- Production costs
- Manpower
- Fund requirement of working capital
- Assessment of profitability and repayment of term loan

Ajibero (2009) supported that it is one thing to monitor the environment with a view to identify needs to be satisfied with a product or service; it is another thing to have the business idea to do it. He observed that feasibility studies for choosing a business location is one important aspect of business information required by the rural entrepreneurs. This is because it entails gathering facts and figure about a particular business idea aimed at determining the business profit potentials and the return on investment. This is necessary depending on the nature and size of the business before committing any money. Alain and Sadoulet (2017) further explain that a rural entrepreneur must possess the ability to see and evaluate business opportunities through feasibility studies, to gather the necessary resources to take advantages of them and initiates appropriate action to ensure success.

Haggablade, Hazell and Reardon (2015) assert that nowadays some customers do not play fair, if they like you, they will share information with you. Information that is vital for concluding a deal and the very most important one is usually the price and comes next the quantity. This situation requires long term relationship with customers. This shows that business owner must maintain good relationship with customers so as to obtain from them information from his competitors. Businesses grow bigger as entrepreneurs go more and more direct with customers. The only way to survive would be to come up with something innovative, provide more value added services or provide riskier services. Entrepreneurs improve the efficiency of their business operation using pioneer and informative advertisement as a source of information to woo the customers. Advertisement is a tool to create new customers and promote goods and services to the potential customers.

Jones and Sakong (2013) described advertisement as a business information that described new products and services as well as entire business model. When business serves its customers well, the customers generally respond by returning and purchasing more which consequently raises profits. Many rural entrepreneurs are either uneducated or semi-educated and therefore never have the right information at the right time to make an informed decision. These poor outcomes raised costs and loss of customers. Adequate information about customer needs made it possible for entrepreneurs to use real time data obtained from the customers to immediately allocate, repair resources to affected areas and inform customers of repair efforts in order to restore service fast. When entrepreneurs achieve one or more of this business information will lead to operational excellence, customer satisfaction, customer/entrepreneur intimacy and improved decision making. There are also chances of achieving a competitive advantage to do things better than your competitors with the right information at hand.

This implies that responding to customers in real time all add up to higher sales and higher profits. Entrepreneurs should focus on ways to obtain business information because they are necessities of doing business. These necessities are driven by initiatives that would create changes to attract customers through higher service levels. Business information is the foundation for conducting business today. Survival and even existence without extensive use of business information is inconceivable and plays a critical role in increasing profit. Although, needs for business information has become more of a commodity when coupled with complimentary changes in enterprise and management. It can provide the foundation for new products, services and ways of conducting business that provide the enterprise with a strategic advantage.

Rouse, (2010) opines that for rural entrepreneurs to develop, they need information on customers purchasing habits by way of negotiation, booking appointments and clinching a deal face to face and

buying advertisement space in the range of local authority publication to gain potential customers. Telephones can be used to sell the appointments by picking out few good customers within the community as your prospective potential customers, give a call, this boost your selling confidence. For some good sales never fail to turn up for an appointment, don't mention the competition, let the prospect do that, never argue with a customer or else you would lose out if you do, never leave a lost sale, always revisit some other time, never take rejection to heart, losing make you appreciate your gains and always keep sales record up to date, it helps in planning.

Another aspect of rural information needs as postulated by Rouse is the strategies for winning the support of the public through human manipulation. Design a business policy that will shape the business to be kinder, supporting, promoting community trade and customer esteem. Entrepreneur must create a business ethics that is ethical, purposeful, protecting the environment and making donation to the society in whatever form. This gives business concise and a win for more customers.

It is observed from the reviews that acquiring the right business information expose the small businesses to experience growth and face similar challenges experienced by large businesses. Expanded sales trigger growth in sales support activities, material purchasing, inventory management, logistics, transaction accounting and after sales service. Growing sales compel the entrepreneurs to study new channels of distribution, feasibility of extending product lines and possible entry into new markets.

Observers of the economy often refer to the highly entrepreneurial nature of rural populace that seems to allow almost anyone to start a business and build it into a success. An entrepreneur is that individual who is playing in the business field of uncertainty (Alain, 2007). The early history of entrepreneurship in rural areas reflects from the culture, customs and tradition of the people. The process of entrepreneurship development in rural areas therefore passed through the potential roots of the society and all those who accepted entrepreneurial role had the cultural heritage of trade and business. Entrepreneurship involves all the processes of creating and managing a business to achieve desired benefits.

Lukpe (2014) revealed that a rural entrepreneur is a pillar of economic development, job creation and social inclusion that serves as a catalyst for rural regeneration in deprived areas. This pointed out that yet entrepreneurship strategies in rural areas need to be strengthened. The obstacles that rural entrepreneurs face when they plan to start or run a business virtually borders on lack of take-off capital, illiteracy, poor access to business information etc. To be effective, approaches to support rural entrepreneurs have to be designed with reference to the special situation of the areas in which business

are to be set up. The strategies have taken into account a number of factors that are typical of these areas pertaining to their particular structural, cultural, human, economic and social situations.

Achintya and Com (2015) postulated that many rural areas display several competitive disadvantages: poor infrastructure, limited access to capital, greater cost of commodities, transportation difficulties and many more. But businesses based in rural areas in other words have some advantages: untapped local markets with substantial buying power, growth opportunities and a large, diverse and available pool of human capital. Addressing these challenges is vital in order to create an appropriate business climate in rural areas. By examining the factors highlighted above one will conclude that adequate financing of rural entrepreneurs is very important for rural entrepreneurship development. The barriers pointed out especially lack of verifiable business or market information; limited access to capital, poor infrastructure has to a greater extent degenerate rural entrepreneurship.

In agreement with Achintya and Com (2006), Ajibero (2009) stated that the observations above are true because rural entrepreneurship development is tie down to the availability of basic infrastructure, education and access to capital. Tradition governs almost all aspect of living in rural areas, from the use of economic opportunities and pursuit of occupations, to socialization and the organization of business. Therefore, community development policies should be initiated by the local governments to attract rural populace to engage into full investment in rural areas.

Dabson (2014) asserted that Occupational pursuits opted by the rural dwellers received different meaning of value attached to entrepreneurship. Rural entrepreneurs are considered to venture in to business pursuits as society grew and the opportunities for business occupation opened up as well the value of work tended towards change into the various occupational roles. The emergence of entrepreneurship in this part of the country took effect at the period government launches rural economic empowerment such as small and medium scale enterprises through various agencies like National Directorate of Employment (NDE), Bank of Industries and Poverty Alleviation Programs. The concept of growth seems to be closely related in explaining the trends in entrepreneurship development in rural areas. Entrepreneurship and small business are widely accepted for rural economic development, but well-resourced components of strategies to expand and revitalize local enterprises are required. A central element of these strategies is a wide range of services which include provision of adequate and appropriate business information, marketing advice and training of entrepreneurs and business owners.

Ashley and Maxwell (2015) pointed out that there is a growing recognition that government and the private sector in Nigeria are playing a greater role in rural economic development. The role of indigenous entrepreneurship is likely to be much more important in small businesses than in the large

scale enterprises in the past. The shift is because many large businesses have not been profitable or economically efficient because of poor state of infrastructures necessary for their running. Consequently, a change of policy that provide greater opportunities for small business run in rural areas is more likely to increase than to reduce the rate of urban influx and growth of crime. They contended that rural entrepreneurship development is action oriented and highly motivated opportunities to gather the necessary resources, to initiate appropriate action that will ensure business success. The entrepreneur on the other hand is empowered to deal with the risk to achieve the goals. It is in support of this that Ayodele and Oyeude (2015) recognizes that rural business owners should be aware of the barriers associated with their business prospects. They identified that such barriers could be the reason why rural entrepreneurs fail. Some of the barriers identified by Ayodele and Oyeude include:

- i. Lack of proper planning
- ii. Lack of viable business concept
- iii. Lack of market familiarity
- iv. Inadequate start-up or seed capital
- v. Lack of business know-how and sources of business information
- vi. Time pressures and distractions
- vii. Technological infrastructure problems

In addition to the above factors Ronstadt (2013) cited in Ayodele and Oyeude stated that entrepreneurship development in rural areas has to do with agreement that involve a kind of behavior that includes:

- a. Initiative taking
- b. Organizing or reorganizing of social economic mechanisms to turn resources and situations to practical account
- c. The acceptance of risk of failure

Impact of Business Information on Rural Entrepreneurial Development

From time immemorial, society have brought men to live and work together to achieve common goals. This is done through communicating information from one person to another. Vaughan (2006) stated that “business information is a kind of information that has been provided to the business community.” Various kinds of business information services is apparent to business operations including publicly funded ones such as the public library business information services. To serve the business community well, information professionals need to know the sources and approaches used by the business community to gather information. This implies that for a business to succeed there is need for adequate

and appropriate communication of business information to the business community. Until today business information has been the most effective resource to rural entrepreneurship development.

Brenda, Bennett and Shipsey (2015) assert that “business information is primarily responsible for the proper and efficient management of business enterprise.” Business information is rather important in any entrepreneurship development hence it is focused on different areas of the enterprise. Some examples include: managing the relationship with customers, management supply chain, production resource management and business intelligence. The role of business information is very important for the survival of business but also for the day to day business transaction. This indicates that when there is a lack of vital business information available, the business stands to suffer poor growth and may even crumble. It is a strategic factor that creates the right business environment for business to flourish in any competitive environment. It focuses on development of public business especially as it relates to promoting the best entrepreneurial environment to start and expand the business.

In support of the above statement Banabakova and Panev (2009) sees business information as a logistical service employed by an entrepreneur to create customer relationship management. It is designed to improve the marketing services and logistical campaigns for better services, customer loyalty and to generate a greater income. Business information stimulates the effective relationship with customers, which influences the strategy and culture of the enterprise. This means that the management of the main business processes like the advertisement, business publicity, production and supply information, distribution etc depends on the accurate and appropriate business information. The effective management of an enterprise and the increase in productivity as well as business promotion are all aspects of business information.

American Labour Force (2012) typifies that business information is a major and vital key in the success of any enterprise. For instance, what do you think will happen if there is no way this information is passed on to the relevant customers? The application of business information in business entrepreneur is to improve sales and services, increase customer awareness and promote the entrepreneurship development. Thus, lack of business information can leads to inadequate publicity which can affects customer patronage. When there is no adequate information on business enterprise there will be low patronage, low sales and low profits. Another effect is that it brings about confusion in the business. It can also impede business progress, destroys customer and client relationship and increases financial crises.

Meyer (2015) viewed business information as a resource which like other resources should be managed to give a competitive edge. This implies that business information as a resource should be managed in

such a way to produce further benefits that will enhance business prosperity. It is in line with this that Aruwa (2016) sees business information as one of the important resources needed by rural entrepreneurial development. A business entrepreneur goes through stages of development, what you focus on today will change and require different approaches to be successful. Aruwa (2016) identified attributes of business information as operational excellence, new products, services and models, customer and supplier intimacy, improved decision making, competitive advantage and business survival.

The analysis above has revealed that business information is different from most other information. The very fact that business information is characterized as a dynamic force constantly changing and extending knowledge that corresponds with situations in business development in which outside information is offered to target groups to influence their understanding of certain business potentialities, which in turn can help solve problems such as improving standard of living.

Research Method Adopted

This study adopted survey research method. Survey method according to Glasow (2005) involves collection of information from the population of a study through responses to questions. Survey research method was chosen because it can handle large amounts of data from different varieties of samples and also well suited to gathering demographic data that describes the composition of the population. It is also an efficient method in systematic collection of data from a broad spectrum of individuals. The respondents of this study are posted all over the State, thus the use of the survey method will enable the researcher to reach them at relatively cheaper cost. The survey research methodology was adopted because it enables the researcher to confirm the objectives of the study and accurate description of a situation with a view to correcting the inadequacies.

In the words of Oppenheim (2014) population has a specialized meaning; theoretically, a population is the group from which your subjects are drawn, it is also the group that your subjects represent. Therefore, a population signifies the units that we are interested in studying. These units could be people, cases and pieces of data. The population of this study is the entire rural areas of Adamawa State. Since the study is based on rural areas, the population will purely rural local government areas in the state. All local government areas were subjected to screening to determine those ones that are rural to be used as population of the study. However, only five (5) local government areas (Yola North, Yola South, Mubi North, Mubi South and Numan,) were sorted out as not rural among the 21 Local Government Areas in the state. The criteria used to sort out the local government areas that are not rural include the following:

- i. Functional economic transactions characterize by big markets, Banks, etc
- ii. Higher institutions
- iii. Functional big hospitals and police stations
- iv. Availability of functional libraries

For the purpose of this study sixteen (16) local government areas from the 3 senatorial zones of the state that are considered to be rural in nature are taken as the population. The choice of these local government areas is based on the following indices:

- i. Low level literacy
- ii. Strong cultural, tribal and religious adherence
- iii. Absence of large business and commercial institutions
- iv. Limited social facilities such as electricity supply, educational institutions and communication system. See table 3.1 below. (Adamawa State Government of Nigeria Diary, 2018)

Table 3.1, Distribution of estimated population of the study

S/No.	Zone	Rural Local Government Areas	Male	Female	Population
1.	Northern zone	Madagali	100.000	69.554	169,554
		Maiha	100.130	61.000	161,130
		Michika	140.000	2.352	142,352
2.	Central zone	Fufore	128.000	0.526	128,526
		Girei	490.000	8.753	498,753
		Song	280.000	9.002	289,002
		Gombi	140.000	0.410	140,410
		Hong	190.000	9.193	199,193
3.	Southern zone	Demsa	190.000	7.086	197,086
		Ganye	173.000	0.118	173,118
		Guyuk	250.000	8.028	258,028
		Jada	180.000	50.000	230,000
		Lamurde	110.000	100.000	210,000
		Mayo Belwa	220.000	100.876	320,876
		Shelleng	200.000	56.221	256,221
		Toungo	130.000	110.000	240,000

Grand Total	3	16	330,113	492,243	3,614,249
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Source: Adamawa State Government of Nigeria Diary, 2018.

Sample Technique

Purposive sampling technique will be used for this study. According to Oppenheim (2003) Purposive sampling, also known as judgmental, selective or subjective sampling is a type of non-probability sampling technique, which focuses on sampling techniques where the units that are investigated are based on the judgment of the researcher.

Considering the number of local government areas and the rural populace in Adamawa State, the state is divided into three senatorial zones. The researcher purposely considers certain indices in the selection of three local government areas from each senatorial zone bringing a total of nine. The selected local government areas include Girei, Song and Gombi from Central Senatorial zone. In Northern zone Madagali, Maiha and Michika were selected while Ganye, Guyuk and Jada were selected from Southern Senatorial zone. The total sample of 9 selected local government areas was 2,029,432 selected.

Using Krejcie and Morgan (1980) table for selecting sample size from known populations, the appropriate sample size was 384. According to the table 384 was then proportionally distributed across the 9 Local Government Areas using the formula (population of local government area/total sample population * 384). Consequently, the sample sizes for the 9 local government areas were 31, 29, 42, 23, 91, 53, 36, 32 and 47 for Girei, Song, Gombi, Madagali, Maiha, Michika, Ganye , Guyuk and Jada respectively. Hence the total sample size for this study was 384.

Table 3.2 sample size for the study

S/No.	Zone	Selected Rural L .G.A.	Male	Female	Population	Sample size	Total sample of the zone
1.	Northern zone	Madagali	100.000	69.554	169, 554	31	
		Maiha	161.000	0.130	161, 130	29	
		Michika	200.121	33.000	233,121	42	102
2.	Central zone	Girei	128.000	0.526	128,526	23	
		Song	490.000	8.753	498, 753	91	
		Gombi	280.000	9.002	289, 002	53	167
3.	Southern	Ganye	190.000	7.086	197,086	36	

	zone						
		Guyuk	173.000	0.118	173, 118	32	
		Jada	250.000	8.028	258, 028	47	115
	Total	9	1,972.121	136.197	2,108, 318	384	384

Source: Field Survey, 2024.

Results and Discussion

Table 4.1 presents the distribution of respondents by their primary occupations as identified in a field survey conducted in 2024. The majority of respondents, 127 individuals (41.1%), reported being engaged in business activities. Farming was the second most common occupation, accounting for 124 respondents, which represents 40.1% of the total. Livestock farming was the least common occupation among the respondents, with 58 individuals (18.8%) involved in this activity. Overall, the total number of respondents surveyed was 309, encompassing 100% of the sample population. This distribution highlights the prominence of business and farming as key economic activities within the surveyed population, with livestock farming playing a smaller, yet significant, role.

Table 4.1: Distribution of Respondents by Occupation

Variable	Classification	Frequency	Percentage
Occupation	Business	127	41.1
	Farming	124	40.1
	Livestock Farming	58	18.8
	Total	309	100

Source: Field Survey, 2024.

Table 4.2 provides an analysis of the sources of business information available to support rural entrepreneurial development in Adamawa State, based on a field survey conducted in 2024. Among the respondents, customers were the most significant source of information, with 269 respondents (70.5%) identifying them as a resource, while none disagreed (0.0%), and 40 respondents (10.4%) remained undecided. Radio was the next most accessible source, acknowledged by 124 respondents (32.3%) as available, though 33 respondents (8.5%) disagreed, and 73 respondents (19.0%) were undecided. Mobile telephones were identified by 122 respondents (31.7%) as a source, with no disagreement (0.0%) and 47 respondents (12.2%) undecided.

Television served as an information source for 79 respondents (20.5%), though 51 respondents (13.2%) disagreed. Community leaders were similarly recognized, with 77 respondents (20.5%) agreeing, and 31 respondents (8.7%) indicating non-availability. Worship centers and community meeting centers followed closely, being noted by 69 respondents (17.9%) and 67 respondents (17.4%), respectively.

Posters, newspapers/periodicals, and public library services were less prominent sources. Posters were identified by 54 respondents (14.6%), while newspapers/periodicals were the least cited, with only 49 respondents (12.7%). Public library services were available to 41 respondents (10.6%), but their use was minimal. These results underscore the reliance on interpersonal communication, particularly customers, as a critical source of business information for rural entrepreneurs, with modern media and institutional sources playing a lesser role.

Table 4.2: Sources of Business Information Available for Rural Entrepreneurial Development in Adamawa State

Availability of Sources of Business Information	Y		N		Undecided		Total	
	F	%	F	%	F	%	F	%
	Customer	269	70.5	0	0.0	40	10.4	309
Radio	124	32.3	33	8.5	73	19.0	230	59.8
Mobile Telephone	122	31.7	0	0.0	47	12.2	169	44.0
Television	79	20.5	51	13.2	0	0.0	130	33.8
Community Leaders	77	20.5	31	8.7	0	0.0	108	28.1
Worship Centres	69	17.9	27	7.3	0	0.0	96	25
Community Meeting Centres	67	17.4	0	0.0	19	4.9	86	22.3
Posters	54	14.6	16	4.6	0	0.0	70	18.2
Newspapers/Periodicals	49	12.7	0	0.0	0	0.0	49	12.7
Public Library Services	41	10.6	5	1.3	0	0.0	46	11.9

Source: Field Survey, 2024.

Table 4.4 highlights the reasons rural entrepreneurs in Adamawa State use business information, based on data from a 2024 field survey. The most significant reason cited was achieving business operation excellence, with 121 respondents (31.5%) strongly agreeing (SA), 77 respondents (20.5%) agreeing (A), and 66 respondents (17.1%) undecided (UD), collectively accounting for 77.3% of responses. Similarly, obtaining new products, services, and models ranked highly, as 119 respondents (30.9%) strongly agreed, 81 respondents (21.0%) agreed, and 64 respondents (16.6%) were undecided, resulting in 76.8% of responses.

Customer and supplier intimacy was another notable reason, supported by 102 respondents (26.5%) strongly agreeing and 66 respondents (17.1%) agreeing, totalling 61.8%. Improving decision-making also featured prominently, with 115 respondents (29.9%) strongly agreeing and 51 respondents (13.2%) agreeing, accounting for 60.4%.

Learning competitive advantages, cited by 111 respondents (28.9%) strongly agreeing and 41 respondents (10.7%) agreeing, was a reason for 54.4% of responses. Similarly, using business information for day-to-day survival was noted by 120 respondents (31.2%) strongly agreeing and 51 respondents (13.2%) agreeing, covering 51.8%.

General business ideas (49.7%) and setting business goals (34.1%) were less frequently mentioned reasons, but they highlight the diversity of motivations for accessing business information. These findings indicate that rural entrepreneurs utilize business information primarily to enhance operational excellence and innovation while also addressing competitive and survival needs

Table 4.4: Reasons for Using Business Information by Rural Entrepreneurs in Adamawa State

Options	Response Rate							
	SA		A		UD		TOTAL	
	F	%	F	%	F	%	F	%
To achieve business operation excellence	121	31.5	77	20.5	66	17.1	33	77.3
To obtain new products, services and models	119	30.9	81	21.0	64	16.6	31	76.8
Acquire customer/supplier intimacy	102	26.5	66	17.1	59	15.3	31	61.8
Improve decision making	115	29.9	51	13.2	42	10.9	24	60.4
Learn competitive advantage	111	28.9	41	10.7	33	8.5	24	54.4

For day-to-day survival of the business	120	31.2	51	13.2	19	4.9	9	51.8
General business ideas	101	26.3	44	11.4	36	9.3	20	49.7
Setting business goals	87	22.6	26	6.7	12	3.1	6	34.1

Source: Field Survey, 2024.

KEY

SA = Strongly Agree

A= Agree

UD= Undecided

Conclusion

Firstly, it can be concluded that the rural entrepreneurs in Adamawa State require different types of business information to carry out their business activities. This was specifically observed in the areas of trading, marketing survey, price survey, investment opportunities, farming, livestock rearing etc which is their main entrepreneurship. And sadly indeed, these categories of people have low literacy level to read and write. Their literacy levels have relegated many of them in to the use of business information orally. Much business information disseminated to the rural entrepreneurs that could guaranty them adequate entrepreneurial development was inadequate. Hence those sources that are supposed to be consulted require the ability to read. It was observed that many rural entrepreneurs found it difficult to understand business information services provided to rural entrepreneurs using media whose information contents were not broadcasted in local language. This has made the message difficult for rural dwellers to comprehend. This research is hereby drawing a conclusion that there were inadequacies in the process of communicating business information.

Recommendations

The goal of the rural entrepreneurs is linked up to an effort that will offer them the opportunities to strike out rural poverty. Effective rural entrepreneurial development in Adamawa state can boost to its required standard only when proper sources of disseminating business information are used in delivering such information. In connection with this therefore, utilization of business information by rural entrepreneurs in Adamawa State require adequate attention. It is on this note that the following recommendations were made based on the findings of this study.

1. The study recommended that public libraries and local government information units should make themselves readily accessible by conducting current awareness programmes to make business information available to the rural entrepreneurs using local dialects.

2. The level of illiteracy also poses a lot of difficulties in information use and dissemination to by rural entrepreneurs in Adamawa State. It is recommended that the information delivery centres should repackage such information and endeavour to use multi-media approach like film shows, photographs, pictures, craft displays, audio-visual materials using local dialects to enhance utilization.
3. The study recommended that Local Government Authorities in Adamawa State should establish community tele-centres in strategic places especially in rural public libraries. It will enhance adequate utilization of the sources available for the provision of business information.
4. All government economic empowerment programmes such as micro-finance schemes, poverty reduction programmes, small and medium-scale enterprises, loan facility grant schemes etc. should be repackaged and disseminated in local dialects to achieve maximum satisfaction by the users.
5. From the study it was discovered that business information promotes entrepreneurial development positively. Furthermore, all information relating to entrepreneurial development for rural entrepreneurs should be broadcasted at resting times specifically in the evening hours of the day. It is hoped that when this time is chosen, it will attract and encourage the rural entrepreneurs to keep date with such programmes when next is going to be presented.

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