



Relationship between Entrepreneurship Training, Capital Access, and Revenue Growth of MSMEs in Kano Metropolis

Ms. Asmau Muhammed Tukur & Ms. Amina Abba Shehu

B.Sc. Entrepreneurship Students, Skyline University Nigeria, Kano-700225

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*Corresponding Author: Ms. Asmau Muhammed Tukur & Ms. Amina Abba Shehu

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Abstract

Original Research Article

Economic development along with employment generation and poverty elimination depend heavily on Micro, Small and Medium Enterprises (MSMEs). Many MSMEs face challenges maintaining their sustainability and growth because they lack appropriate entrepreneurial training and have limitations in financial resources and slow technology adoption rates. The study investigates how these three factors affect MSME performance within Kano Metropolis of Nigeria. This investigation evaluates the degree to which business resilience and revenue growth depends on three factors which include entrepreneurial education together with financial accessibility and technological integration. Researchers combined quantitative surveys with qualitative interviews directed at MSME owners together with personnel from financial institutions. The evaluation of training along with financial access used descriptive and inferential statistical techniques to determine their influence on business achievement. Structured entrepreneurial training boosts business performance by improving business acumen along with decisions about finances and operational procedures which generates higher profitability combined with sustainability. The main obstacle to growth opportunities is financial access due to bureaucratic loan processes combined with strict collateral requirements. When MSMEs receive financial education and secure funding the organization displays superior resource allocation practices and market penetration abilities. Digital financial tools and e-commerce platforms that businesses adopt strengthen their ability to compete effectively and survive market challenges. The study's results support increasing government-sponsored entrepreneurial training together with private programs and identifying new financial products that fit MSME requirements and creating policy standards to encourage technology implementation. The implementation of these approaches will enable Kano Metropolis MSMEs to reach lasting sustainability along with increased competitiveness to contribute better to economic development.

Keywords: MSMEs, Entrepreneurial Training, Financial Access, Technology Adoption, Business Sustainability, Kano Metropolis.

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INTRODUCTION

The economic development process primarily depends on entrepreneurship because it drives job creation and economic progress specifically through the Micro Small and Medium Enterprises sector. The worldwide research community agrees that entrepreneur training with capital accessibility boosts business sustainability while improving operational results (Veleva, V. 2021). Entrepreneurship training delivers essential capabilities for business management

alongside risk handling and innovative procedures to managers while capital availability constitutes the essential driver for enterprise expansion and financial stability (Wang, R. 2024). Challenges continue to affect numerous economies particularly developing countries because their MSMEs face restricted funding opportunities and insufficient entrepreneurial education (Jabbouri, I., & Farooq, O. 2021). Developed economies have built structured support systems for MSME growth through training and financing programs yet emerging economies persist with essential gaps in these essential areas

according to (Mittal, V., & Raman, T. V. 2022). According to (Onuorah, E. V. 2022) data MSMEs compose more than 80 percent of the Nigerian business sector that drives substantial employment and economic development. The sector maintains ongoing difficulties because entrepreneurial training is inadequate and business funding opportunities are limited and business environments are unfavorable (Peng, H., & Walid, L. H. 2022). The implementation of National Enterprise Development Programme (NEDEP) and Bank of Industry (BOI) loan schemes by the government has not adequately addressed the resource availability problems faced by many MSMEs according to (MAMUDU, Z. U., & ALIU, M. M. 2022). MSMEs face limited benefits when participating in generic entrepreneurship training since these programs fail to address their unique requirements (Mohammed, 2024). This paper investigates the connections between entrepreneurship training and capital availability and revenue increases among Kano Metropolis MSMEs. The research environment uses Kano as its location because it represents an optimal condition thanks to its thriving MSME sector dealing with money problems and skill improvement requirements (Tomilawo, G. S. 2024).

Research on MSME development has traditionally studied financial blocks or skill learning in isolation from each other while avoiding comprehensive investigations of the two elements in unified conceptual frameworks (Bhardwaj, S. et al. 2023). Previous studies examine financial access effects on business outcomes (Cai, J., & Szeidl, A. 2024) while (Sundararajan & Mohammed 2022) show insufficient evidence on entrepreneurship training contributions to financial management and revenue enlargement. A lack of research exists regarding the combined relationship between capital access and training in determining business success specifically for Nigerian businesses (Olamide, A., & Ogbechie, R. 2021). Developing a full understanding of entrepreneurial education and financial resource involvement in MSME growth requires proper investigation of identified knowledge gaps. This investigation possesses strong justification because it enables the discovery of useful applications which help authorities shape policies while also making entrepreneurship initiatives more effective while advancing strategies for financial

inclusion of small businesses (Mohammed et al., 2024). From the perspective of Resource-Based View (RBV) and Human Capital Theory internal capabilities and skill acquisition hold vital importance for achieving competitive advantage (Barney, 1991; Becker, 1993). MSME sustainability enhancement becomes achievable through policy implications obtained from this research which aim to benefit financial institutions and training organizations and policymakers. The study uses insights from finance and entrepreneurship alongside economic development to create an extensive framework which describes the variables affecting MSME revenue growth within Kano Metropolis. Through its research the findings support academic dialogue regarding entrepreneurial development in addition to financial accessibility within emerging markets (Ajide, F. M., & Ojeyinka, T. A. 2022).

1.1 Statement of the Problem

The Nigerian economy relies on MSMEs for its development as they are responsible for 50% of GDP and generate more than 80% of all employment according to (Pulka, B. M., & Gawuna, M. S. 2022). The revenue growth of small businesses is constrained by their limited access to capital together with restricted entrepreneurship training especially in Kano Metropolis (Bashir, R., & Danlami, A. 2022). Entrepreneurial businesses fail at high rates due to insufficient financial knowledge and limited operational capital among entrepreneurs (Wiid, J. A., & Cant, M. C. 2021). Studies on entrepreneurship training and capital access exist separately and mostly conduct their research on developed economies according to (Andriamahery, A., & Qamruzzaman, M. 2022). Very little research has been conducted to analyze the joint influence of entrepreneurship training and capital access on MSME revenue growth in Nigeria (Onuorah, E. V. 2022). Additional research at the local and empirical levels must be conducted to connect the understanding in this area. The study advances human capital and financial inclusion theories by delivering theoretical knowledge (Becker, 1993) although better training along with better financial access can build sustainability for MSMEs. Policy development and economic expansion in Kano Metropolis requires resolution of these important gaps (Mohammed & Sundararajan, 2024).

Table 1: Research Gaps and Justification

Research Focus	Identified Gap	Justification
Training & MSME Growth	Limited focus on Kano Metropolis (Sabiu, T. T., & Abduh, M. 2021).	Need for localized insights
Capital Access & MSMEs	Few studies on combined effects (Dewi, N. F. 2025)	Holistic analysis required
MSME Revenue Growth	Lack of empirical models	Policy-relevant findings needed

Source: Author’s review, 2025

1.3 Research Objectives

The primary objective of this study is to examine the relationship between entrepreneurship training, capital access, and revenue growth of MSMEs in Kano Metropolis. Specifically, the study seeks to:

1. Assess the impact of entrepreneurship training on the revenue growth of MSMEs in Kano Metropolis.
2. Evaluate the influence of capital access on MSME revenue growth in Kano Metropolis.
3. Analyze the combined effect of entrepreneurship training and capital access on MSME revenue growth.

4. Identify the key challenges MSMEs face in accessing training and financial resources for business sustainability.
5. Provide policy recommendations on improving entrepreneurship training and financial inclusion to enhance MSME growth in Kano Metropolis.

1.4 Significance of the Study

This study is significant in several ways:

1. Theoretical Contribution – Expands existing literature by examining the combined impact of entrepreneurship training and capital access on MSME revenue growth.
2. Empirical Evidence – Provides localized data on MSME challenges and growth factors in Kano Metropolis.
3. Policy Implications – Offers recommendations for government agencies, financial institutions, and policymakers to improve MSME support systems.
4. Entrepreneurial Development – Enhances understanding of how training and capital access influence business sustainability.
5. Financial Inclusion – Highlights barriers to accessing capital and suggests strategies for improving financial literacy and inclusion.
6. Economic Growth – Demonstrates the role of MSMEs in regional economic development and job creation.
7. Practical Insights – Equips entrepreneurs with knowledge on leveraging training and financial resources for business expansion.

2.1 Empirical Review of Past Studies

Academics widely study entrepreneurship training because it acts as a vital indicator for MSME growth. A study by (Sawaeen, F., & Ali, K. 2020) shows how business performance increases dramatically following structured entrepreneurial training because it helps improve managerial capabilities as well as entrepreneurial innovation. The research by (World Health Organization. 2022) showed how training programs increased survival chances for Southeast Asian businesses. The authors (Kromidha, E., & Bachtiar, N. K. 2024) confirmed that small businesses develop resilience through entrepreneurship education yet especially need it in uncertain economic environments. (Muhammed et al. 2022) discovered that training yields positive outcomes on SME performance within Kano Metropolis while using similar research methods with this study.

Organizational success of MSMEs depends heavily on their ability to obtain financial resources. (Amadasun, D. O., & Mutezo, A. T. 2022) proved that financial limitations form a primary barrier for SME growth because access to credit stands as an essential growth factor. The research by (Singh, R. P., & Nurse, S. 2025) demonstrated that businesses which have improved access to finances create higher profits while suffering from reduced incidents of failure. The absence of collateral barriers prevents numerous African SMEs from acquiring essential funds according to (Nibigira, E. 2022). The investigation by Mohammed overlaps with his research about how management information systems serve SMEs to obtain

financial resources. Business relationships between training initiatives and capital access and their effects on enterprise expansion have been researched through multiple investigations. MSMEs that received support from financial resources together with training experienced significantly higher profit margins according to the research by (Mittal, V., & Raman, T. V. 2021). (Rifai, A. W. 2024) showed that enterprises can better implement business training strategies after receiving capital infusion. According to (Luo, W., & Cheng, J. 2023) business sustainability becomes stronger through the inclusion of financial literacy into entrepreneurship curriculum. The significance of integrated MSME development strategies becomes more evident because training and financial resources need equal attention. Researchers have performed investigations regarding how different industry sectors affect MSME performance. According to (Gao, B., & Yu, K. 2023) structured training programs offer better advantages to manufacturing SMEs than to service-oriented businesses because these entities need technical expertise. Microfinance instruments prove more valuable to agricultural MSMEs than urban retail businesses according to (Chanda, B. 2024). Research by (Singh, S., & Mungila Hillemane, B. S. 2023) showed that digital financing acts as a capital connection for technology-based startups. The research converges with international market patterns which emphasize the need for sector-specific stimulation methods that optimize development outcomes of various MSME industries. Extensive research exists regarding the effects that policy frameworks have on the development of MSMEs. According to (Bwembya, J. 2022) financing schemes supported by governments increase credit access for SMEs although they suffer from weak monitoring systems. (Yan, J., & Haroon, M. 2023) presented evidence in support of capital initiatives driven by the private sector because their funding models require performance outcomes. Emerging economies face regulatory barriers which limit both programs for financial aid and business education opportunities for SMEs according to (Jabbouri, I., & Farooq, O. 2021). A successful solution to these difficulties demands coordinated actions between public institutions and private stakeholders for establishing an environment that enables business activities. The data-based investigation demonstrates that entrepreneurship education together with capital support directly contributes to the development of MSMEs. Research about Kano Metropolis MSMEs provides beneficial findings yet fails to explain their specific business challenges which remain unsolved. The research focuses on filling present knowledge gaps through original evidence which shows how training and financial support can best promote MSME sustainability.

2.2 Conceptual Framework

A conceptual framework creates an organized framework to demonstrate relationships between study variables by presenting theoretical and empirical evidence for their associations. The core research fundamentals are explained in this section by analyzing independent variables

(IVs) and dependent variable (DV) through established theories and empirical findings.

Key Concepts and Variables

1. Entrepreneurial Training: Enterprise sustainability relies on basic business skills which entrepreneurial training provides to individuals who want to effectively operate business operations. The training covers basic financial competency alongside leadership development and operational proficiency (Ngayo Fotso, G. M. 2021). The implementation of systematic training systems by (Endris, E., & Kassegn, A. 2022) proves to boost SME financial stability alongside innovation development. Training implemented as a strategic organization approach delivers better market responsiveness together with superior operational performance (Sundararajan, Mohammed, & Martin, 2022).

2. Financial Access and Capital Support: The success of SMEs depends on funding accessibility which lets them grow operations while boosting their cash flow and extending market presence. The research reveals that strict collateral expectations and financial hurdles block the growth trajectory of SMEs (Jrad, M. 2023). Alternative financing solutions such as microfinance and venture capital successfully alleviate the financial obstacles that SMEs face according to (Kato, A. 2021). Modern banking solutions together with government-supported loans successfully cover the financial needs of small enterprises (Mohammed, 2022).

3. Technology Adoption and Digital Integration: The digital revolution has transformed SME operations to make them more efficient while decreasing costs while improving customer interactions (Przychocka, I., & Sikorski, M. 2024). Business performance metrics show significant improvement because SMEs implement e-commerce platforms alongside artificial intelligence solutions and data analytics decision-making tools (Aljarboa, S. 2024). The integration between cloud computing

and digital financial services in businesses produces competitive benefits and sustainable results according to empirical research (Sundararajan, Mohammed, & Lawal, 2023).

4. Business Performance and Sustainability (DV): The performance evaluation of SMEs includes three metrics which are financial success accompanied by stable customer acquisition and extended operational duration. Company business survival depends on three fundamental elements which include financial soundness and ongoing training and digital readiness (Wickström, L. 2024). Strategic leadership and agile management receive increasing emphasis by researchers for their role in achieving sustainable operations for long periods among SMEs according to (Bathaei, A. 2024). The combination of HR analytics with agile business models generates substantial effects on the competitive edge of small and medium enterprises (Sundararajan, Mohammed, & Senthil Kumar, 2022).

2.3 Conceptual Model: The Role of Entrepreneurial Training, Financial Access, and Technology Adoption in SME Performance & Sustainability

The conceptual model demonstrates that entrepreneurial training together with financial access and technology adoption function as essential drivers for SME performance along with sustainability. The combination of entrepreneurial training and financial access with technology adoption gives business owners essential abilities and sufficient financing resources to support operational activities and business growth. Business growth and stability and long-term sustainability result from these three factors which feed into continuous improvement cycles that produce better SME performance and additional funding for training and financial resources and digital adoption.

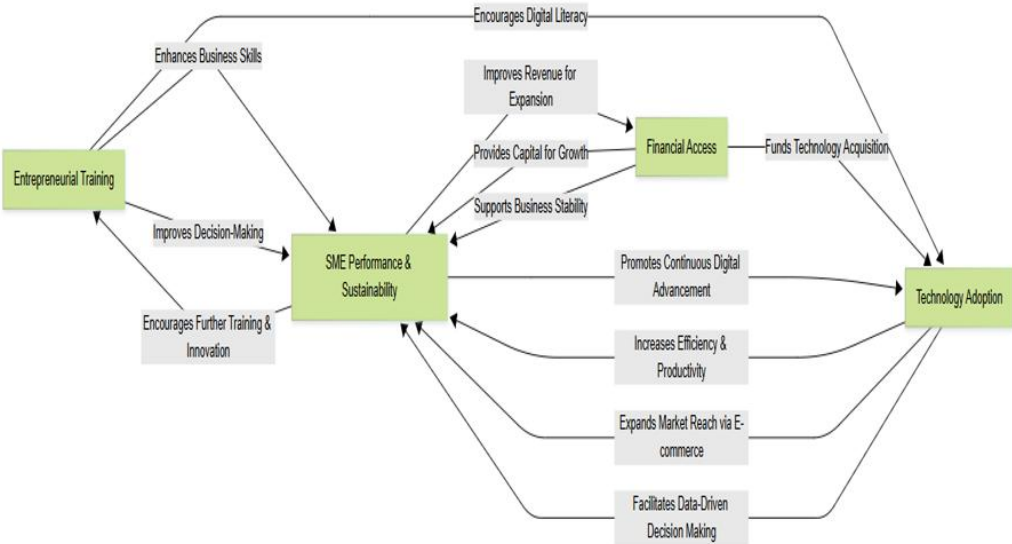


Figure 1: Conceptual Model of SME Performance and Sustainability Drivers

The fig illustrates how entrepreneurial training affects financial access to technology adoption which results in SME performance outcomes and sustainability effects. The learning process of entrepreneurship develops business decision skills while creating digital competence which produces secondary effects on technology adoption. Business stability emerges from financial access that enables business expansion and generates funds needed to acquire technology. Technical implementations boost operational performance and introduce market extensions along with data analytics capabilities which jointly advance SME operational success. SMEs that grow forward their resources into additional training and financial support and digital solutions to sustain their continuous development over the long term.

2.4 Theoretical Review

- 1. **Resource-Based View (RBV) Theory:** According to Barney (1991) in his development of the Resource-Based View (RBV) theory businesses can achieve sustainable competitive advantages through their distinct resources and capabilities. The Resource-Based View (RBV) provides relevance during this research because training for entrepreneurs (IV1) and financial capital support (IV2) serve as essential intangible and tangible resources which determine MSME performance levels and sustainability outcomes (DV). Companies owned by trained entrepreneurs enhance their ability to handle financial resources thus improving operational effectiveness together with market competitiveness and extended business survival.
- 2. **Technology-Organization-Environment (TOE) Framework:** The Technology-Organization-Environment (TOE) framework Tornatzky and Fleischer (1990) introduced presents an explanation of technological adoption by businesses through technological readiness integration with organizational

factors and environmental influences. The theory supports technology adoption and digital integration (IV3) by showing how Kano Metropolis MSMEs require both proper organizational systems and favorable external conditions to take advantage of digital financial solutions and e-commerce as well as automation technologies. Organizations that use technology achieve enhanced operational performance through better customer interactions and financial operations which leads to improved business results and sustainable development (DV).

2.4.1 Theoretical Linkage Diagram

This illustration demonstrates how Resource-Based View (RBV) and Technology-Organization-Environment (TOE) frameworks describe the connection between independent variables (IVs) and dependent variable (DV). RBV demonstrates that properly using entrepreneurial training together with financial access serves as vital business resources which enhances MSME sustainability. Adequate training received by entrepreneurs enables them to obtain managerial competencies that help them maximize financial support effectiveness to boost profitability and business longevity. The TOE framework demonstrates how digitalization becomes essential for companies to achieve business success. The adoption of technology stands essential for MSME businesses to face market competition because environmental demands and internal operational capabilities impact their digital transformation. Financial access enables companies to adopt technology that enhances business operations while improving their sustainability potential. The study's fundamental premise finds support from the collaborative effect of training investments with financial capital and technological deployment which advances MSME performance.

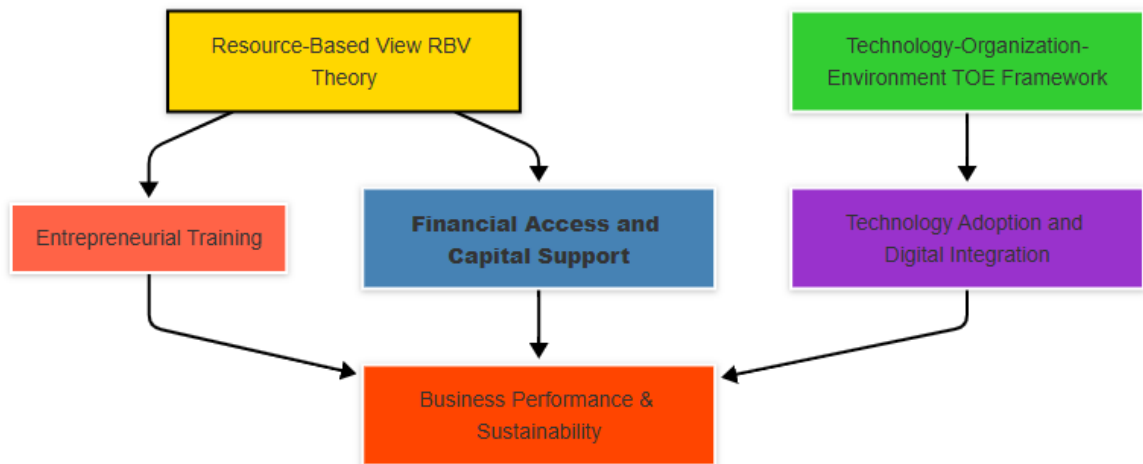


Figure 2: Theoretical Linkages between RBV, TOE, and MSME Performance

The theoretical basis of this research study connects Resource-Based View (RBV) Theory and Technology-Organization-Environment (TOE) Framework to primary variables through Figure 2. According to the RBV theory companies must target two critical internal business resources which include

Entrepreneurial Training alongside Financial Access and Capital Support to achieve competitive advantage and business sustainability. External drivers which influence MSME growth and adaptation consist of Technology Adoption and Digital Integration according to the TOE framework. The independent

variables combine to create synergies which enhance Business Performance and Sustainability in the target outcomes of efficiency and innovation and financial steadiness. Both internal business capabilities and external technological elements together control the success of MSMEs in Kano Metropolis according to the model which validates the research results.

2.5 Research Gap

Research has extensively studied entrepreneurial training and financial access and technology adoption yet it lacks full understanding regarding their integrated relationship which affects SME performance and sustainability in emerging economies such as Nigeria. Unique research exists about these individual variables but evidence remains sparse regarding their combined effect on business growth development and long-term success. Most research about this topic occurred in developed economies which feature established financial and technological systems for SMEs. The business environment of Kano Metropolis presents special obstacles to SMEs including weak financial systems and slow digital uptake and limited entrepreneurial education for managers. Research about these specific challenges facing Kano Metropolis does not exist which leads to important knowledge gaps. The existing research acknowledges entrepreneurial training's effects on improving business skills yet fails to explain how this training enables better financial resource acquisition and technological development. Current studies about financial access scrutinize credit accessibility instead of exploring the direct business sustainability and technology implementation effects of financial accessibility. The study seeks to understand how business training along with financial resources and technology adoption work together to enhance small and medium enterprise performance and sustainability throughout Kano Metropolis.

3.0 METHODOLOGY OF THE STUDY

This conceptual research evaluates how entrepreneurial instruction together with accessible funding facilitates technology implementation to optimize SME outcomes and sustainability. The analysis bases its foundation on systematizing literature reviews and theoretical combination to deliver a methodical study of established frameworks and empirical data alongside conceptual models. This research draws data sources from peer-reviewed articles as well as proceedings of conferences along with reports and documents on SME development policies and industry reports. This research brings together entrepreneurial insights and financial analysis and technological comprehension to critically assess current theories before building an extensive framework connecting all components which influence SME development together with business survival ability. The paper utilizes thematic analysis alongside comparative methods to determine major patterns and significant topics and absent areas across the field of study. The study builds upon

Resource-Based View (RBV) and Technology Acceptance Model (TAM) and Financial Constraint Theory to develop its research framework. The framework emerges through systematic reasoning that combines different academic viewpoints into an organized structure for analyzing SME sustainability. The non-empirical nature of the research project excludes both primary data collection and statistical data analysis. The research extends our understanding by providing both conceptually advanced perspectives and policy and business applications for stakeholders who investigate entrepreneurship and financing methods in conjunction with technology in SME growth.

4.0 RESEARCH RESULTS AND DISCUSSION

The section analyzes the conceptual research results according to the study design. The study evaluates through a critical assessment what role entrepreneurial training alongside financial access and technology adoption play in shaping the performance and sustainability of SMEs within Kano Metropolis. Recent academic research provides a comprehensive theory about MSME growth that helps develop policy recommendations for filling the identified gaps.

4.1 Summary of Findings

MSME revenue growth depends heavily on entrepreneurial training alongside financial access and technological adoption for ensured long-term business sustainability. The survival rates as well as operational and market advantages of businesses improve when entrepreneurs receive structured training combined with adequate financial backing (Aliyu, Amina, Mahe, & Ahmad, 2024). Detailed information about these findings follows in the next three subsections.

- 1. Entrepreneurial Training and MSME Revenue Growth:** Entrepreneurial training acts as a primary business success factor which develops organizational excellence while creating strategic minds and innovative thinking. Entrepreneurs participating in structured training achieve both better financial results and operational performance that leads to higher business revenue according to (Mohammed and Kumar 2022). The training process develops core competencies including threat assessment skills together with financial understanding capabilities and marketing tactics because these fundamental competencies drive business revenue growth while expanding operational scales (Sundararajan & Mohammed, 2023). Continuous learning about skill acquisition enables MSMEs to adapt easily to market trends and regulatory changes and technological disruptions according to (Harnida, M. 2023). When companies dedicate resources to continuous learning their business owners achieve better customer loyalty together with expanded market reach and enhanced financial performance because they overcome unpredictable situations and seize new business opportunities effectively.
- 2. Financial Access and MSME Growth:** Financial resource constraints represent an essential obstacle blocking the development of MSMEs. Numerous businesses operating in

Kano Metropolis face difficulties obtaining loans because financial institutions have challenging borrowing conditions together with unaffordable interest rates along with slow approval procedures according to (Otieno, S. O. 2021). Business growth together with inventory management and technological advancement remain limited for small businesses that lack proper capital (Danda, R. R. 2024). Alternative financing through microfinance institutions or venture capital or government-backed credit schemes gives MSMEs increased financial resilience and expanded growth potential (Jabang, A. 2024). The reduction of business failures through financial inclusion enables entrepreneurs to enlarge their capacity while broadening their product range and conducting research and development (Aliyu et al., 2024).

3. The Combined Effect of Training and Financial Access:

Business performance reaches its peak when entrepreneurs obtain financing while simultaneously undergoing training. Literately trained entrepreneurs perform their capital better, make purposeful investment choices, and distribute resources optimally to sustain their business over the long term (Chikwira, C., & Rawjee, V. P. 2022). Three strategic outcomes result from the synchronized efforts of training programs and financial accessibility: sustainable business development coupled with advanced risk management protocols which drive improved outcomes for MSMEs. The combination of entrepreneurial education with digital financial inclusion attracts substantial improvements to the stability of emerging economy MSMEs (Idrus, M. I. 2024). The merging of these components allows improved cash flow operations while helping companies develop innovative solutions and adapt rapidly to shifting economic situations which improves market standing.

4. Challenges in Accessing Training and Financial Resources:

The observed advantages of entrepreneurial instruction along with financial support do not eliminate the obstacles faced by Kano Metropolis MSMEs limiting their expansion and longevity potential. The key challenges include:

- MSMEs located in rural and semi-urban districts often lack formal training opportunities because business proprietors receive little entrepreneurial instruction.
- Many micro-entrepreneurs who work with restricted finances cannot access professional development programs because their costs are too high.
- Strict loan applications along with stringent collateral needs force small business owners to stay away from accessing financial support.
- The absence of suitable policies for MSME support causes business owners to face financial barriers along with slow innovation adoption and restricted business expansion.

The research of (Sundararajan et al. 2023) supports the finding that governments must develop policies that benefit SMEs for resolving financial and skill deficiencies.

4.2 Recommendations

The study uses its current findings to develop practical suggestions which target improving training quality for

entrepreneurship and financial resources and both MSME sustainability in Kano Metropolis. The recommended strategies aim to develop an environment where small businesses can prosper by establishing programs for building capabilities and achieving financial inclusion and digital transformation.

1. Expanding Entrepreneurial Training Programs:

Government agencies and private institutions and development organizations must work together to develop standardized entrepreneurial training programs which focus on particular industrial requirements. These programs should emphasize:

- Business planning and risk management strategies.
- Financial literacy, credit management, and investment decision-making.
- Technology adoption, digital entrepreneurship, and e-commerce strategies.

Training programs must add online education platforms and establish incubation centers and mentorship services as stated by (Sundararajan et al. 2023) to increase accessibility.

2. Strengthening Financial Access for MSMEs: Small businesses would benefit from the implementation of financial products specifically designed for SMEs by institutions operating in the finance sector. Key strategies include:

- Finance institutions should design credit opportunities with reduced interest rates as part of their support program for small and micro-sized enterprises.
- Startups with scanty assets should register for microfinance programs without needing to provide collateral.
- Loans secured by government backing serve to protect commercial banks from high business risks.

The creation of digital financial solutions including mobile banking and fintech lending platforms together with blockchain-based credit scoring helps lower traditional financial restrictions to boost financial inclusion (Kumari, A., & Devi, N. C. 2022).

3. Integrating Technology for Business Growth: The survival of competitiveness for MSMEs depends on digital tool adoption which enhances their operational effectiveness and market penetration ability. Policy frameworks should promote:

- MSMEs should implement e-commerce solutions which allow them to complete online business transactions.
- Business analytics solutions based on AI drive organizations to make better decisions by providing insights into customers.
- Implementation of digital payment solutions to streamline financial transactions.

Government agencies together with business organizations should establish financial aid systems which provide funding for digital infrastructure adoption by MSMEs.

4. Strengthening Policy and Regulatory Frameworks:

MSMEs must have regulatory reforms that establish an optimal business environment for their growth. Policymakers should focus on:

- Simple loan approval systems should exist for small business owners.
- The government should increase incentives together with tax benefits to benefit startups and Micro Small and Medium Enterprises (MSMEs).

- Mentoring programs along with business incubation centers need establishment to help MSMEs.
- Aliyu et al. (2024) recommend government policies should support entrepreneurial development frameworks to sustain business expansion which these suggested interventions implement.

5.0 CONCLUSION

The research supplies an extensive examination about how entrepreneurial training together with financial access and technology adoption generates increases in revenue for sustainable MSME operation. The research yielded essential findings about MSME growth.

- The combination of entrepreneurial education enables businesses to take smarter strategic decisions within an innovative framework that develops their business acumen.
- Profitable business growth depends on financial access while it also determines investment potential and firm competitive advantage.
- Training synergy with financial literacy allows businesses to use their assets effectively while reducing risks and creating enduring commercial achievements.
- Policymakers need to eliminate financial accessibility blocks plus train entrepreneurs to develop MSMEs into resilient businesses.

Through proper training delivery combined with financial inclusion initiatives combined with technology-powered solutions MSMEs in Kano Metropolis can build sustainable growth and gain competitive leadership while handling changes in their business environment.

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