

Comparative Study of Problems Facing Small Building Contractors in Nigeria and South Africa

Bamidele Mafimidiwo and Reuben Iyagba

¹Quantity Surveying Department,

Yaba College of Technology, Yaba, Lagos, Nigeria.

²Building Department, University of Lagos, Akoka, Lagos.

Corresponding Author: Bamidele Mafimidiwo

Abstract

The construction industry world over faces challenges and problems of all kind and that there is a perception that the industry is lagging behind in terms of technological advancement, development of operational processes and keeping up to date with prevailing business trends. In the Nigerian construction industry, small sized contractors have become a player perceived as the key to Nigeria's economic growth, poverty alleviation and employment generation. Recent studies showed that some of these small contractors encounter problems which make them go out of business. This study aims at comparing the problems facing small building contractors in Nigeria and South Africa and also evaluates the ways of reducing the challenges faced by small building contractors. A structured questionnaire was used as the research instrument for collecting data from respondents. The target respondents were construction professionals and top personnel working in small contracting firms in Lagos. Convenience sampling method was used to draw up sample from the population. Out of the 121 copies of research questionnaire distributed, 48 were completed and returned representing a 40% response rate. The returned copies were scrutinized for errors, omissions, completeness and inconsistencies. Forty four questionnaires were found to be adequately completed. Frequency, percentage and mean score were used in analysing data collected for the study. The study showed that small sized contractors in Nigeria are common sight in the Nigerian construction industry and are regarded as relatively underdeveloped, especially when compared to their foreign counterpart. The major problem of small building contractors is the lack of access to finance and the high interest rate. The study recommends that the government should play a key role by addressing the issue of access to finance with reduced interest rate and ridiculous collateral requirement so they can compete with their foreign counterparts. Small building contractors are expected take into considerations the significant problems highlighted in the study in order to be guided to making decisions that will rob on positively to the long term objectives of small building firms.

Keywords: construction, development, Nigeria, problems, small building contractors

INTRODUCTION

Nigeria as a nation is still at the infancy stage of infrastructural development where lots of construction activities are being carried out across the nation by the federal, state and local governments as the major clients of construction activities in Nigeria. The main purpose of this developmental plan is to provide shelter, basic amenities and services such as road, water, electricity et al. as essential needs of man to Nigeria populace. All these construction activities are carried out by contracting firms either local or international whose structure at times affect the level of construction output (Odediran, Adeyinka, Opatunji & Morakinyo, 2012).

One of the key player in the construction project team is the contractor (Usman, *et al.* 2012; Idoro, 2011; Bennett, 2003). Construction contractors are entrepreneurs involved in the management of construction projects (Inuwa *et al.* 2013; Harris and McCaffer, 2005). Firms, companies or organizations that execute construction works are referred to as

'contractors'. They offer their skills and services and accept the challenge of executing the works in exchange for financial reward. (Ugochukwu and Onyekwena, 2014). Odediran *et al* (2012) opined that like other nations of the world, building contractors could be classified as small, medium and large in Nigeria, large firms are majorly dominated by the expatriates with very few indigenous that could be categorized as medium while most are categorized as small size firms. Construction contractors are categorised by several criteria: scope of operation (local, regional, national and multinational); specialization (building and engineering); size and category of contracts (small, medium and large); and the company's owners' nationality (foreign and indigenous) (Idoro, 2011; Idoro and Akande-Subar, 2008; Muazu & Bustani, 2004).

It has been reported by researchers (Takim & Akintoye, 2004; Kashwagi, 2004) that most clients are dissatisfied with the outcome of construction projects, especially because their expectations not

been met. This however can be linked with the numerous small building contractors that are not ready to compete with the large construction firms with lack of funds, poor management competencies amongst other reasons.

So much is on record in literature on the significance of both small business and small and medium scale enterprises. Firstly Small and medium scale enterprises (SMEs) are generally regarded as the engine of economic growth and equitable development in developing economies Agwu and Emeti.(2014). In addition, they constitute the largest proportion of businesses in most countries, up to 98%, and contribute towards the gross domestic product (GDP) and gross value added (GVA) of several nations (OECD, 2000; as cited in Ihua and Siyanbola, 2012). In Nigeria, small businesses and SMEs are also perceived as the key to Nigeria's economic growth, poverty alleviation and employment generation. Small building contractors are not left as they are also part of the SME sector. Despite these impressive acknowledgements and accolades, the SMEs sector in Nigeria still performs far from expectation (Okpara, 2011). Fatai (2014) reported that despite government institutional and policies support to enhancing the capacity of small and medium scale enterprises, small and medium scale enterprises has fallen short of expectations. Although small businesses and SMEs are perceived as the key to Nigeria's economic growth, poverty alleviation and employment generation their unimpressive performance in employment generation in recent years has generated a lot of research interests on their challenges and prospects (Agwu and Emeti, 2014). This situation cannot afford to remain unabated. Nigerian small businesses need to be supported to perform effectively and to operate at par with their counterparts in other transition economies, who are contributing significantly towards their nation's economic fortunes (Arinaitwe, 2006; Ihua, 2006).

Adolwa (2002) and Ofori (2009) have argued that the construction industry world over faces challenges and problems of all kind and that there is a perception that the industry is lagging behind in terms of technological advancement, development of operational processes and keeping up to date with prevailing business trends. Consequently this paper seeks to carry out the undermentioned objective;

1. To compare the problems facing small building contractors in Nigeria and South Africa with a view to improving their performance.
2. To evaluate the ways of reducing the challenges faced by small building contractors.

LITERATURE REVIEW

This section provides a review of extant literature on small building contractors and the problems facing

these set of contractors particularly within the Nigerian context.

Small Building Contractors

Contractors are classified according to annual turnover, number of employees and ownership and management status. For the purpose of this study, contractor's classification will be viewed from the number of employee's perspective. According to McGarvey, Booker and Stafford (2013), building contractor's size according to the number of employees shows that small building contractors have employees less than 10, while medium sized contractors have ranging between 10-499 workers and large sized contractors have above 500 workers on their payroll.

Literature is replete with studies on contractors and SMEs generally. Ibrahim, Githae and Stephen (2014) carried out a questionnaire survey on Nigeria Indigenous Contractors' (NICs) involvement and performances in construction procurement systems. They reported that public and private clients involve NICs' in traditional and non-traditional procurement system while also stating that NICs' performances record high rates of time overruns. Ugochukwu and Onyekwena (2014) in their research on the participation of indigenous building contractors in Nigerian public sector construction projects and their challenges in managing working capital found out that the common challenges facing Nigerian indigenous building contractors in Nigeria in the area of working capital management are low awareness of the need for working capital management, one-man business setbacks, under-capitalization, poor funding and cash flow problems, high cost of construction finance, economic recession, reckless spending and diversion of funds, poor project planning and control. Laryea (2010) studied the current challenges and opportunities facing building contractors in Ghana. The findings indicated that significant challenges relating mainly to financing for projects and a harsh business environment. Smith-Jackson et al (2011) in their study of safety critical incidents among small building contractors observed that small building contractors tend to inherit the problems that were not resolved in the earlier construction planning stages. The early work done by designers, planners, and larger contractors make it difficult for small contractors to provide inputs to ensure contract obligations are more compatible with their resource constraints and capabilities.

Donkor (2011) studied the determinants of business failure: the perspective of SMEs building contractors in the Ghanaian construction industry and reported that the suspension of projects of previous government, delay in collecting debts from new political heads, financial demands from political heads, non-payment of interest on delayed payments,

assigning incompetent project leader at the site, lack of access to capital, undervaluing of work done, change in government policies, low profit margin due to competition, delay in collecting payments, frauds/pilfering, lack of material control systems, poor monitoring and control, poor estimation practices, awarding contracts to incompetent political party members, poor tendering/selection procedure, high and unstable inflation and national slump in the economy.

Previous Studies on Problems Facing Small Building Contractors

Various authors have researched into the problems facing small building contractors both in the construction industry and also in the business environment as a whole. Ihua and Siyanbola (2012) in their exploratory investigation of the critical challenges limiting small business performance in Nigeria revealed that five critical challenges hamper the operations of small building contractors in Nigeria, namely: limited access to credit, high cost of doing business, inadequate infrastructure, inconsistent economic policies, and corruption and multiple taxes. Agwu and Emeti (2014) in a similar view on the issues, challenges and prospects of small and Medium Scale Enterprises (SMEs) in Port Harcourt, Nigeria reported that poor financing, inadequate social infrastructures, lack of managerial skills and multiple taxation were major challenges confronting SMEs in Port-Harcourt city.

Fatai (2014) examined the problems and prospects of small building contractors in Nigeria and stated that the challenges facing small building contractors can either be induced by the operating environment (financial problems, government unfavorable fiscal policy (government policy, globalization effects, infrastructural facilities financial institutions etc) others are functions of the nature and character of SMEs themselves (poor management practice, poor accounting standards, shortage of manpower, financial indiscipline and corruption. These authors have covered the problems of SMEs and contractor in the business world in general.

In the construction industry likewise, researches have also be carried out on the problems and challenges of small building contractor both in Nigeria and in the world over. Chilipunde (2010) carried out a questionnaire survey on the constraints and challenges faced by small and medium sized building contractors in Malawi and reported that the operational challenges facing small were lack of finance, training and business skills; limited skills in construction information technology (IT), and prevalence of unethical conduct amongst some of the stakeholders. Nesan (2005) in is work on project finance model for small contractors in USA addressed the problems of small and start up

contractors in funding their projects. He concluded that for small building contractors, there are very limited options available from the banks or other lending institutions to cover this large working capital requirement in the absence of sufficient collateral.

Smith-Jackson et al (2014) in their study of safety critical incidents among small building contractors posited that small building contractors tend to inherit the problems that were not resolved in the earlier construction planning stages. They added that the early work done by designers, planners, and larger contractors make it difficult for small contractors to provide inputs to ensure contract obligations are more compatible with their resource constraints and capabilities. Hagstedt and Thideman (2013) carried out a research on the growth challenges for small building contractors in the construction industry in Norway. Two categories of growth challenges were identified; the first one was related to liquidity while the second one was related to the organization of the company. In summary, the challenges and problems facing small building contractors identified in literature are financial, infrastructural, managerial, technological, human resource, and safety problems etc.

RESEARCH METHOD

Specifically, a cross-sectional survey research design was used where samples were drawn from the population of study at one point in time. This study was carried out through questionnaire survey to elicit data on the problems facing small building contractors. The study was conducted in Lagos which is regarded as the commercial nerve centre of the country with a considerable amount of construction works taking place. Different categories of building contractors are taking advantage of these construction activities in order to stay in business and achieve the long term aim of its existence. The targeted population comprised construction firms of all categories (small, medium and large) based in Lagos or conducting construction activities there as the time the study was conducted. Specifically, managing directors, estimators, contracts managers, construction or project managers, site managers, commercial managers and other key personnel involved in planning and construction activities of these construction firms were the targeted respondents.

Random sampling method was adopted in order to arrive at the sample size for the study. Out of the 121 copies of research questionnaire distributed, 48 were completed and returned representing a 40% response rate. The returned copies were scrutinized for errors, omissions, completeness and inconsistencies. Forty four questionnaires were found to be adequately completed. Respondents were requested to measure

the level of agreement their firms attach to identified problems faced by small contractors in its operation and its opportunities in the study area on a five-point scale (1= strongly disagree, 2= disagree, 3= neutral, 4= agree, and 5= agree).

The statistical tools used are descriptive statistic via percentage, ranking, average percentage and mean score. The mean score was obtained using this formula:

$$\text{Mean score} = \frac{5n_5 + 4n_4 + 3n_3 + 2n_2 + n_1}{5(n_5 + n_4 + n_3 + n_2 + n_1)} \text{ equation 1}$$

Where: N_5 =no of respondents with strongly agree;

N_4 = no of respondents with agree

N_3 = no of respondents with undecided;

N_2 = no of respondents with disagree

N_1 = no of respondents with strongly disagree

RESULTS AND DISCUSSION

Descriptive data generated from the study questionnaire are reported in this research. Table 1 shows the summary of the demographic characteristics of the respondents. The percentage distribution of the respondents based on gender shows that majority (81.4%) of the respondents are male while 18.6% of the population are female. This confirms the assertion that construction industry has more male than the female gender. Seventy percent of the total respondents are above 30years old; this infers that majority of the respondents are in the right stead to provide the data for this study. Project manager constitute the highest proportion (42%) of the respondents. Managing directors of construction companies had a fair representation of the total population.

Table 1: Background information of the respondent

Personal characteristics of respondents		N	Percentage
Gender distribution			
	Male	35	81.4
	Female	8	18.6
Age of respondents			
	21-30 years	13	30.2
	31-40 years	15	34.9
	41-50 years	15	34.9
Designation of the respondents			
	Managing director	9	20.9
	Head estimating department	6	14.9
	Project manager	18	41.9
	Commercial manager	1	2.3
	Others	9	20.9
Academic qualification			
	HND/BSC/BTECH	14	32.6
	PGD	2	4.7
	MSC/MBA	27	62.8
Professional background			
	Builders	17	41.46
	Quantity surveyor	15	36.59
	Architect	5	12.20
	Civil engineer	4	9.75
Working experience			
	1-10 years	21	48.8
	11-20 years	15	34.9
	21-30 years	7	16.3
Class of contractor			
	Main contractor	38	92.7
	Sub-contractor	3	7.3

Builders constitute about 42% of the respondents- the highest proportion, indicating their involvement in construction activities for contracting firms in Lagos. Majority (92%) of the responding organizations are main contractors, as against the remaining 8% that perform their role on site in subcontractor’s capacity. It is worthy of note to state that more than 50% of the total respondents have working experience of more than 10years as at the time of collecting these data.

Table 2 indicated the percentage distribution of information of the responding organization as

depicted in the survey. Most of the responding firms are involved in main contractor’s work, and about 48% of the respondents are limited liability companies. Eighty five percent of the contracting firms operate a fully indigenous firm, 11% of them partly indigenous, partly expatriate, and 5% of them are fully expatriate. It is clear that a greater percentage of contractors operating within Lagos are fully indigenous in its ownership and management system. 86% of respondents are building and civil engineering contractors: building contractors alone constitute 14% of the population. It is evident that

majority of contractors do not specialize in a single type of construction such as building or civil engineering. The percentage distribution of the annual turnover of the responding organizations shows that 69% have an annual turnover of 11-

50million naira, while 12% of the responding organizations have annual turnover

Table 2: Characteristics of responding firms

Responding organization	N	Percentage
Ownership of contracting organization		
Sole proprietorship	9	20.5
Partnership	5	11.4
Limited liability company	21	47.7
Public limited company	9	20.5
Years of existence of organization		
Less than 5 years	8	18.2
6-10 years	17	38.6
11-20 years	10	22.7
Above 20 years	9	20.5
Organizations ownership and management		
Fully indigenous	37	84.1
Fully expatriate	2	4.5
Partly expatriate/indigenous	5	11.4
Annual turnover		
Less than 10million	5	15.6
11-50million	22	68.8
51-100million	4	12.5
101-500million	1	3.1
Organization activity		
Building	6	13.6
Building/civil engineering	38	86.4
Type of construction activity		
New work	16	36.4
Maintenance works	26	59.1
Others	2	4.5

Table 3 indicates the mean score of client source of contractors in Lagos state. Private organizations with a mean score of 4.09 are the major source of construction for building contractors. This is followed closely by individuals with a mean rating of 3.67, while government and public agencies with mean score of 2.51 are less frequent source of construction work for the contractors. This appears to go contrary to the generally held knowledge that government and public sector clients constitute the major source of construction contracts.

Table 3 Frequency of obtaining projects from clients

Clients	Mean	Rank
Corporate bodies	4.09	1
Individual	3.67	2
Government	2.51	3

The study highlighted 47 problems affecting the business activity of small contracting firms in the country. The problems were obtained from literature and their corresponding mean scores are presented in the table below. The table shows that the major challenge faced by small contractors is high interest rates from banks and lack of capital for equipment's because most small contractors are not financially buoyant. This is subsequently followed by lack of incentives from government to emerging contractors, lack of access to funding from commercial banks,

ability of the company to compete with big construction contracts, employees not motivated ability to develop long term strategy, bribery and corruption, poor cash flow, access and reliable information about contract amongst other things.

From the study carried out to assess the challenges of small building contractors in South Africa, delayed payment by client, lack of access to funding from commercial banks and the failure of the government to give incentives to the government are the three most significant challenges small building contractors have in their operation as a firm in the gold coast country.

While too many dissatisfied customer, low demand for their services, poor contractors attitude towards competitiveness, high level of client satisfaction, poor labour relations, high absenteeism of workers form construction site, poor performance in the construction work by employees, injury on duty and limited market size pose slight challenge on the respondents. On the other hand demographic factors like gender issue, tribal issues and high rate of HIV/AIDS pose little or no problem to small contractors in the country. This is in sharp contrast with Ncwadi and Dungalazana (2008)'s research that poor performance of construction work by small contractors and too many client dissatisfied are the challenges which exerts the least significance in the

challenges affecting small building contractors in South Africa.

Table 4: Problems affecting small building contractors

Challenges	Nigeria		South Africa	
	Mean	Rank	Mean	Rank
High interest rates from commercial banks	4.27	1	3.60	6
Lack of capital equipment	4.05	2	3.50	8
Lack of incentives from government to emerging contractors	3.95	3	3.90	3
Lack of access to funding from commercial banks	3.80	4	4.00	2
Ability of the company to compete with big construction contracts	3.75	5	3.10	13
Employees not motivated	3.73	6	2.30	35
Ability to develop long term strategy	3.72	7	3.60	6
Poor cash flow	3.64	8	3.90	3
Access and reliable information about contract	3.60	9	2.50	27
High labour turn over	3.56	10	2.50	27
Bad debt	3.55	11	2.40	34
Increased competition	3.50	12	3.00	15
Delayed payment by clients	3.50	12	4.10	1
Can't access projects bonded by formal commercial banks	3.45	14	3.50	8
Lack of confidence in business by clients	3.44	15	2.00	39
Extensive use of competitive tendering in construction contracts	3.44	15	3.00	15
Projects left incomplete	3.40	17	1.90	41
Providing a safe and decent working environment for workers	3.36	18	3.10	13
Challenges	Nigeria		South Africa	
	Mean	Rank	Mean	Rank
Too much focus on low prices at tender stage	3.25	19	3.00	15
Lack of management skills	3.23	20	2.70	23
Higher start-up cost	3.18	21	3.50	8
Insufficient knowledge of book keeping	3.16	22	2.90	20
Lack of management skills	3.10	23	2.70	23
Low productivity levels	3.09	24	2.60	25
Pricing of construction works	3.07	25	3.00	15
No co-operation from suppliers	3.00	26	3.20	12
Too many dissatisfied clients	2.98	27	1.70	43
Low demand for their services	2.90	28	2.60	25
Poor contractor's attitude towards competitiveness	2.83	29	3.10	13
High level of defects in construction	2.83	30	2.00	39
Low level of client satisfaction	2.81	31	2.10	36
Poor labour relations	2.80	32	2.50	27
High absenteeism of workers from construction site	2.74	33	2.50	27
Poor performance in the construction work by employees	2.70	33	1.90	41
Injuries on duty	2.70	35	2.10	36
Limited market size	2.68	36	2.90	20
Lack of experience in the construction field	2.68	37	2.50	27
Lack of professional advisors and consultants in the construction industry	2.58	38	3.80	5
Poor location of business by clients	2.57	39	2.90	20
High number of unskilled employees in the company	2.52	40	2.60	25
Gender issues	2.40	41	3.00	15
Tribal/racial issues	2.34	42	3.40	11
High rate of HIV/aids amongst youth	2.02	43	2.10	36

The study also highlighted the opportunities inherent in the country for small contractors to improve its business activity and achieve long term aim and objectives of business organization. Some of which include but not limited to any particular order: adoption of use of local building material, partnership with bigger firms, government policy on local content, diversification into other business, adoption of modern construction methodology, government ceiling on the interest rate of borrowing to mention but a few.

Table 5 presents the respondents' opinion on factors that can make them competitive in the business environment in the construction industry. Table 5 shows the respondents strongly agree that government ceiling on the interest rate borrowing would reduce their problem as most are often faced with high interest rate from banks. Others includes; adoption of modern construction methodology that enhances more profit, partnership with bigger experienced firms, government policy on local content in the industry so as to discourage foreign

investors and spillover of the oil and gas sector on the construction industry.

Table 5: Ways of reducing challenges facing small contractors

	Mean	Rank
Government ceiling on the interest rate of borrowing	4.10	1
Adoption of modern construction methodology that enhances more profit	4.05	2
Partnership with bigger experienced firms	3.91	3
Government policy on local content in the industry	3.86	4
Spill over of the oil and gas sector on the construction industry through real estates	3.85	5
Adoption and use of local building materials	3.76	6
Continuous demand for all types of construction works by all industries	3.64	7
Non adversarial culture of dispute resolution like negotiation, mediation	3.07	8
Diversification into alternative business like waste management	3.02	9
Poor form of consultants which will be exploited by small firms	2.79	10

While diversifications into alternative business like waste management and poor form of consultants which will be exploited by small firms were disagreed by the respondents as ways of reducing their challenge.

DISCUSSION OF FINDINGS

The study revealed that financial related challenges are the top of the list of challenges affecting small building contractors in Lagos, Nigeria. High interest rate associated with bank loans, lack of capital equipment, lack of access to funding from commercial banks and failure to give incentives by the government are some of the few major challenges affecting small building contractors. The study carried out by Ncwadi and Dangalazana (2008) in South Africa supported the outcome of this research that financial related problems such as delayed payment by client, lack of access to funding from commercial banks and the failure of the government to give incentives are the problems affecting small building contractors in South Africa. Similarly, according to Thwala and Phaladi (2009), their study examined problems facing small contractors in South Africa and found out that poor record keeping, lack of effective management, and lack of entrepreneurial skills are major cause of business failures for small building contractors. Also, Wasi, Bridge and Skitmore (2001) examined the factors affecting the performance of small indigenous contractors in Papua New Guinea; level of cash flow, financial skills, poor communication between the contractors and the clients’ site representative are the major factors affecting the performance of indigenous contractors, The research carried out by Iyagba and Ojuola (2004) appraised the causes of collapse of some construction

firms in Nigeria. The study was conducted on medium to large size construction firms and found that the competence of management has the most significant influence on the continual survival of construction firms in Lagos state

CONCLUSION AND RECOMMENDATION

The Nigerian construction industry are known for the heavy involvement of small size building contractors because of the nature of the construction markets. Small building contractors are regarded as relatively underdeveloped, especially when compared to their foreign counterpart. The common feature associated with small building contractors ranges from relative availability of technical expertise required in the competitive market, to the availability of plants and equipment and effective construction methodology for different construction. Small contractors are mainly constrained by limited access and high cost of capital and weak support programmes from government. The most important deciding factors in the development of small building contractors in Nigeria are to address the issue of access to finance with reduced interest rate and ridiculous collateral requirement, shortage of skills and adequate support from government must be a priority. Survival, growth and expansion of the small business sector are essential for economic growth and job creation in the country regarded as the best economy in Africa.

CONTRIBUTION TO KNOWLEDGE

These findings amongst other things will help all small building contractors to make informed judgements on systematic approach to the problems facing the class of contractors instead of making decisions based on experience, intuitions and subjective perceptions. Small building contractors are expected take into considerations the significant problems highlighted in the study in order to be guided to making decisions that will rob on positively to the long term objectives of small building firms.

Another significant contribution of the study to knowledge is that it adds to the growing number of literature and reference materials on problems facing small contractors in two different countries. Finally, the study provides a platform on which future research on problems facing small and medium sized companies.

LIMITATION OF THE STUDY

The main limitation of this research lied in the possibility of responding firm withholding commercially sensitive information which may affect their future competitiveness. The study encountered some challenges during the process of administering and retrieving the research questionnaires. Some building contracting firms visited during the study exhibited a very cold attitude towards responding to the questionnaire. They expressed reluctance in

giving response on the ground that they were too busy to attend to such matters.

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