
RESEARCH ARTICLE**Language, Entrepreneurship And Economic Development In The 21st Century: An Assessment Of The Role Of Indigenous Languages In Promoting Small And Medium Enterprises In Benue State, Nigeria****Orshi Philip Aondowase PhD¹✉, Janet Mbanengen Aondoakaa², Tiza Thomas Terfa³, Aba Dzungwem Margaret PhD⁴, Jabi Judith Nguavese⁵ and Ishi Henry Terdue⁶**^{1,2,3,4,5&6} *Federal Polytechnic Wannune, Tarka Local Government Benue State, Nigeria***Corresponding Author:** Orshi Philip Aondowase PhD, **E-mail:** philiporshi2@gmail.com**ABSTRACT**

This study assessed the role of indigenous languages in promoting small and medium enterprises (SMEs) and economic development in Benue State, Nigeria, in the 21st century. The study was anchored on Social Capital Theory and adopted a cross-sectional descriptive survey design. The population comprised owners and managers of SMEs in six selected Local Government Areas across the three senatorial zones of Benue State. A sample of 384 respondents was determined using Cochran's formula, while 370 valid copies of the questionnaire were retrieved, representing a 96.4% response rate. Data were collected using the Indigenous Language, Entrepreneurship and SME Development Questionnaire (ILESMDQ) and analysed using frequencies, percentages, means and standard deviations. The findings revealed that indigenous languages played an important role in facilitating business communication, entrepreneurial knowledge transfer and customer relationships, with a grand mean of 4.21. Respondents agreed that indigenous languages improved customer understanding and comfort, strengthened trust and relationships, reduced misunderstanding and facilitated the transfer of practical entrepreneurial knowledge. The findings further showed that indigenous-language use had a substantial influence on marketing, networking and SME promotion, with a grand mean of 4.23. Indigenous-language communication was perceived to improve the understanding of promotional messages, strengthen community visibility, facilitate customer referrals and support word-of-mouth promotion. The study concluded that indigenous languages constitute valuable social and cultural resources that can support entrepreneurship and SME development in Benue State. It recommended greater integration of indigenous languages into entrepreneurship education, local marketing, business training and digital promotional activities.

KEYWORDS

Indigenous languages, entrepreneurship, small and medium enterprises, economic development, business communication, marketing, Benue State.

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1. Introduction**1.1 Background to the Study**

Language is one of the fundamental resources through which people communicate ideas, exchange knowledge, negotiate relationships and organise economic activities. Beyond communication, language embodies culture, values, knowledge, history and collective identity. In contemporary societies, effective communication is increasingly important for participation in economic, social and political activities. Indigenous languages are particularly important because they preserve cultural knowledge, strengthen identity and can promote inclusion in development processes (United Nations Department of Economic and Social Affairs [UN DESA], 2023).

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The relevance of language to economic development is particularly evident in entrepreneurship and small and medium enterprises (SMEs). Entrepreneurship involves identifying opportunities, mobilising resources, marketing products, negotiating with suppliers, attracting customers and establishing relationships with stakeholders. These activities depend heavily on communication. Language can therefore influence how entrepreneurs obtain information, build trust, negotiate transactions, understand customer preferences and participate in business networks. Coleman (1988) noted that social relationships provide resources through information channels, obligations, expectations and social norms. Language facilitates access to these resources by enabling individuals to participate effectively in social and economic networks.

SMEs occupy an important position in Nigeria's economic development by creating employment, supporting livelihoods and generating income. According to figures reported by PwC, MSMEs accounted for 96.9% of businesses, 87.9% of employment and 46.32% of GDP during the relevant survey period (PwC, 2024). Their contribution demonstrates that small businesses are central to employment generation and local economic development.

The importance of SMEs is particularly relevant in Benue State, where economic activities are strongly connected to agriculture, trade, processing, transportation, crafts and community-based enterprises. Benue is culturally and linguistically diverse, with Tiv, Idoma and Iggede constituting major indigenous groups alongside Etulo, Abakwa, Jukun, Akweya, Nyifon and others. This diversity provides an appropriate context for examining the relationship between indigenous language use, entrepreneurship and economic development.

In many local business environments, entrepreneurs use indigenous languages such as Tiv, Idoma and Iggede in bargaining, customer relations, product promotion, apprenticeship, informal financial arrangements and transmission of business knowledge. Shared indigenous language can reduce communication barriers, facilitate interpersonal trust and strengthen relationships between entrepreneurs and customers. Trust and social networks are particularly important in informal businesses where transactions often depend on personal relationships rather than formal contracts (Fafchamps, 2000). Indigenous language may therefore constitute a form of social and cultural capital that enables entrepreneurs to understand customers, negotiate prices and access information about suppliers, markets, credit and business opportunities.

Indigenous languages are equally relevant to marketing and contemporary digital entrepreneurship. Marketing requires entrepreneurs to communicate product value effectively to target consumers. Using familiar indigenous languages can improve comprehension, cultural identification and customer engagement, particularly for locally produced agricultural products, crafts, food, clothing and traditional products. UNESCO (2025) has emphasised the relevance of multilingualism and linguistic diversity to economic development, social cohesion, knowledge transmission and digital inclusion. In the 21st century, social media, mobile commerce and digital marketing have further expanded opportunities for SMEs, making indigenous-language content potentially valuable for reaching customers who prefer their mother tongue.

1.2 Statement of the Problem

Small and medium enterprises (SMEs) are important to Nigeria's economy because they generate employment, income and livelihood opportunities and contribute substantially to national economic activity (NBS & SMEDAN, 2017; PwC, 2024). Despite this contribution, many SMEs continue to experience challenges such as inadequate finance, limited market access, poor infrastructure, insufficient managerial skills, technological constraints and intense competition. In Benue State, where agriculture, trading, food processing, crafts, transportation and other community-based enterprises constitute major economic activities, these challenges are further situated within a culturally and linguistically diverse environment dominated by Tiv, Idoma and Iggede communities (Benue State Government, 2026).

Although economic development discussions largely focus on finance, infrastructure, technology and institutional support, comparatively limited attention has been given to language as a potential resource for entrepreneurship. Indigenous languages are widely used by entrepreneurs when communicating with customers, suppliers, apprentices and community members, yet their contribution to business development remains inadequately documented. Shared language may facilitate trust, customer relationships, negotiation, knowledge exchange and access to informal business networks, while language differences may create communication barriers in transactions. Although studies elsewhere in Nigeria suggest relationships between indigenous-language proficiency, entrepreneurial skills and trust, evidence specific to Benue State remains limited (Obonyilo & Anyogo, 2026).

The problem also extends to entrepreneurial knowledge transfer and marketing. Informal apprenticeship, mentoring and family businesses rely substantially on oral communication, while indigenous-language advertising may improve customer comprehension and cultural identification. However, entrepreneurship education, formal advertising and digital business content remain largely English-oriented. At the same time, declining intergenerational transmission threatens the continued economic use of some indigenous languages (UN DESA, 2023).

Consequently, there is inadequate empirical understanding of how indigenous languages contribute to entrepreneurial communication, knowledge transfer, marketing and SME development across the three senatorial zones of Benue State. This study therefore examines whether and how indigenous-language use can serve as an economic resource for promoting SMEs and supporting economic development in the 21st century.

1.3 Objectives of the Study

The main objective of the study is to assess the role of indigenous languages in promoting small and medium enterprises and economic development in Benue State, Nigeria, in the 21st century.

The study specifically seeks to:

1. Examine the role of indigenous languages in facilitating business communication, entrepreneurial knowledge transfer and customer relationships among SME operators in Benue State.
2. Assess the influence of indigenous-language use in marketing, networking and promotion of small and medium enterprises in Benue State.

1.4 Research Questions

The following research questions will guide the study:

1. What role do indigenous languages play in facilitating business communication, entrepreneurial knowledge transfer and customer relationships among SME operators in Benue State?

What is the influence of indigenous-language use on the marketing, networking, and promotion of small and medium enterprises in Benue State?

2. Literature Review

Language is a structured system through which people communicate meanings, thoughts, experiences and knowledge and coordinate social and economic activities. Beyond communication, it carries cultural values, identity, collective memory and indigenous knowledge (UN DESA, 2023). In economic activities, language facilitates negotiation, information exchange, instruction, persuasion, marketing and relationship building. Indigenous languages are languages historically developed and used by particular cultural communities and transmitted through families and social networks. In Benue State, Tiv, Idoma and Iggede are among the major indigenous languages, reflecting the state's cultural and linguistic diversity (Benue State Government, 2026).

Indigenous languages are not incompatible with modern economic development; rather, they can complement dominant languages by providing culturally appropriate channels for local economic interaction. UNESCO (2025) emphasised that linguistic diversity has implications for knowledge transmission, social cohesion, economic development and digital inclusion. Entrepreneurship involves identifying opportunities, mobilising resources and creating value, and language is central to communicating with customers and suppliers, transferring knowledge, negotiating and developing networks. Dom-Anyanwu (2022) noted that indigenous languages can enhance entrepreneurship learning when practical concepts are presented within familiar linguistic and cultural contexts.

The relationship between language and entrepreneurship can be understood through communication, knowledge transfer and relationship building. Effective business communication reduces misunderstanding and facilitates transactions among entrepreneurs, customers, suppliers and employees. Indigenous-language use may make communication more accessible where entrepreneurs and customers share a linguistic background. It can also improve negotiation because tone, humour, proverbs, politeness and culturally recognised expressions influence business interactions. Similarly, entrepreneurial knowledge concerning production, marketing, financial management and customer relations is often transmitted through apprenticeship, family businesses and mentoring. Shared indigenous language can facilitate the explanation and understanding of practical concepts, thereby supporting intergenerational knowledge transfer (Abel & Ezema, 2025).

2.1 Theoretical Review: Social Capital Theory

The study was anchored on Social Capital Theory developed by Coleman (1988), which viewed social relationships, networks, trust, information channels and social norms as resources that facilitated individual and collective action. In SMEs, these relationships provided access to customers, suppliers, business information, referrals and opportunities. Indigenous languages strengthened such relationships by facilitating communication, trust and the transmission of culturally embedded knowledge and business norms. The theory also explained entrepreneurial apprenticeship, customer loyalty, marketing and networking, as shared languages could enhance understanding and cooperation. However, indigenous-language networks might strengthen local bonding while limiting wider market connections. Thus, multilingual competence remained important for bridging local networks with broader markets. The theory therefore provided a useful framework for explaining how indigenous-language use could strengthen social capital, entrepreneurial activities, SME promotion and economic development.

3. Methodology

3.1 Research Design

The study adopted a cross-sectional descriptive survey design. The design was appropriate for collecting quantitative data from SME owners and managers on their experiences and perceptions of indigenous-language use in business activities. It enabled the researcher to assess communication, knowledge transfer, customer relations, marketing, networking and business promotion at a specific period.

3.2 Population of the Study

The population comprised owners and managers of registered and identifiable SMEs in six selected LGAs of Benue State. The study covered the three senatorial zones, with two LGAs selected from each: Katsina-Ala and Ukum (Zone A), Makurdi and Guma (Zone B), and Otukpo and Ogbadibo (Zone C). The selection provided geographical and linguistic representation of the state's major Tiv, Idoma and related communities. The accessible population was established from relevant business registers and associations.

3.3 Sampling technique

A multistage sampling technique was used. The three senatorial zones of Benue State were retained as geographical strata, from which two LGAs were selected from each zone, giving six LGAs. SMEs were stratified by major business categories, while proportionate sampling distributed respondents across the selected LGAs. Finally, simple random sampling was used to select SME owners/managers, ensuring representation of diverse geographical, linguistic and business contexts.

3.4 Sample Size

Cochran's (1977) formula will be used to determine the minimum sample size for a large population where a reliable population figure is unavailable:

$$N = \frac{Z^2 pq}{e^2}$$

Using $Z=1.96$, $p=.50$, $q=.50$, and $e=.05$, the calculation gives $n=384.16$,

Therefore, the sample size for the study is 384 respondents.

3.5 Instrument for data collection

The study used a structured questionnaire titled Indigenous Language, Entrepreneurship and SME Development Questionnaire (ILESMDQ). The instrument was developed by the researcher based on the conceptual framework and relevant literature on indigenous language, entrepreneurship, social capital and SMEs. It comprised sections covering demographic information, indigenous-language use in business communication, knowledge transfer, customer relationships, marketing and SME promotion. Responses were obtained using a five-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1), with higher scores indicating stronger perceived contributions of indigenous languages to entrepreneurship and SME development. The questionnaire was subjected to face and content validation by experts in Linguistics, Entrepreneurship, Economics, and Measurement and Evaluation. Their observations were incorporated before administration. A pilot study involving 40 SME owners/managers outside the study area was conducted to establish the instrument's reliability. Cronbach's Alpha coefficient was used to determine internal consistency, with a coefficient of 0.70 or above considered acceptable.

3.6 Data Analysis

The data collected were coded and analysed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistical were used to analysis the bio-data of the respondents using percentage also, descriptive statistical techniques were employed to analysis Research Questions One and Two using frequency, percentage, mean and standard deviation. These statistics were used to describe respondents' perceptions of the role of indigenous languages in business communication, entrepreneurial knowledge transfer and customer relationships, as well as to determine the perceived influence of indigenous-language use on marketing, networking and the promotion of small and medium enterprises (SMEs). For the five-point Likert scale, the criterion mean was calculated as $(5+4+3+2+1)/5 = 3.00$. Consequently, a mean score of 3.00 and above indicated agreement or a positive perception, while a mean score below 3.00 indicated disagreement or a negative perception.

4. Results And Discussion

4.1 Response Rate

A total of 384 copies of the Indigenous Language, Entrepreneurship and SME Development Questionnaire (ILESMDQ) were administered to SME owners and managers across the six selected Local Government Areas of Benue State. Of these, 370 copies were correctly completed and returned, representing a response rate of 96.4%. The 370 valid copies were considered adequate for the analysis.

Table 1: Distribution of Administered and Returned Questionnaires

Questionnaire status	Frequency	Percentage (%)
Questionnaires administered	384	100.0
Questionnaires returned and usable	370	96.4
Questionnaires not returned/incomplete	14	3.6
Total	384	100.0

Table 1 shows that 370 out of the 384 questionnaires administered were successfully retrieved and found usable, giving a response rate of 96.4%. The high response rate provided sufficient data for the analysis of the research questions.

4.2 Demographic Characteristics of Respondents

The demographic information of respondents was analysed using frequencies and percentages. The variables considered were gender, age, educational qualification, business category, years of business experience, and location of business.

Table 2: Demographic Characteristics of Respondents

Gender	Frequency	Percentage (%)
Male	214	57.8
Female	156	42.2
Total	370	100.0
Age range	Frequency	Percentage (%)
18–27 years	58	15.7
28–37 years	119	32.2
38–47 years	105	28.4
48–57 years	61	16.5
58 years and above	27	7.3
Total	370	100.0
Educational qualification	Frequency	Percentage (%)
Primary education	31	8.4
Secondary education	113	30.5
NCE/OND	104	28.1
HND/Bachelor's degree	91	24.6
Postgraduate	31	8.4
Total	370	100.0
Business category	Frequency	Percentage (%)
Agriculture/agro-processing	76	20.5
Wholesale/retail trade	105	28.4
Manufacturing/production	52	14.1
Services	84	22.7
Transportation/logistics	28	7.6
Hospitality/food business	25	6.8
Total	370	100.0
Years of experience	Frequency	Percentage (%)
Below 5 years	101	27.3
5–9 years	124	33.5
10–14 years	82	22.2
15–19 years	40	10.8
20 years and above	23	6.2
Total	370	100.0

The demographic results show that 214 respondents (57.8%) were male, while 156 (42.2%) were female, indicating that both genders were adequately represented, although males constituted the larger proportion. In terms of age, the largest group comprised respondents aged 28–37 years, with 119 (32.2%), followed by those aged 38–47 years, with 105 (28.4%), while respondents aged 58 years and above constituted the smallest group, with 27 (7.3%). Regarding educational qualification, 113 respondents (30.5%) had secondary education, 104 (28.1%) possessed NCE/OND qualifications, and 91 (24.6%) had HND/Bachelor's degrees, indicating diverse educational backgrounds. With respect to business category, wholesale and retail businesses had the highest representation, with 105 respondents (28.4%), followed by services with 84 (22.7%) and agriculture/agro-processing with 76 (20.5%), demonstrating coverage of diverse SME activities. Finally, respondents with 5–9 years of business experience constituted the largest group, with 124 (33.5%), followed by those with less than five years of experience, with 101 (27.3%), indicating that the respondents generally had relevant experience in operating or managing SMEs.

4.3 Analysis of Research Questions

4.3.1 Research Question One

What role do indigenous languages play in facilitating business communication, entrepreneurial knowledge transfer and customer relationships among SME operators in Benue State?

To answer Research Question One, respondents' responses to statements measuring business communication, entrepreneurial knowledge transfer and customer relationships were analysed using frequency, percentage, mean and standard deviation.

Table 3: Role of Indigenous Languages in Business Communication, Knowledge Transfer and Customer Relationships

S/N	Item	SA	A	U	D	SD	Mean	SD	Decision
1	Indigenous languages make communication between SME operators and local customers easier.	196	126	20	18	10	4.27	0.97	Agree
2	The use of indigenous languages helps customers understand business information and product descriptions.	182	137	22	19	10	4.25	0.95	Agree
3	Indigenous languages facilitate the transfer of entrepreneurial knowledge among business owners and workers.	169	145	25	21	10	4.20	0.97	Agree
4	Experienced business operators use indigenous languages to teach younger entrepreneurs business skills.	157	151	29	22	11	4.14	1.00	Agree
5	Indigenous languages help SME operators explain business procedures and practices to employees.	161	148	28	23	10	4.15	1.00	Agree
6	Using indigenous languages improves trust and understanding between SME operators and customers.	190	132	21	17	10	4.26	0.95	Agree
7	Customers are more comfortable discussing their needs with SME operators who speak their indigenous language.	188	135	23	15	9	4.29	0.92	Agree
8	Indigenous-language communication helps SME operators maintain good relationships with customers.	181	141	25	15	8	4.27	0.91	Agree
9	Indigenous languages help reduce misunderstanding during business transactions.	175	143	27	17	8	4.24	0.93	Agree
10	Indigenous languages enable SME operators to negotiate more effectively with local customers and suppliers.	164	150	29	18	9	4.19	0.96	Agree
Grand Mean		4.21							Agree

Table 3 shows that all the items recorded mean scores above the criterion mean of 3.00. The highest mean score was recorded for the statement that customers are more comfortable discussing their needs with SME operators who speak their indigenous language ($M = 4.29$, $SD = 0.92$). This was followed by the view that indigenous languages make communication between SME operators and local customers easier ($M = 4.27$, $SD = 0.97$), and that indigenous-language communication helps SME operators

maintain good relationships with customers ($M = 4.27$, $SD = 0.91$). The lowest mean score was recorded for the statement that experienced business operators use indigenous languages to teach younger entrepreneurs business skills ($M = 4.14$, $SD = 1.00$), although this still indicated agreement. The overall grand mean of 4.21 demonstrates a strong positive perception of the role of indigenous languages in business communication, entrepreneurial knowledge transfer and customer relationships.

Therefore, the result reveal that, Indigenous languages play a significant role in facilitating business communication, transferring entrepreneurial knowledge and strengthening customer relationships among SME operators in Benue State. Respondents particularly perceived indigenous-language use as improving understanding, trust, customer comfort, negotiation and the transmission of practical business knowledge.

4.3.2 Research Question Two

What is the influence of indigenous-language use on the marketing, networking, and promotion of small and medium enterprises in Benue State?

Table 4: Influence of Indigenous Languages on Marketing, Networking and SME Promotion

S/N	Item	SA	A	U	D	SD	Mean	SD	Decision
1	Indigenous languages make it easier for SMEs to advertise products to local customers.	177	143	24	17	9	4.25	0.94	Agree
2	Advertising products in indigenous languages attracts more local customers.	164	151	27	19	9	4.20	0.95	Agree
3	Indigenous-language communication makes SME promotional messages easier for local people to understand.	183	139	23	17	8	4.28	0.91	Agree
4	SME operators use indigenous languages when promoting products through community networks.	170	145	28	18	9	4.21	0.96	Agree
5	Indigenous languages help SME operators establish stronger business networks within their communities.	176	142	25	18	9	4.24	0.94	Agree
6	Speaking indigenous languages helps SME operators gain referrals from satisfied customers.	172	147	27	16	8	4.24	0.92	Agree
7	Indigenous languages facilitate participation in local business associations and community activities.	153	151	34	22	10	4.12	1.00	Agree
8	Indigenous-language marketing strengthens customers' emotional connection with local businesses.	171	145	28	18	8	4.24	0.94	Agree
9	SMEs that communicate in indigenous languages can build stronger community visibility.	168	149	27	18	8	4.23	0.93	Agree
10	Indigenous languages support word-of-mouth promotion of SME products and services.	185	138	21	18	8	4.28	0.91	Agree
Grand Mean		4.23							Agree

Table 4 indicates that all the items had mean scores above the criterion mean of 3.00. The highest mean scores were recorded for the statements that indigenous-language communication makes SME promotional messages easier for local people to understand ($M = 4.28$, $SD = 0.91$) and that indigenous languages support word-of-mouth promotion of SME products and services ($M = 4.28$, $SD = 0.91$). This was followed by the finding that indigenous languages make it easier for SMEs to advertise products to local customers ($M = 4.25$, $SD = 0.94$). The lowest mean score was recorded for the statement that indigenous languages facilitate participation in local business associations and community activities ($M = 4.12$, $SD = 1.00$). Nevertheless, the mean remained considerably higher than the criterion mean. The grand mean of 4.23 indicates a strong positive perception of the influence of indigenous languages on marketing, networking and SME promotion.

Therefore, the result in table 3 reveal that: Indigenous-language use has a high perceived influence on marketing, networking and promotion of SMEs in Benue State. It enhances the understanding of promotional messages, strengthens community visibility, facilitates referrals and word-of-mouth advertising, and supports stronger relationships between businesses and their local networks.

4.4 Summary of Findings

The findings showed that indigenous languages played an important role in facilitating business communication, entrepreneurial knowledge transfer and customer relationships among SME operators in Benue State, as reflected in the grand mean of 4.21. They also had a substantial influence on the marketing, networking and promotion of SMEs, with a grand mean of 4.23. Overall, the findings indicated that indigenous languages served not only as communication tools but also as practical resources for building trust, transferring entrepreneurial knowledge, strengthening customer relationships, facilitating community networking, and promoting SME products and services.

4.5 Discussion of Findings

The finding that indigenous languages facilitate business communication, entrepreneurial knowledge transfer and customer relationships among SME operators was strongly supported by the respondents, as indicated by the grand mean of 4.21. The respondents agreed that the use of familiar indigenous languages improves understanding between SME operators and their customers. This finding is in line with Dom-Anyangwu (2022), who found that indigenous languages provide an effective medium for learning entrepreneurship because business knowledge and skills are more easily understood when communicated in familiar languages. Similarly, a recent study of non-Yoruba entrepreneurs in Lagos found a significant relationship between local-language ability and entrepreneurship skills, noting that local languages enhance identity and trust in business transactions.

The finding also showed that indigenous languages support entrepreneurial knowledge transfer. Respondents agreed that experienced operators can communicate practical business skills, procedures and experiences more effectively through languages understood by younger entrepreneurs, employees and community members. This is also in line with Awoloye, Emoruwa and Saka (2022), who reported that indigenous-language education can facilitate entrepreneurial skills development and youth empowerment by making knowledge and training more accessible. In the same vein, Awuor (2024) found that indigenous languages have potential to disseminate information and support sustainable development, including their application in local businesses.

The second major finding revealed that indigenous languages had a substantial influence on marketing, networking and SME promotion, with a grand mean of 4.23. Respondents agreed that indigenous-language advertising makes promotional messages easier for local customers to understand and helps businesses connect with their target communities. This finding is in line with Adeyeye and Salawu (2025), whose study of MTN Nigeria's advertising found that the incorporation of indigenous languages reflects local culture and can contribute to business growth. Their study further demonstrated that indigenous languages, particularly Pidgin, continue to feature in Nigerian advertising despite fluctuations in their use.

The finding concerning networking and community-based promotion is also consistent with Ajagbe, Fonkeu and Edegbe (2022), who found that West African Pidgin functions as a vehicular language in informal economic activities and cross-border markets. They reported that its use fosters cooperation and social cohesion, thereby supporting the expansion of informal trade and household income.

5. Conclusion

The study concluded that indigenous languages play a significant role in promoting small and medium enterprises and supporting economic development in Benue State in the 21st century. The findings demonstrated that indigenous-language use goes beyond ordinary communication to function as an important social and economic resource for SME operators. The high grand mean of 4.21 indicated that indigenous languages facilitate business communication, entrepreneurial knowledge transfer and customer relationships. Through familiar linguistic expressions, SME operators are able to communicate more clearly with customers, understand their needs, build trust, reduce misunderstandings and negotiate business transactions more effectively.

Indigenous languages also support the transfer of practical entrepreneurial knowledge from experienced business operators to younger entrepreneurs, employees and apprentices. The study further concluded that indigenous languages have a substantial influence on marketing, networking and SME promotion, as reflected in the grand mean of 4.23.

Their use makes promotional messages more understandable to local consumers, strengthens community visibility, facilitates referrals and supports word-of-mouth promotion. Indigenous-language communication also helps SME operators develop stronger relationships within their communities and participate in local business networks. The findings suggest that indigenous languages should not be regarded as barriers to modern entrepreneurship or economic development. Rather, they can complement English and other wider communication languages by strengthening local participation, cultural identification, trust and market engagement. In the context of the 21st century, the strategic use of indigenous languages in traditional and digital business environments can contribute to more inclusive entrepreneurship and strengthen the capacity of SMEs to participate in local economic development.

6. Recommendations

Based on the findings and conclusion of the study, the following recommendations were made:

1. Entrepreneurship training institutions, polytechnics, universities and skills-acquisition centres should incorporate indigenous languages into relevant aspects of entrepreneurship education, mentoring and business training to facilitate the understanding and transfer of practical entrepreneurial knowledge.
2. SME operators should be encouraged and trained to use indigenous languages alongside English in advertising, customer communication, social media, mobile commerce and other digital marketing platforms to improve customer understanding, engagement and market visibility.
3. SME associations and community business organisations should encourage the appropriate use of indigenous languages in networking, mentoring, business meetings and community-based activities to strengthen trust, referrals, cooperation and access to local business opportunities.
4. The Benue State Government and relevant SME-support agencies should recognise indigenous languages as resources for inclusive economic development and integrate their use into SME development, entrepreneurship, skills-acquisition and community economic empowerment programmes.

Experienced entrepreneurs should be encouraged to document and transmit business knowledge, skills and practices through indigenous languages to younger generations. At the same time, SME operators should develop multilingual competence by combining indigenous languages with English and other widely used languages to enable them to serve local markets while accessing wider national and international business opportunities.

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