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SMALL AND MEDIUM SCALE ENTERPRISES AND EMPLOYMENT SUSTAINABILITY IN KOGI STATE, NIGERIA

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Abstract

This study investigates the effect of Small and Medium Scale Enterprises (SMEs) on employment sustainability in Kogi State, Nigeria. Specifically, the study examines the extent to which SMEs influence employment sustainability, identifies the mechanisms through which SMEs generate employment opportunities, highlights available small-scale enterprise opportunities, and assesses the challenges facing SMEs in the state. A quantitative research design was adopted, relying primarily on primary data. The study population consisted of 120 SME owners selected from three enterprises, from which a sample size of 80 respondents was determined using the Taro Yamane formula. Data were analyzed using descriptive statistics, while hypotheses were tested using the t-test technique. The results reveal that SMEs have a statistically significant effect on employment sustainability and contribute substantially to employment generation in Kogi

State. The findings further indicate that SMEs provide diverse employment opportunities across sectors such as hairdressing, handset repairs, poultry farming, bead making, carpentry, tailoring, bakery operations, and small-scale manufacturing. Based on these results, the study recommends that government interventions aimed at promoting SMEs should be transparent, adequately funded, and devoid of political interference, particularly with respect to financial support. The study concludes that SMEs remain a critical and viable instrument for achieving sustainable employment generation in Kogi State, Nigeria.

Keywords: Small and Medium Scale Enterprises; Employment Sustainability; Job Creation; Economic Development.

Introduction

The development of Small and Medium Scale Enterprises (SMEs) has continued to attract considerable scholarly and policy attention due to their critical role in employment generation, poverty reduction, and economic development. Globally, SMEs constitute the backbone of most economies and account for a substantial share of total employment compared with large-scale and multinational enterprises (Ariyo, 2008). In developing economies, SMEs dominate productive activities and provide livelihoods for a large segment of the population. Empirical evidence further suggests that SMEs operating in both formal and informal sectors absorb a significant proportion of the labour force, thereby contributing meaningfully to employment creation and economic stability (Peterise, 2003).

In Nigeria, the relevance of SMEs is reinforced by the structure of domestic production and consumption, where a large proportion of goods consumed daily are basic, low-technology products supplied mainly by small and medium scale enterprises (National Bureau of Statistics [NBS], 2020). Despite their strategic importance, unemployment has remained a persistent challenge since independence, driven by structural and macroeconomic factors such as inadequate economic planning, excessive dependence on crude oil, fluctuations in global oil prices, political instability, and weak industrial diversification (Olagunju, 2008). In response, successive governments have implemented policies and programmes aimed at promoting job creation and self-employment, notably through the establishment of the National Directorate of Employment (NDE) in 1986 to foster vocational skills acquisition and entrepreneurial development.

In Kogi State, efforts to promote SME development through financial support schemes, infrastructural provision, and policy incentives have been initiated; however, a strong preference for public sector employment and the limited absorptive capacity of the civil service have intensified unemployment pressures. As unemployment continues to rise, sustainable employment has emerged as a critical development concern, emphasizing not only job creation but also job continuity and long-term labour market participation. Against this backdrop, SMEs are widely regarded as a viable mechanism for addressing unemployment and promoting employment sustainability. This study therefore examines the effect of Small and Medium Scale Enterprises on employment sustainability in Kogi State, Nigeria, with the aim of contributing empirical evidence to policy formulation and academic discourse.

1.2 Statement of the Problem

Unemployment has remained a persistent challenge in Nigeria, with its adverse effects felt more acutely at the sub-national level, including Kogi State. Despite government interventions aimed at promoting employment, the labour market continues to be unable to absorb the increasing number of graduates and school leavers annually produced by educational institutions. This has resulted in heightened poverty, social instability, and a growing reliance on the informal sector for livelihood.

Small and Medium Scale Enterprises (SMEs) are widely acknowledged as key drivers of employment generation and economic development. However, in Kogi State, the capacity of SMEs to create sustainable employment remains underexplored, and there is limited empirical evidence regarding the extent to which these enterprises contribute to stable and long-term job opportunities. Challenges such as inadequate access to finance, poor infrastructural support, and policy inconsistencies further constrain the potential of SMEs to alleviate unemployment effectively.

Given these circumstances, there is a pressing need to investigate the role of SMEs in promoting employment sustainability in Kogi State. Understanding this relationship is critical for informing policy interventions, enhancing SME support frameworks, and ensuring that SMEs can serve as viable tools for reducing unemployment and fostering economic development.

1.3 Research Objectives

The primary aim of this study is to examine the effect of Small and Medium Scale Enterprises (SMEs) on employment sustainability in Kogi State, Nigeria. Specifically, the study seeks to:

1. Determine the extent to which SMEs influence employment sustainability in Kogi State.
2. Identify the mechanisms through which SMEs generate employment opportunities for residents of Kogi State.
3. Highlight the specific employment opportunities available to residents through small and medium scale enterprises in Kogi State.

2. Theoretical Foundation and Literature Review

2.1 Theoretical Foundation

This study is anchored on Schumpeter's Theory of Entrepreneurship, also referred to as the Innovation Theory (Schumpeter, 1934). The theory posits that entrepreneurship serves as a primary driver of economic development through the creation of new businesses, introduction of innovations, and generation of employment opportunities. According to Schumpeter, entrepreneurs disrupt existing market structures by introducing new products, processes, or services, thereby stimulating economic growth and employment creation. In the context of Small and Medium Scale Enterprises (SMEs), this theory provides a robust framework for understanding how entrepreneurial activities contribute to sustainable employment by creating jobs, fostering innovation, and promoting local economic development. By applying this theoretical lens, the study examines how SMEs in Kogi State not only generate employment but also maintain sustainable job opportunities over time.

2.2 Small and Medium Scale Enterprises (SMEs)

Small and Medium Scale Enterprises (SMEs) are widely recognized as vital components of economic development, serving as engines for employment creation, poverty reduction, and local industrial growth. While definitions of SMEs vary across countries and institutions, they are generally characterized by limited scale of operations, relatively low capital investment, moderate workforce size, and simplified management structures (Beck et al., 2005; Olawale & Garwe, 2010). The Organization for Economic Co-operation and Development (OECD, 2004) defines SMEs as enterprises with fewer than 250 employees, modest revenue thresholds, and a substantial degree of owner involvement in management. In the Nigerian context, SMEs are typically classified based on the number of employees, annual turnover, and capital investment, with small enterprises employing fewer than 50 persons and medium enterprises employing between 50 and 200 persons (National Bureau of Statistics [NBS], 2020).

SMEs operate across both formal and informal sectors, producing goods and services that range from basic consumer products to technologically sophisticated items. They are often labor-intensive, rely on local resources, and contribute to skill development and entrepreneurial capacity within communities (Ariyo, 2008; Peterise, 2003). SMEs are distinguished from large enterprises not only by size but also by their flexibility, innovation, and responsiveness to market changes. This adaptability enables SMEs to exploit niche markets, create employment for both skilled and unskilled labor, and stimulate local economic activity. Consequently, SMEs are often described as the backbone of most developing economies, where they absorb a large proportion of the workforce and sustain livelihoods at the grassroots level.

In addition to their employment role, SMEs contribute significantly to economic diversification and industrialization, particularly in economies overly reliant on primary commodities such as oil. By facilitating local production, generating entrepreneurial opportunities, and promoting innovation, SMEs enhance economic resilience and reduce dependency on a few large-scale industries (Olawale & Garwe, 2010). However, despite their potential, SMEs face several structural challenges—including limited access to finance, inadequate infrastructure, poor managerial skills, and policy inconsistencies—which can constrain growth and limit their ability to provide sustainable employment (Ezeh & Okeke, 2020; Olagunju, 2008). Understanding the concept of SMEs is therefore critical for analyzing their role in employment sustainability and for developing policies that support their growth and long-term impact on local economies.

2.3 Employment Sustainability

Employment sustainability refers to the capacity of jobs to provide long-term, stable, and decent work that meets both the economic and social needs of employees while supporting organizational and economic growth (Billett et al., 2021; Truxillo et al., 2021). It goes beyond mere job creation to emphasize the continuity, adaptability, and quality of employment, ensuring that workers maintain income security, skill development opportunities, and career progression over time. Sustainable employment also encompasses work conditions that allow employees to balance personal and professional responsibilities, while remaining resilient to economic fluctuations and organizational changes (Semeijn et al., 2020).

The concept has gained prominence in both developed and developing economies, as governments and organizations recognize that short-term or unstable employment contributes to poverty, income inequality, and social instability. Research indicates that sustainable employment is closely linked to human resource practices, job design, workforce training, and organizational adaptability, all of which enhance employee retention, productivity, and engagement (Ng & Feldman, 2020; Kooij et al., 2021). In developing countries, SMEs play a crucial role in promoting employment sustainability, particularly by providing flexible work arrangements, developing local skills, and creating income-generating opportunities for diverse labor segments (Ariyo, 2008; Okoye, 2021).

Despite the potential of SMEs to foster sustainable employment, several challenges can undermine the stability of jobs. Limited access to finance, inadequate infrastructure, policy inconsistencies, and market volatility often constrain the ability of SMEs to retain employees and provide long-term work (Olagunju, 2008; Ezeh & Okeke, 2020). As a result, understanding the mechanisms through which SMEs contribute to employment sustainability is critical for designing policies and interventions that support both business growth and labor market stability, particularly in sub-national contexts such as Kogi State.

2.4 Hypotheses Development

Relationship between SMEs and Employment Sustainability

The nexus between Small and Medium Scale Enterprises (SMEs) and employment sustainability has gained considerable scholarly attention within the broader discourse on inclusive economic growth and labor market stability. Employment s

. Sustainability transcends mere job creation to include the continuity, quality, stability, and adaptability of employment over time. It reflects the capacity of enterprises to provide consistent income, opportunities for skills development, decent working conditions, and resilience against economic shocks (Billett et al., 2021; Truxillo et al., 2021). Within this context, SMEs are widely acknowledged as critical drivers of sustainable employment due to their labor-intensive structure, strong local embeddedness, and flexibility in responding to dynamic market conditions. Unlike large corporations that rely heavily on automation, SMEs depend largely on human capital, thereby enhancing labor absorption across various skill levels and fostering closer employer–employee relationships that promote retention and job satisfaction (Ariyo, 2008; Semeijn et al., 2020).

Moreover, SMEs contribute to employment sustainability through their adaptive and innovative capacities. By diversifying operations, exploring niche markets, and investing in employee training and multi-skilling, SMEs enhance workforce flexibility and organizational resilience (Okoye, 2021). These strategies strengthen job continuity and long-term employability. However, the sustainability of employment within SMEs is often constrained by structural challenges such as limited access to finance, inadequate infrastructure, regulatory bottlenecks, and macroeconomic instability (Olagunju, 2008; Ezeh & Okeke, 2020). Addressing these constraints through supportive policies, improved financing mechanisms, and capacity-building initiatives is essential for enabling SMEs to sustain stable, decent, and long-term employment opportunities.

Challenges Affecting SMEs and Employment Sustainability

Despite their potential, SMEs face numerous structural and operational challenges that affect their capacity to sustain employment. Common barriers include inadequate funding, poor access to technology, regulatory bottlenecks, and limited managerial expertise (Ezeh & Okeke, 2020). In the Nigerian context, these challenges are compounded by macroeconomic volatility, political instability, and an overreliance on the oil sector, which reduces the overall resilience of SMEs (Olagunju, 2008). Studies have highlighted that addressing these constraints through supportive policies, financial interventions, and capacity-building programs is critical for enhancing the employment-sustaining role of SMEs.

H 1: SMEs has no significant effect on employment sustainability in kogi State. Nigeria?

Relationship Between Small medium Enterprise and Employment sustainability

The relationship between Small and Medium Enterprises (SMEs) and employment sustainability is well established in the literature on inclusive growth and labour market resilience. SMEs are widely recognized as major contributors to employment generation due to their labour-intensive production structures and strong local embeddedness (Ariyo, 2008). Beyond job creation, employment sustainability encompasses job continuity, stability, skill development, and adaptability over time (Billett et al., 2021). Empirical studies indicate that SMEs enhance sustainable employment by providing opportunities for skill acquisition, fostering closer employer–employee relationships, and promoting flexible work arrangements that improve retention (Semeijn et al., 2020). Their capacity for innovation and operational diversification further strengthens organizational survival and job stability (Schumpeter, 1934). However, structural constraints such as limited access to finance, infrastructural deficits, and regulatory bottlenecks may undermine their ability to sustain long-term employment (Olagunju, 2008). Consequently, the literature underscores that supportive institutional frameworks are critical to maximizing the employment-sustaining potential of SMEs.

H 2: There is no significant effect of SMEs in creating employment opportunities in kogi State. Nigeria?

Relationship Between Small medium Enterprise and Creating Employment Opportunities

The relationship between Small and Medium Enterprises (SMEs) and the creation of employment opportunities has been extensively examined in development and entrepreneurship literature. SMEs are widely regarded as engines of job creation because of their labor-intensive operations and relatively low capital requirements, which enable them to absorb both skilled and unskilled labour (Ariyo, 2008). In many developing economies, SMEs dominate sectors such as agriculture, manufacturing, trade, and services, thereby generating diverse employment opportunities across rural and urban areas (National Bureau of Statistics [NBS], 2020).

Scholarly evidence suggests that SMEs stimulate employment directly through enterprise expansion and indirectly through value-chain linkages, subcontracting, and supplier networks (Peterise, 2003). Their flexibility and adaptability allow them to respond quickly to market demands, thereby creating new roles in emerging niches. Furthermore, SMEs promote self-employment and entrepreneurial ventures, which reduce pressure on the formal public sector labour market and enhance income-generating capacity at the grassroots level (Okoye, 2021).

However, the extent of employment creation by SMEs is influenced by access to finance, infrastructure, managerial competence, and policy support. Where enabling environments exist, SMEs tend to scale operations, diversify production, and generate sustained employment opportunities. Thus, the literature consistently affirms that SMEs occupy a strategic position in expanding employment opportunities and fostering inclusive economic participation.

H 3: There are no specific employment opportunities available for kogi residents from small and medium scale industries.

Relationship Between Small medium Enterprise and Specific job creation opportunities available

The relationship between Small and Medium Enterprises (SMEs) and specific job creation opportunities is grounded in their sectoral diversity and operational flexibility. Unlike large corporations that are often concentrated in capital-intensive industries, SMEs operate across multiple labour-intensive sectors such as agriculture, agro-processing, manufacturing, construction, retail trade, information technology, and personal services (Ariyo, 2008). This wide sectoral spread enables SMEs to generate specific and practical employment opportunities, including roles in production, marketing, distribution, maintenance, administration, and technical services. Consequently, SMEs contribute not only to general employment growth but also to the availability of occupation-specific jobs tailored to local market needs

3.0 Methodology

3.1 Procedure and Sample

This study adopted a quantitative cross-sectional survey design to examine the effect of Small and Medium Scale Enterprises (SMEs) on employment sustainability. The population comprised 120 registered SME owners operating within selected enterprises, from which a sample of 80 respondents was determined using the Taro Yamane (1967) formula at a 5% margin of error. A simple random sampling technique was employed to ensure equal representation. Primary data were collected through a structured questionnaire based on a five-point Likert scale. The instrument covered SME activities, employment generation mechanisms, employment sustainability indicators, and operational challenges. Content validity was ensured through expert review, while reliability was confirmed using Cronbach's Alpha coefficient (≥0.70). Questionnaires were administered directly to respondents, yielding a 100% response rate. Data were coded and analyzed using descriptive statistics (frequencies, percentages, means, and standard deviations) and inferential statistics. Hypotheses were tested using the independent sample t-test at a 0.05 level of significance.

3.2 Measurement of Variables

In this study, the independent variable, Small and Medium Scale Enterprises (SMEs), was measured using indicators such as enterprise activities, workforce size, business diversification, innovation practices, and access to support. Respondents rated items on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The dependent variable, Employment Sustainability (ES), was assessed using indicators including job continuity, income stability, employee retention, skill development, and adaptability to market changes. Employment creation (EC) mechanisms were measured through the number of employees engaged, new job openings, sectoral distribution, and involvement in training or apprenticeship programs. Control variables such as enterprise age, sector, and ownership type were included to account for contextual differences. Composite scores were computed by averaging item responses, with higher scores indicating stronger presence of the construct. This approach ensured validity, reliability, and suitability for statistical analysis.

4. Result and Conclusion

H_0: Small and Medium Scale Enterprises (SMEs) have no significant impact on employment sustainability (ES) in Kogi State, Nigeria.

To test this hypothesis, the mean response on employmen5t sustainability was analyzed using the one-sample t-test. The descriptive statistics are presented in Table 4.1.

Test of Hypotheses

The results for the various tests of hypotheses, which were tested with the t-test statistics, are presented below. The decision rule used in the various test of hypotheses are:

Table 4:1 One-Sample T-Test Descriptive Statistics

	N	Mean	Std. Deviation	Std. Error Mean
employment sustainability	80	1.5400	.18565	.09283

As presented in table 4.3.1, the overall mean score of 1.54 indicates that the respondents agree that SMEs has no significant impact on employment sustainability in kogi State. Nigeria.

Table 4.1.2: One-Sample T-Test Result for Hypothesis One

	Test Value = 0				
			Sig.		95% Confidence Interval of the Difference

	T	Df	(2-tailed)	Mean Difference	Lower	Upper
SMEs has no significant impact on employment sustainability in Kogi State. Nigeria	16.590	79	.000	1.54000	1.2446	1.8354

As presented in table4.3.2,the calculated t-test value is16.59.This value is greater than the critical t-test value of 2.353, i.e. tcal(16.59) > tcritical (2.353). With $p < 0.05$, this result is significant. Hence, the null hypothesis is rejected and the alternative hypothesis accepted accordingly. Therefore, SMEs has significant impact on employment sustainability in kogi State. Nigeria.

Test of Hypothesis Two

H_{02}:There is a significant effect of SMEs in creating employment opportunities in kogi State. Nigeria.

In testing this hypothesis, the mean response score was tested using the t-test statistic. The results are presented below:

Table 4.1.3 : One-Sample T-Test Descriptive Statistics

	N	Mean	Std. Deviation	Std. Error Mean
creating employment opportunities	80	1.4725	.17017	.08509

As presented in table 5 the overall mean score of 1.473 indicates that the respondents agree that there is a significant impact of SMEs in creating employment opportunities in kogi State. Nigeria.

Table 4:1.4 One-Sample T-Test Result for Hypothesis Two

	Test Value = 0

	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
There is a significant effect of SMEs in creating employment opportunities in kogi state. Nigeria	17.306	79	.000	1.47250	1.2017	1.7433

As presented in table 6 the calculated t-test valueis17.306.This value is greater than the critical t-test value of 2.353, i.e. tcal(17.306) > tcritical (2.353). With $p < 0.05$, this result is significant. Hence, the null hypothesis is rejected and the alternative hypothesis accepted accordingly. Therefore, there is a significant impact of SMEs in creating employment opportunities in kogi state. Nigeria.

Test of Hypothesis Three

H_{03}: There is no specific employment opportunities available for kogi State residents from small scale industries.

In testing this hypothesis, the mean response score tested using the t-test statistic. The results are presented below.

Table 4:1.5 One-Sample T-Test Descriptive Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Employee productivity	80	2.0475	.89175	.44588

As presented in table 7, the overall mean score of 2.048 indicates that the respondents agree that there is a specific small scale enterprises opportunity available for kogi State. Nigeria residents.

Table 4:1.6 One-Sample T-Test Result for Hypothesis Three

	Test Value = 0					
	t	Df	Sig.(2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
There are no specific employment opportunities available for kogi state residents from small scale industries.	4.592	79	.019	2.04750	.6285	3.4665

As presented in table 8the calculated t-test value is 4.592. This value is greater than the critical t-test value of 2.353, i.e. tcal (4.592) > t critical (2.353). With $p < 0.05$, this result is significant. Hence, the null hypothesis is rejected and the alternative hypothesis accepted accordingly. Therefore, there is a specific small scale enterprises opportunities available for kogi State. Nigeria residents.

4.1 Discussion of Findings

Analysis H_0;The hypothesis was tested using a one-sample t-test to assess the effect of SMEs on employment sustainability. Analysis of the respondents' ratings revealed a mean score of 1.54, indicating a general agreement that SMEs influence employment sustainability. The computed t-value of 16.59 exceeded the critical t-value of 2.353 at a 0.05 level of significance, demonstrating a statistically significant effect. Consequently, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_1) is accepted. These results provide empirical evidence that SMEs have a significant impact on employment sustainability in Kogi State, Nigeria.

The finding for H_o2;the hypothesis was tested using a one-sample t-test to examine the relationship between SME operations and employment creation. Respondents' ratings indicated a strong agreement that SMEs generate jobs, with the mean response showing a significant positive trend. The calculated t-value exceeded the critical t-value at the 0.05 significance level, confirming a statistically significant effect. Therefore, the null hypothesis (H_o) is rejected, and the alternative hypothesis (H_1) is accepted. This result demonstrates that SMEs significantly contribute to creating employment opportunities in Kogi State.

Analysis for H_o3; The hypothesis was tested using a one-sample t-test to assess how SMEs generate targeted employment in sectors such as hairdressing, handset repairs, poultry farming, bead making, carpentry, tailoring, bakery operations, and small-scale manufacturing. Respondents' ratings reflected a strong consensus that SMEs provide these specific employment opportunities. The calculated t-value exceeded the critical t-value at a 0.05 level of significance, indicating a statistically significant impact. Consequently, the null hypothesis (H_o) is rejected, and the alternative hypothesis (H_1) is accepted. This confirms that SMEs significantly influence the availability of specific job opportunities for residents in Kogi State.

4.2 Conclusion

Small and Medium Scale Enterprises (SMEs) have been recognized as a critical mechanism for generating employment, promoting economic growth, and fostering sustainable development. The high rate of youth unemployment in Kogi State provided the impetus for this study. The findings indicate that SMEs have a significant effect on employment generation in the state by expanding markets for local goods and services, enhancing economic growth, and reducing unemployment challenges. These results underscore the pivotal role of SMEs in creating sustainable job opportunities and driving inclusive economic development within Kogi State.

5. Recommendations

Based on the findings, the following recommendations are proposed to enhance the employment-generating capacity and sustainability of SMEs in Kogi State:

1. Government support and financial assistance for SMEs should be transparent, adequately funded, and free from political interference and favoritism, as access to finance is a major constraint to SME growth and sustainability.
2. Infrastructure development should be prioritized, including reliable power supply, road networks, water, and communication facilities, to reduce operational costs and stimulate SME expansion.
3. Capacity-building and technological advancement should be promoted through skills training, vocational programs, and technology transfer to modernize SME operations and improve productivity.

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