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Effect of Government Policies and Support for Poverty alleviation of SSEs Owners in Kano and Niger States, Nigeria

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Abstract

This study examined the effect of Government policies and support to poverty alleviation of SSEs owners in Kano and Niger States. Government(s) in Nigeria have refocused interest on poverty reduction via SSEs for two decades and this is quite long enough to assess its performance. Two null hypotheses were formulated in relation of government policies and government support to poverty alleviation. Relevant literature was conceptually and empirically reviewed and both vicious cycle of poverty and Keynesian theories were adopted. A population of 202 registered SSEs with employees of 10-50 were extracted from a secondary data using purposive sampling. A sample size of 172 SSEs was determined via Yamane Formula. Multiple regression was used to test the hypotheses via Statistical Package for Social Science (SPSS) version 23. Descriptive statistics was engaged to analyse the bio data of the respondents. The paper established that government policies (Beta value = .132 and p value = .235) and support packages (Beta value = -.207 and p value = .064) have not positively impacted on SSEs owners to alleviate their poverty level. It recommended for overhauling the existing policies and support packages through bottom-up approach to policy formulation and implementation in order meet the demands of the SSEs environment

Introduction

Small Scale Enterprises do not only serve as the foundation for job creation, income generation, self-reliance, poverty alleviation, economic growth but, they can be regarded as means for curtailing up social vices in an environment, such as drug abuse and addiction, theft, robbery, thuggery, promiscuity, kidnaping and other social ills. SSEs can transform an idle mind by judicious use of time and talent for productive gain and, this ultimately leads to having a vibrant society that is less prone to immoral

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acts. The prevalence of these social ills generates unhealthy society where the youth lack the confidence, enthusiasm and commitment to effectively tap their talents for positive impact to nation building. Such youth that are our upcoming leaders would be economically deficient, emotionally derailed to nuisance and unproductivity. The contribution of Small-Scale Enterprises (SSEs) to poverty alleviation has had global reckoning. China and India for instance, have achieved tremendous decrease in their poverty through huge employment creation and income generation. China's poverty level declined from 30.46 million in 2017 to 5.51 million in 2019. In Pakistan, 90% of business ventures are SSEs (Ali et al., 2014; Karnani, 2011). They are labour intensive in nature and largely reside in rural and semi-urban areas, and reduced poverty level through increased income of the poor by 20% (Ali et al., 2014; Haiying et al., 2020; Karnani, 2011; Liu et al., 2019; Manzoor et al., 2019; World Bank report, 2011 in Aspen Network of Development Entrepreneurs [ANDE], 2012). SMEs in Gnana contributed to the decline in poverty rate from 50% in 1991 to 29% in 2006, while urban and rural poverty stood at 9% and 10.4% respectively (Debrah, 2013).

Past administrations have implemented programmes and schemes in Nigeria, such as River Basin Development Authority [RBDA] in 1977, Operation Feed the Nation [OFN] in 1979, Green Revolution Programme [GRP] in 1980, National Directorate of Employment [NDE] in 1986, Directorate of Food Roads and Rural Infrastructure [DFRRI] in 1987, Better Life for Rural Women in 1987, People's Banks in 1989, Community Banks in 1991, Family Economic Advancement Programme [FEAP] in 1997, Poverty Alleviation Programme in 1999, Nigerian Agricultural Rural and Cooperative Development Bank [NARCDB] in 2007, Mass Transit, youth employment in 2013, Npower in 2016, TraderMoni, Marketmoni, Farmermoni, Conditional Cash Transfer, Public Workfare all in 2016, Home Grown Schools Feeding [HGSF] in 2017 and Rural Women Cash Grant in 2021, were established to address the menace of poverty (Agwaru, 2015; Baghebo & Emmanuel, 2015; Danaan, 2018; Ezeanyeji et al., 2019; Jaiyeola & Choga, 2020; Ogbuabor et al., 2013; Ogunlusi et al., 2018; Orokpo et al., 2018; Samaila et al., 2018; Suleiman, 2020; Wali & Sanusi, 2017).

These efforts yielded little success because, reports have shown a persistent poverty incidence in Nigeria where 89.9 million people (50%) and 112 million people (67.1%) of the country's total population of over 167 to 180 million are extremely poor and poor respectively (Kazeem, 2018; National Bureau of Statistics [NBS], 2016 in Orokpo et al., 2018; World Poverty Clock [WPC], 2018 in Toromade, 2018). Also, as of 2019 40.1% of the people are poor and 63% are multidimensionally poor. By 2019 the Federal Government intended to empower 100 million to be free from extreme poverty by 2030. This implied supporting 10 million people yearly as from 2020 to be out of poverty (Federal Government of Nigeria [FGN], 2022). Similarly, the share of middle-class household income stood at 19% to 23% in the South, while the North has 6% to 9% (World Bank, 2016). This at present, makes Nigeria the highest extreme poverty country across the world if compared to India (71.5), Democratic Republic of Congo (60.9), Ethiopia (23.9), South Africa (13.8), Indonesia (14.2), Kenya (14.7) etc. (Kazeem, 2018). Past studies revealed the failure of national and international poverty alleviation/eradication strategies and framework to achieve their goal in the less developed nations due to the failure of the programmes to empower their economies and generate long term growth of per capita income (Taylor, 2009). Governments' effort towards revitalising and sustaining SSEs has not produced a fruitful yield for alleviating the menace of poverty in Nigeria. Scholars lamented that such SSEs activities have low level of significant effect on poverty alleviation because of their low productivity performance and their impact to economic growth was less evident (Ayyagari et al., 2011) because of barriers to growth (ANDE, 2012).

The unfavourable policy environment emanates from inadequate and unviable programmes by successive Governments towards the setting up, promotion and sustenance of SSEs in the country. Such programmes where not strengthened because of resource diversion for unworthy use as well as the channelling of massive oil proceeds to organising and hosting unviable and white elephant projects like Festival of Arts and Culture [FESTAC] 1977, All African Games 1973; giant Aerospace Balloon Project which consumed 2.5 billion in 1981; and neglecting crucial sectors such as agriculture, industry, mining, energy and other socio-economic infrastructure. Also, increased in salaries and wages like Udoji package 1974 led to increased consumption of imported goods without a corresponding increase in savings and investments. This has indicated how ineffective such support packages were in addressing the persistent poverty that engulf majority of the populace who happen to be youth and women at the grass roots. Even the high level of unemployment where able bodied youth could not be absorbed in the Nigerian labour market and neither could they use their talent to be productive and self-reliant is disturbing. The choice of this area of study was informed by the government's refocused attention on SMEs since 2004. This therefore made it possible to carry out the study to ascertain whether government intervention on SSEs promotion and development has yielded fruitful result. Having said these, the paper is interested at providing answer to the following research questions: (a) have policies put in place by Government impacted in the alleviation of poverty of SSEs owners in Kano and Niger States? (b) What has been the effect of Government support packages to poverty alleviation of SSEs owners in Kano and Niger States?

Hypotheses

Ho_1: Government policies have not significantly alleviated poverty among SSEs owners in Kano and Niger States.

Ho_2: Government support to SSEs have not significantly alleviated poverty among SSEs owners in Kano and Niger States.

Literature Review

Small-Scale Enterprise (SSE)

United Nation Industrial Development Organisation [UNIDO] defined SSE as an enterprise having 5-19 employees for developing countries and less than or equal to 99 workers for developed countries. Classification of SSE according to type of operation was made by United State and Canada where manufacturing entity has less than 100 employees and services firm has less than 50 employees. The European Union acknowledged 50 workers for SSE. While Tanzania recognised SSE with capital of above 5-200 million Tanzanian shillings and 5-49 workforce (Industry Canada, 2005; Peter, 2008 in Ogbede et al., 2024). In Nigeria, Small-Scale Enterprise should have a capital investment between ₦1 million to ₦40 million (including working capital but excluding cost of land) and a labour force of 11 to 35 or 10 to 50 (Esiebugie et al., 2016; Nigeria National Council of Industry, 2003 in Etuk et al., 2014). While Bank of Industry [BoI] (2018) considered Small Scale Enterprise as a business with 11-50 workers, a total asset of ₦5 - ₦100 million, annual turnover of less than or equal to

₦100 million; and small enterprise can access loan from the bank from over ₦10 million to less than or equal to ₦100 million.

Poverty Alleviation

The United Nations Economic and Social Council [ECOSOC] (2001) has conceptualised poverty as a persistent human being deficiency over access to the resources, capabilities, choices, security, and power that is needed for elevating standard of living economically, politically, and socio-culturally. Poverty is considered in two ways- as a political problem caused by poor political structure, bad governance and economic failures, weak policies, and programmes; or individual problem caused by the poor due to his exhibition of specific culture which he/she should be blamed for that (Manjoro, 2017). Westlund et al. (2008) have categorised poverty into three interconnected concepts: income and asset poverty, vulnerability, and social exclusion. Standardised measures of asset and income poverty can be expressed as poverty lines and be compared to targets. Vulnerability refers to people's exposure to risks, how sensitive their livelihoods are to these risks and what their capacity is to cope and adapt to risks. Social exclusion or marginalisation refers to the process by which certain population groups are systematically disadvantaged because they are discriminated against.

Poverty alleviation is seen as lessening the symptoms of poverty and/or decreasing its viciousness without converting people from poor to non-poor (King & Palmer, 2006). According International Labour Organisation [ILO] (2006), the focus on small enterprises development is majorly concerned with providing an environment that would allow both business owners and workers to work with cleverness and under safety mode of operation to increase productivity thereby reducing their poverty level. For this work, poverty alleviation is operationally defined as all actions taken that lessen the severe state of people's deprivation of basic livelihood. It is a direct and deliberate move towards ensuring access to nutritious food, clothing, shelter, affordable health care facilities and education, and the ability to use physical and mental being for productive purposes.

Government Policies and Support

Government policy is seen as a designed strategy intended to develop industry or SMEs or initiate and operate activities such as regular training, access to funds and business partnerships (Stuart, 2019 in Yadewani et al., 2023). Government design and implement reforms, strategies, and programmes to purposely provide job opportunities, plummet poverty and better the life of people as conformed with the missions of the developed nations (Ilpo et al., 2004). Government policies and support are operationally defined as deliberate move by Federal and State governments to formulate policies and execute programmes/projects that ensure conducive environment for SSEs growth and poverty reduction, through provision of infrastructure, available and affordable credit facilities, capacity building, low tax burden etc. According to Adejumo and Olaoye 2012 in Yero (2015), Local Governments are expected to provide incentives inform of business space, access to fund, tax incentives, capacity building, security, socio-economic facilities such as roads, market, health, and education services to enable smooth operations of SSEs.

Government Policies and Support to SSEs' Development and Poverty Alleviation

The high regard accorded to SMEs as a veritable tool for job creation and poverty reduction stimulated past and present administration in Nigeria to formulate relevant policies and put in place relevant structures and instruments for successful policies implementation necessary for the promotion of SSEs. Such structure includes financial institutions (Micro credit and banks), National Economic and Reconstruction Fund (NERFUND), Nigeria Agricultural Co-operative and Rural Development Bank [NACRDB], Small and Medium Enterprise Equity Investment Scheme [SMEEIS], Entrepreneurship Development Centres [EDC] and Small and Medium Enterprise Development Agency of Nigeria [SMEDAN]. Similar poverty alleviation policies, strategies and schemes were initiated and executed like River Basin Development Authority [RBDA] etc. The provision of infrastructure like socio-economic facilities; skill and capacity building through vocational training and education, and management; market information and network; favourable laws and regulations; and access to finance; technology advancement; counselling services; export promotion etc are necessary requirements for Small Scale Enterprise growth. Such support services and incentives might directly come from lower level of governments, the higher authority or both.

It is essential to admit the contribution of SSEs to economies of the countries operating free market economy but, the removal of public sector from participation in the business environment has obstructed the private sector growth as experienced by Central and Eastern European countries. Scholars like Katz in Nguyen et al. (2009) backed the enormous role of public sector towards reinforcement and maintenance of the private sector as experienced by South Korea, USA, Britain, Taiwan, Germany and Japan. Mbaegbu (2008) submitted that one of the goals of economic development strategy pursued by successive Nigeria governments have been the reduction of poverty through disbursing of funds, allocation of machinery and equipment etc. to the poor (Ogunlusi et al., 2018). Benneth (2007) and Obi (2007) submitted that tariff variation worsens income disparity and poverty of people while government revenue and expenditure enhance income redistribution and poverty reduction (Maku et al., 2020). Scholars like Baghebo et al. (2015); Ben-Caleb et al. (2013); Ezeanyeji et al. (2019); Ogunlusi et al. (2018) submitted that the National Directorate of Employment [NDE] and Entrepreneurship Development Centres [EDC] existed to create job opportunity, provide skills and capacity development especially for Nigerian youth. River Basin Development Authorities [RBDA], Agricultural Development Programmes [ADP], the Agricultural Credit Guarantee Scheme [ACGS], the Rural Electrification Scheme [RES], and the Rural Banking Programme [RBP], etc were all designed to attain the objectives of creating jobs, redistribute income, boost agriculture and curb rural urban migration.

Different research conducted on Government policies, support and incentives for SSEs development and poverty reduction exposed myriad weaknesses which engulfed such government effort on one hand and on the other hand, government was applauded for the success recorded. For instance, Duke and John (2010) affirmed that SMIEIS did not record success in funding SMEs as a result of lop-sidedness in the allocation of the funds. Godday et al. (2013) submitted that SSEs development policies and programmes such as NEEDS, SMEDAN, and NAPEP have failed to achieve their mandate of job creation, and poverty alleviation in Nigeria. This was not unconnected to their major attention on tackling output end of capacity development solving

problem. For instance, the educational system, as an output end centred on a mere content and knowledge acquisition or enquiry-discovery model and learning practiced in the developing countries, unlike what is obtained in developed nations where the track of enquiry-discovery-application model is applied in teaching and students have to perceive societal problems as challenges and opportunities that can be converted into goods and services.
Study conducted by Esiebugie et al. (2016) linked government failure to tackle poverty in Nigeria with corruption, resource diversion, poor governance, absence of transparency and accountability, recurring change of government, poor execution of programme, party politics, unhealthy state of the economy and non-continuity of the programmes. While Baghebo et al. (2015) affirmed that the poverty alleviation programmes results were incongruence to the huge resources channelled to respective agencies. Evidence is seen from the high rise of poverty and the certification of the poor on the ineffectiveness of the programmes to help them free from poverty. Other studies confirmed the achievement of the policies and programmes in the country by amelioration of the sufferings of the poor through access to fund, increased job creation and income generation (Ogunlusi et al., 2018). Also, the study conducted in 2015 by Abimbola et al, showed a positive effect of government policies on entrepreneurship development in Nigeria.

Past Studies
Fajembola et al., (2014) reported that in 2005, only ₦8.95 billion (29%) out of the ₦30.99 billion set aside was disbursed to SMEs under SMIEIS scheme, leaving ₦22.04 billion (71%) unused funds due to constraints to both entrepreneurs and the banks. 58 banks financed 180 projects where the real sector had a share of ₦5.81 billion (64.87%), while ₦3.15 billion (35.13%) was allocated to the services. The geographic spread equally showed that the West plus Edo benefited from 136 (75.5%) out of the180 projects and which Lagos alone had a share of 116 (64.4%). All the Northern States including Federal Capital Territory (FCT) had a share of only 19 projects representing 10.5%. Kano State accessed 5 projects of the 19 allocated to the North and Niger State had none. This showed that the West and Lagos still serve as the industrial base of the nation. If the trend continued, the States with no projects or very low figure will lag behind the others in the empowerment of the populace. Therefore, the wide gap between funds set aside and funds invested pointed to limited success of the scheme or lack of adequate knowledge of its existence.

Agwaru (2015) had employed time series data obtained from fund allocation to Ministries of Agriculture and Commerce and the State support to National Directorate of Employment (NDE) for employment in Taraba State. The study applied longitudinal regression model to assess the influence of Taraba State Economic Empowerment and Development Strategies (TSEEDS) on poverty reduction via unemployment. The multiple regression result showed a negative and insignificant impact of investment in agricultural sector and NDE to poverty alleviation at (p -0.7781, t- 0.283) and (p - 0.2535, t - 1.155) respectively. The study showed a substantial but negative effect of investment in Small and Medium Enterprises (SMEs) on poverty alleviation at (t- - 2.520, p -0.0148). The research work opined for effective supervision to safeguard diversion of fund invested in agriculture and other economic related sectors. Government needs to be determined to incorporate people who are unwillingly barred from socio-economic affairs of the State, build their capacity via seminars and workshop for them to be conscious of the poverty alleviation programmes available for effective utilisation.

Ogunlusi et al., (2018) conducted a research to assess the efficacy of poverty alleviation programmes and factors that influence their performance on employment, business funding and poverty alleviation in Southwest States of Nigeria. The study used purposive sampling to select 6 Local Government Areas (LGAs) one from each State. It proportionately allocated 380 sample size drawn from 8500 Cooperatives societies registered in the States to six LGAs. Mean, percentage and t-test were employed to analyse the data generated from the administered questionnaire. The result indicated a positive impact of the programmes to financing, employment and reduction in poverty of the cooperative members. It also portrayed that SAP contributed maximally to poverty reduction at ($\bar{x}$ = 4.35), then Operation Feed the Nation ($\bar{x}$= 4.14), DFRRI ($\bar{x}$ = 4.11) and the least was National Economic Empowerment Development Strategy (NEEDS) ($\bar{x}$ = 3.56). While provision of more jobs (t = 6.37, $\rho > 0.05$), skills development in Agriculture (t = 5.23, $\rho < 0.05$), improved standard of living (t = 4.59, $\rho < 0.05$), use of entrepreneurship to alleviate poverty (t = 4.33, $\rho < 0.05$) have influenced the efficiency of the programme towards poverty reduction.

A survey research was carried out by Samaila et al. (2018). It assessed the performance of poverty alleviation programmes on employment creation and income generation of the 169 randomly selected respondents of the 300 population of poverty alleviation programmes beneficiaries in Damaturu Local Government, Yobe State. Descriptive statistics, frequency, percent, mean and ranks were used to analyse the data obtained from administered questionnaire. The study showed a positive impact of the poverty alleviation programmes on employment and income generation. It called for the youth responsiveness to various occupational opportunities, income and wealth creation and government should set up more vocational centres that will increase access to more skills.

Research Gap

Past studies reviewed showed that research conducted were targeted at Small and Medium Enterprises (SMEs) where direct impact of Government effort could not be segregated between Small and Medium Enterprise, while this study did cross sectional survey research on SSEs who employ 11-50 workers. The studies were conducted in relation to employment creation, income generation, government programmes such as NAPEP and NDE. This study combined both government policies and support packages on SSEs operation. Some of the past work reviewed were short of theory while this work adopted a theory. Kano and Niger States were used as study areas due their historical antecedents where, Kano is known to be a commercial area dated back 555 centuries. Niger is connected to colonialism period where the colonial masters headquarter was based at Zungeru. This made it possible for the States to access developmental facilities that can lead to existence of more SSEs activities.

The Vicious Cycle of Poverty and the Keynesians Theory of Poverty Alleviation

Vicious cycle of poverty is one of the many approaches to the roots or causes of poverty. Advocates of the vicious circle of poverty have considered education and per capita income as root for poverty. They affirmed that individuals having low income are barricaded from access to balanced diet food for good health and vitality that leads to partaking in productive activities for increased income thus, the tendency to be in poverty circle because of the low income. The low income could deter savings for investment purpose and income increase (Rohima et al., 2013 in Abdullatif et al., 2017). Abdullatif et al., (2017) equally affirmed that vicious cycle of poverty emanates from two angle - low education to low or absence of skills to low income and back to low education. The second aspect is low level of real income and nutrition that leads to lower health and high poverty which results to low investment. The Keynesian theory of poverty alleviation centred on planning, development, and policies to reduce poverty. Both classical and Keynesian theories of poverty confirmed that income has substantial impact on poverty. This is why the Keynesian theory focused on macroeconomic forces (monetary and fiscal policies) and emphasised on greater role of government on the provision of economic stabilisation; public goods expenditure; adjusting public spending and tax rate so as to accelerate aggregate demand for finished goods and services at a given time and price level; and equitable distribution of income to allow for the involvement of even the less privileged in income generating activities that leads to poverty reduction (Davis & Sanchez-Martinez, 2015; Maku et al., 2020). Impliedly, the Keynesian theory affirmed the enormous role of State towards enhancing and sustaining the capital of a country such as poor levels of human capital (health, skills and education), business capital (machinery and buildings), infrastructure (transport, power and sanitation), natural capital (viable land), public institutional capital (rule of law and security) and knowledge capital (technical know-how needed to raise productivity). Although the role played by most of these deep-rooted structural factors was originally explained for developing nations (to move away from underdevelopment), similar patterns are mostly transferrable to developed countries like United Kingdom (Davis & Sanchez-Martinez, 2014). It is asserted that East Asia, Central and East Europe countries (Poland and Bulgaria) have under the European Union (EU) Programmes developed SSEs supportive packages in the area of vocational training and education, provision of infrastructure, information, and individual technology development, advisory services, management and market information, export promotion, access to finance, legal and institutional framework, cluster and network relationships; and most importantly, such countries access direct support services from the local authority and other government (Nguyen et al., 2009).

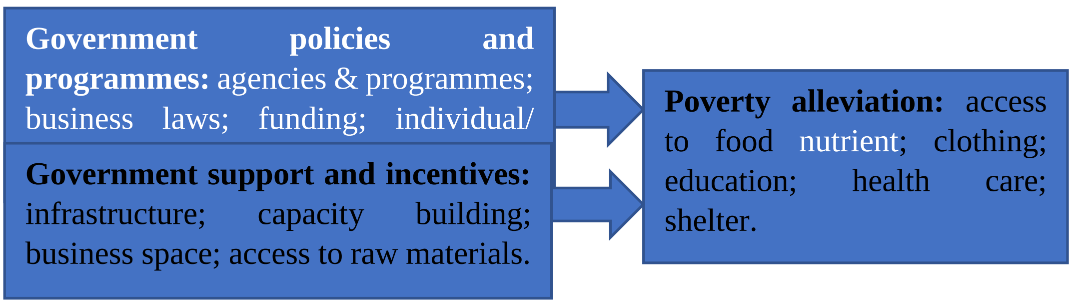

Figure 1: Research model

The model showed government policies and support as independent variables that affects the dependent variable that is poverty alleviation of SSEs owners. Government(s) play significant role in terms of access to education, social amenities and other infrastructure through various policies, support and programmes put in place to support SSEs operations. Similarly, private organisations, enterprises etc. do impact on job creation and income generation in a nation through the production of goods and services that are consumed by the society. The more the produced goods and services are consumed the more income are earned by enterprise owners to allow for expansion of business activities that necessitate for more job creation to unemployed with the resulting effect to increased income that leads to more savings for investment purpose and more consumption for addressing poverty as well. This is in line with the theory of vicious cycle of poverty being the cause/root of poverty and Keynesian theory that centred on the formulation and implementation of policies directed at providing a feasible environment for better socio-economic performance that will result into increase growth and development.

Methodology

The study was a survey research conducted on SSEs in Kano and Niger States. Population of the study was sourced from registered SSEs under the study areas. 102 SSEs was obtained from the list of SMEs in Kano industrial areas that were registered under Ministry of Commerce, Industry, Cooperative and Tourism. 100 SSEs from 23 Local Government Areas of Niger State was obtained from Ministry of Commerce and Industry Niger State. Purposive sampling was employed to extract SSEs with 11-50 workforce from the registered SMEs list. Also, 6 urban and semi-urban Local Governments Areas (two from each of the 3 zones) were purposively sampled in Niger State. The use of purposive sampling was used to aid accurate selection of the actual SSEs bearing in mind the urban/rural divide. Yamane 1967 formula ($n = \frac{N}{1+N(e)^2}$) cited in King and Palmer (2006) was adopted and a sample size was determined Where: n = Sample Size; N = Total Population =202; e= Level of Significance = 0.05. Therefore,

$$n = \frac{202}{1+202\ (0.05)^2}$$

$$= \frac{202}{1+202 \times 0.0025} = 132.$$

30% of sample size was added to the sample size to cater for non-response and wrongly filled questionnaire (Oginnin and Adesanya in Adeeko, 2017) i.e., 30 % of 132 (old sample size) = 172 (new sample size). Proportionate sampling was used to share the sample between the study areas in proportion of the study areas population as shown in table 1 below.

Table 1: Allocation of Samples to Kano and Niger States SSEs

S/N	STATES	SSEs Population	SSEs samples
1	Kano	102	$\frac{102 \times 172}{242} = 86.7 \sim 87$
2	Niger	100	$\frac{100 \times 172}{202} = 85$
TOTAL	2	202	172

Source: Survey Research, 2024

Probability sampling technique was applied to administer the closed end and Likert Scale questionnaire. This would allow for generalisation of findings. Statistical Package for Social Science (SPSS) version 23 was applied to analyse the data generated from the field. Descriptive statistics was employed to analyse the demographic information of the respondents. The hypotheses were analysed via multiple regression.

The use of continuous variable in form of Likert Scale and multiple regression allowed for subjecting the data generated into test for violation of the assumption parametric tool of analysis.

Results

The data generated was coded via excel work sheet and the data screened result has depicted no missing values of SSEs owner's demography and variable of interest (see appendix B).

Respondents' Demography

Table 2 below showed the descriptive statistics of the respondents' demography. Kano State has 52% and Niger State 48% SSEs owners. Majority of the respondents are male who - are married, are between 20-29 years, have a family size of 2- 4 and have obtained Diploma/NCE. Majority of them are in trading, have no other job, 16.3% had estSablished their business in less than 5 years, had a take-off capital of ₦1-₦5 million, ₦1-₦10 million current capital. 40% sourced capital through personal savings, 80% started business with 1-10 workers and 60% had increased an average of 5 employees in over 10 years operation.

Table 2: Descriptive Statistics of the Respondents' Demography

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
SSEs State:				
Kano	73	51.8	51.8	69.5
Niger	68	48.2	48.2	100.0
Total	141	100.0	100.0	
Gender:				
Male	98	69.5	69.5	69.5
Female	43	30.5	30.5	100.0
Total	141	100.0	100.0	
Age:				
20-29	48	34.0	34.0	34.0
30-39	37	26.2	26.2	60.3
40-49	37	26.2	26.2	86.5
50-59	15	10.6	10.6	97.2
60- Above	4	2.8	2.8	100.0
Total	141	100.0	100.0	
Marital Status:				
Single	37	26.2	26.2	26.2
Married	81	57.4	57.4	83.7
Widowed	15	10.6	10.6	94.3
Divorced	8	5.7	5.7	100.0
Total	141	100.0	100.0	
Family Size:				
0-1	23	16.3	16.3	16.3
2-4	45	31.9	31.9	48.2
5-7	39	27.7	27.7	75.9
8-10	23	16.3	16.3	92.2
11 & Above	11	7.8	7.8	100.0
Total	141	100.0	100.0	
Qualification:				
Literacy/Primary	5	3.5	3.5	3.5
Secondary	29	20.6	20.6	24.1
DIP/ND/NCE	55	39.0	39.0	63.1
Degree/HND	49	34.8	34.8	97.9

Other	3	2.1	2.1	100.0
Total	141	100.0	100.0	
Business Type:	22	15.6	15.6	15.6
Manufacturing	32	22.7	22.7	38.3
Services	52	36.9	36.9	75.2
Trading	14	9.9	9.9	85.1
Agro-Allied	21	14.9	14.9	100.0
Food Processing	141	100.0	100.0	
Total				
Other Business:	13	9.2	9.2	9.2
Salary Job	23	16.3	16.3	25.5
Other business	105	74.5	74.5	100.0
No Other Job	141	100.0	100.0	
Total				
	66	46.8	46.8	46.8
Business Age:	49	34.8	34.8	81.6
Less than 5 years	19	13.5	13.5	95.0
5-10 years	5	3.5	3.5	98.6
11-15 years	2	1.4	1.4	100.0
16-20 years	141	100.0	100.0	
Above 20 years				
Total	117	83.0	83.0	83.0
Initial Capital:	14	9.9	9.9	92.9
₦1 m-₦5 m	4	2.8	2.8	95.7
₦5m-₦10m	2	1.4	1.4	97.2
₦10m-₦15m	4	2.8	2.8	100.0
₦15m- ₦20m	141	100.0	100.0	
₦20m-₦25m				
Total	100	70.9	70.9	70.9
Current Capital:	18	12.8	12.8	83.7
₦1 m-₦10m	12	8.5	8.5	92.2
₦10m-₦20m	5	3.5	3.5	95.7
₦20m-₦30m	6	4.3	4.3	100.0
₦30m-₦40m	141	100.0	100.0	
₦40m-₦50m				
Total	56	39.7	39.7	39.7
Fund Source:	8	5.7	5.7	45.4
Personal Savings	21	14.9	14.9	60.3
Micro Credit /Bank Loan	8	5.7	5.7	66.0
Retained Earnings	37	26.2	26.2	92.2
Sale of Asset	11	7.8	7.8	100.0
Family/Friends	141	100.0	100.0	
Business Associates				
Total	113	80.1	80.1	80.1
No OF Workers:	22	15.6	15.6	95.7
1-10	4	2.8	2.8	98.6
11-20	2	1.4	1.4	100.0
21-30	141	100.0	100.0	
41-50				
Total	84	59.6	59.6	59.6
	24	17.0	17.0	76.6
	18	12.8	12.8	89.4
	2	1.4	1.4	90.8
	13	9.2	9.2	100.0
	141	100.0	100.0	

Source: Survey Research, 2024

Test for Violation of the Assumption of Multiple Regression
Sample Size
The study had 172 sample size including non-response bias and 141 subjects (SSEs owners) returned a completed questionnaire (73 kano and 68 Niger). Steven (1996) recommended for 15 respondents per independent variable for generalisation of result in social science research. In this case, the study had 2 independent variables and 30 subjects could be adequate. Secondly, 82% of the distributed questionnaire was duly completed and returned.

Test for Reliability of Measurement Scale
The variables of interest contained in the SSEs questionnaire were on continuous scale. Cronbach's alpha of 0.7 was considered for checking the internal consistency of the measurement scale. The result indicated that Cronbach's alpha coefficient is greater than 0.7 i.e., 0.844, 0.933 and 0.840 and for poverty alleviation, government policy and government support respectively and this showed a good internal consistency as contained in table 3 below.

Table 3: Reliability Statistics

Variable of Interest	Cronbach's Alpha	N of Items
Poverty Alleviation	.844	6
Government Policies	.933	8
Government Support	.840	7

Source: Survey Research, 2024

Test for Normality of the Assumption of Multiple Regression
Skewness, kurtosis, linearity, homoscedasticity, outliers, and multicollinearity were examined. All these tests met the assumption of multiple regression. See histogram and P-P plot graphs at appendix C and descriptive statistics of skewness/kurtosis at appendix D. To check for multicollinearity, correlation (table 4), Variance Inflation Factor (VIF) and Tolerance Value (table 7) were used. The correlation table below showed a low correlation between government policy and government support at 0.650. Both the Tolerance and Variance Inflation Factor (VIF) values in the coefficient table below fulfilled the assumption of multicollinearity. All the VIF and Tolerance values for the government policy and government support are lower than 10 and greater than 0.10 respectively. The VIF and Tolerance values stood at 1. 730 each and .578 each for both government policy and government support hence, the assumption of multicollinearity has not been violated.

Table 4: Correlations

		TPAV	TGOP	TGOS
Pearson Correlation	TPAV	1.000	-.002	-.121
	TGOP	-.002	1.000	.650
	TGOS	-.121	.650	1.000
Sig. (1-tailed)	TPAV	.	.489	.077
	TGOP	.489	.	.000
	TGOS	.077	.000	.

Source: Survey Research, 2024

Test of Hypotheses

Table 5: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.157[a]	.025	.011	5.21632	1.840

a. Predictors: (Constant), TGOS, TGOP
b. Dependent Variable: TPAV
Source: Survey Research, 2024

The R Square value at table 5 above displayed that government policy and government support explained 25% of the variance in poverty alleviation. Table 6 below presented a non-statistically significant relation between
government policy and government support to poverty alleviation at p value = .179 which is greater than .05.

Table 6: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	94.903	2	47.452	1.744	.179[b]
	Residual	3754.983	138	27.210		
	Total	3849.887	140			

a. Dependent Variable: TPAV
b. Predictors: (Constant), TGOS, TGOP
Source: Survey Research, 2024

The coefficient table below was applied to test the two formulated null hypotheses that tried to prove non-significant effect of government policy and government support on poverty alleviation in the study areas.

Table 7: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	29.130	1.508		19.315	.000		
	TGOP	.084	.070	.132	1.192	.235	.578	1.730
	TGOS	-.155	.083	-.207	-1.867	.064	.578	1.730

a. Dependent Variable: TPAV
Source: Survey Research, 2024

Ho_1: - The table had shown non statistically significant effect of government policy on poverty alleviation of SSEs owners at Beta value = .132 and p value = .235.
Ho_2: - Government support had statistically significant inverse effect on poverty alleviation of SSEs owners at: --.207 Beta and .064 p value.

Discussion

This work was set to examine the effect of various SMEs policies and support mechanisms implemented by Government for SMEs promotion and development. It intended to ascertain, the effect of such policies and support services on alleviating the poverty level of SSEs owners in Kano and Niger States, Nigeria. It was revealed that government policies have a non-significant effect on poverty alleviation of SSEs owners in the study areas. While government support has an inverse significant effect on poverty alleviation SSEs owners as well. These findings are not unconnected with the poor policy implementation and dearth infrastructure where the intended beneficiaries seem to be unaware or could not have access to such facilities as evidenced by studies carried out by Bahago (2015); Eze and Okpala (2015); Fajembola et al. (2014); Jamiu (n.d.); Wali and Sanusi (2017) which showed the shortfall of Government towards providing a conducive environment where poor Government policies/inconsistencies, absence of coordination between levels of Government, dearth infrastructure such as power, water, roads, and solid waste management, inhibit SSEs to flourish and contribute towards poverty alleviation of SSEs.

It was discovered that inadequate government support and intervention, high cost of electricity and its epileptic supply, business location and its small size, lack of modern equipment/infrastructure, unfriendly tax burden have negatively impacted on SSEs efforts towards job creation and poverty alleviation in the study areas. Adejimo (2013); Anyebe (2014); Godday et al. (2013); claimed that SSEs development policies and programmes such as IDCs, NEEDS, SMEDAN, SMIEIS and NAPEP have failed to achieve their obligation in providing investment funds, capacity building, facilities, jobs and curbing poverty in the country. Study conducted by Adeeko (2017); Micah et al. (2015) portrayed the need for government to intensify effort in the provision of infrastructure like power, roads, low tax, effective policy making and execution and adequate funds to SSEs for them to ably fight youth unemployment and poverty. The study found that insufficient funds have affected SSEs performance. The descriptive result at table 2 showed that only 5.7% of the SSEs owners benefited from any government financing programme either through micro credit of bank loan, 39.7% and 26.2% sourced business capital through savings and family/friends respectively. This means 94.3% of the SSEs could not access funding from financial institutions. Though study carried out by Mbaegbu in Ogunlusi *et al.* (2018) showed appreciating performance of government policies by distribution of funds, machines, and equipment to the poor. This work and those conducted by Adeeko (2017); Duke and John (2010); Oba and Onuoha (2013); Yunusa et al. (2018) have portrayed an insignificant effect of Government intervention on SMEs funding in the country. Findings from this work also showed majority of SSEs (80.1%) started business with 1 - 10 workers, only 20% of the SSEs met the labour force of 11-50 as defined by the Bank of Industry (2018) but, they employed at least an average of 5 (59.6%) over 10 years operation. This could be term as growth from Micro to SSEs.

Recommendations

There is need for Government(s) to be fully and earnestly committed towards SSEs promotion and sustenance by strategising policies, scheme, and programmes in line with needs and demands of the SSEs so that impact would be vividly noticed. Policies should be realistic, encompassing and have direct bearing to the SSEs. The intervention and support packages must be at the doorsteps of entrepreneurs through bottom - up approach strategy and the environment must be conducive enough to allow SSEs full operation so that they remain an engine of growth in terms of job creation, income generation and poverty reduction. Funding support is not a responsibility of Government alone but other stakeholders (private organisation, NGOs and private individuals). The complex process attached to accessing the funds is counted part of the reasons government intervention and support services do not reach the appropriate and targeted beneficiaries, hence, be wiped. The Funds should always be available and easily and widely accessed at the right time. The benchmark of ≥ ₦10 million to ≤ ₦100 million loan amount to access from BoI is mind-boggling and should therefore be reduced to allow SSEs more access to the funds so that more jobs are created. Similarly, the age of the businesses (10 years) showed that they do not become very strong and developed in the business environment and it could be too early for their impact to be felt much in terms of creating more jobs and providing sufficient income that will lower poverty incidence hence the needs for similar study in the future.

Conclusion and Implication of the Study

Past research works reviewed studied SMEs, the direct contribution of SSEs employing 11 - 50 people for poverty alleviation were not distinctly identified hence, this study concentrated on SSEs only. Also, the study could not find a significant positive effect of government policies and support to SSEs promotion for poverty alleviation. Consequent to these, is the need for Government to reconsider its privatisation strategy so that MSSEs would be secured. Government involvement as a venture capitalist would also allow easy flow of funds from commercial banks and other financing institutions and this would stimulate more entrepreneurial activities in the country. Government can gradually at later time withdraw its investment and re-distribute to other SSEs for continuous intervention. Again, the study has policy implication to policy makers towards reforming and refocusing the existing and new policies and programmes intending to promote SSEs and alleviate poverty. This could be through bottom-up approach to policies formulation and implementation. There is need for an in-depth study of this kind so that SSEs capacity to create more jobs and provide sufficient income could be verified. Also, Government efforts targeted at SSEs performance and promotion as well as poverty alleviation could further be revealed too.

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